

Frequently Asked Questions – U.S. Based Expats

Question	Answer
<p>I am being assigned to work overseas. What medical plan options are available to me?</p>	<p>The Northrop Grumman Health Plan offers the Cigna Global Medical Plan option, which provides medical coverage designed to meet the needs of our employees on international assignment and to comply with specific country insurance laws and mandated coverage levels. For employees with dependents that remain in the United States, the Cigna Global Medical Plan also provides domestic coverage through the Cigna network of providers.</p> <p>Enrollment in Cigna Global Medical is mandatory and automatic if you are on:</p> <ul style="list-style-type: none"> • An overseas assignment of 180 days or longer, or • An overseas assignment, regardless of the length, in a country such as Australia, the Netherlands, Saudi Arabia, South Korea, UAE, or Guam that has special insurance mandates not satisfied by any of Northrop Grumman’s medical plan options. <p>If your overseas assignment is for 90 to 180 days, you may voluntarily enroll in Cigna Global Medical. You must notify the Global Mobility Office (GMO) of your intent to enroll in Cigna Global at the beginning of your assignment.</p> <p>If your assignment is less than 90 days, you are not eligible for Cigna Global Medical (unless coverage is mandatory, as described above). However, you may be eligible for the domestic medical and dental plans offered under the Northrop Grumman Health Plan.</p>
<p>I am a new employee assigned to work overseas and have not yet made my medical plan election. What benefit options are available to me?</p>	<p>If you are a new employee identified as being on an international work assignment for a 180 days or longer (or assigned to a country where enrollment in Aetna International is mandatory regardless of length of stay), you will be automatically enrolled in the Cigna Global Medical Benefit Plan option effective your date of hire.</p> <p>To enroll your dependents in the Cigna Global Medical Plan option, go online to <i>Fidelity NetBenefits</i>® at netbenefits.com/northropgrumman or call the Northrop Grumman Benefits Center at 800-894-4194. If you are calling from overseas, dial your country’s AT&T out-of-country access number then enter 800-894-4194. If you would like to enroll any dependents, you must do so by the deadline shown on <i>NetBenefits</i>. If you don’t make your elections by the deadline, you will have to wait until the Annual Enrollment period to add dependents to benefits (or sooner, if you experience a Qualified Life Event).</p>

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	<p>If you wish to enroll in a Dental Benefit Plan option or other optional benefits such as optional life, long-term disability or accidental death and dismemberment coverage, you must make your elections no later than the deadline shown on <i>NetBenefits</i>. If you don't make your elections by the deadline, your coverage will default to the company-provided benefits only, (e.g. no dental or vision, optional life insurance, nor optional LTD, etc.) and you will have to wait until the Annual Enrollment period (or sooner if you experience a Qualified Life Event) to enroll for optional benefits.</p>
<p>When will I be enrolled in Cigna Global Medical?</p>	<p>Enrollment in the Cigna Global Medical plan is based on an international indicator. The GMO office notifies Human Resources to add the international indicator (GME) to your record, and that information is sent to the Northrop Grumman Benefits Center (NGBC) on the weekly basis.</p> <p>If enrollment in Cigna Global Medical is mandatory, you will be defaulted to Cigna Global Medical as soon as the NGBC receives the international indicator. If enrollment is optional (e.g., your assignment is from 90 to 180 days), notify the GMO that you would like to enroll in Cigna Global Medical so they can notify Human Resources to add the international indicator to your record.</p>
<p>Can I opt out of Cigna Global Medical Plan if I have other medical coverage?</p>	<p>Employees may opt out of Cigna Global Medical with proof of other <i>international</i> medical coverage or TRICARE. (Domestic coverage does not satisfy the requirement for international coverage.) However, waiving the Cigna Global Medical Plan is not an option in some countries including Australia, the Netherlands, Saudi Arabia, South Korea, UAE, or Guam.</p> <p>Contact the Northrop Grumman Benefits Center to request a waiver and provide proof the international plan you have provides coverage tailored to be used outside of the U.S. The plan must specify it covers your overseas work destination and medevac services. The plan must include a network of credentialed providers (physicians, hospitals, pharmacies) that practice Western-style medicine and should have direct pay to providers.</p> <p>If you have TRICARE and would like to waive the Cigna Global Medical coverage, you must provide proof you are enrolled in TRICARE even if you are enrolled in the TRICARE Supplement through Northrop Grumman. The proof is a letter on a letterhead from Tricare showing your name and the effective date. Coverage will be waived effective the date the waiver is approved so you should provide the waiver and requested proof as soon as possible to avoid additional out-of-pocket expenses.</p>

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	<p>You may contact the Corporate Benefits office at HWInternational@ngc.com for assistance with the opting out process.</p>
<p>I am assigned to work overseas. What are my dental plan options?</p>	<p>The Northrop Grumman Health Plan offers the Cigna Global Dental Plan to employees working overseas. You may choose to enroll the Cigna Global Dental Plan or in a domestic dental plan option through Delta Dental (or the Cigna DHMO depending on your eligibility).</p> <p>Transfers: If you were enrolled in stateside dental plan, you will be defaulted to Cigna Global Dental, however, you may disenroll from the Cigna Global dental coverage or continue to be enrolled in a Delta Dental plan or the Cigna DHMO (if eligible). You must make your election within 31 days of your transfer date.</p> <p>New Hires: You must actively enroll in Cigna Global Dental or another dental plan option if you want dental coverage for yourself and your dependents. If your overseas assignment is from 90 to 180 days, you may elect to enroll in Cigna Global Dental when you voluntarily elect to enroll in Cigna Global Medical.</p>
<p>My family is going to stay in the United States. What are my medical benefit options?</p>	<p>You and your covered dependents must be enrolled in the same medical option under the Northrop Grumman Health Plan. If you are required to enroll in Cigna Global Medical, your dependents, if you elect to enroll them, will also be enrolled in Cigna Global Medical. For employees with dependents that remain in the United States, the Cigna Global Medical and Dental plans also provide domestic coverage through a Cigna network of providers.</p>
<p>What about my other health benefits such as life insurance or disability? Does being overseas have any impact on these or other health benefits?</p>	<p>Your other Northrop Grumman Health Plan elections (dependent day care and health care flexible spending accounts, Group Legal, vision, long-term disability, optional life and/or accidental death & dismemberment) will continue during your overseas assignment.</p> <p>Any pre-tax payroll contributions to a Health Savings Account (HSA) will end if you are enrolled in Cigna Global Medical since Cigna Global Medical is not an IRS-qualified high-deductible health plan.</p>
<p>Is there a 24-hour point of contact for Cigna Global?</p>	<p>Yes, in-house, multilingual global service centers are available 24/7/365 to help you and your covered dependents anywhere, anytime. Call toll-free at 800-441-2668 or direct at 001-302-797-3100 (collect calls accepted.)</p>

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<p>What can I find on Cigna Envoy®, Cigna Global’s website?</p>	<p>Cigna Envoy® is a personalized online resource where you can view benefits, submit and track claims, access the provider network and view ID card information. Download the app or go to CignaEnvoy.com for access. You will need your Cigna Global ID card to register. If you did not receive your ID card yet, please call Cigna Global and ask for the ID number.</p>
<p>Can Cigna Global benefits be used in the U.S.?</p>	<p>Yes, but you should consider utilizing providers in the Cigna network. If you use an out-of-network provider, you may incur higher out-of-pocket expenses.</p>
<p>When I come back to the US for a visit, do I need to change my medical option for a stateside plan?</p>	<p>If you are enrolled in the Cigna Global Medical option, you do not need to change your medical coverage, as the plan covers eligible expenses for services incurred both in and out of the United States. Your out-of-pocket expenses will likely be lower if you utilize a provider within the Cigna network.</p>
<p>What if I or a family member develops a serious health condition that will require a long, expensive hospital stay overseas – do I have to pay out of pocket and then file a claim for reimbursement?</p>	<p>Many facilities have direct pay arrangements with Cigna Global so that you would not be responsible for more than your normal deductibles and co-pays. If a facility does not have an all-inclusive direct pay arrangement, Cigna Global can often set up a one-time contract and make arrangements to directly pay the facility. You should check both with the facility and Cigna Global before the hospitalization begins or as soon after as possible.</p>
<p>Do any of the Northrop Grumman-sponsored medical, dental or vision plan options cover expenses that are incurred overseas?</p>	<p>Many medical plan options only provide coverage for emergency expenses incurred overseas and in most cases you will need to pay your provider for your services in full and then file your own claim for reimbursement. The Cigna Global Medical Plan and Cigna Global Dental Plan options are currently the only Northrop Grumman-sponsored plan that offers comprehensive coverage outside of the United States.</p>
<p>What happens if I become seriously ill or injured overseas?</p>	<p>Employees should always go to the nearest hospital to get help as soon as possible.</p> <p>The next step should be to contact Human Resources and your manager as they will assist you especially if it is work-related injury or illness. They may also help you, together with Corporate Benefits, to identify the best course of action going forward.</p> <p>All employees and their eligible dependents, regardless of their medical plan enrollment, are covered for medical emergency evacuation services through New York Life GBS Secure Travel when traveling on business 100 miles or more away from home. New York Life GBS Secure Travel</p>

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	<p>coordinates evacuations with vendor “Generali Global Assist”. Go to <i>Total Rewards Gateway</i> at totalrewards.northropgrumman.com to view the New York Life GBC Secure Travel brochure and print a wallet card containing important contact information.</p> <p>Non-medical emergency evacuation services are provided through the International Corporate ISOS program. In case of a work-related injury, medical and medevac services may be covered under Workers’ Compensation.</p> <p>If you are identified as a frequent travelers by the GMO, you may be eligible for Cigna Medical Benefits Abroad (MBA). MBA includes coverage for unexpected illness or injury while traveling on business. More information about MBA and the claim form can be obtained by contacting Corporate Benefits at HWInternational@ngc.com.</p> <p>If you are not identified as an expat or frequent traveler by the GMO, and your medical condition/injury is not work related, you should contact your domestic medical carrier for help.</p>
<p>Can I increase and then lower the level of my existing accidental death & dismemberment (AD&D) insurance because of my deployment?</p>	<p>Yes. Because AD&D is paid with after-tax dollars, you can make changes (increase or lower) at any time. Outside of Annual Enrollment, changes to your level of AD&D coverage can be made only by calling the NGBC.</p>
<p>Does being overseas have any impact on my Savings or Pension benefits?</p>	<p>Your Northrop Grumman Savings Plan contributions will continue during your overseas assignment while you remain eligible for the Plan. Your participation in a Northrop Grumman pension plan, if eligible, will also continue.</p>
<p>I am enrolled in Fidelity® Personal Planning & Advice. Can I continue using this service?</p>	<p>No. Fidelity® Personal Planning & Advice is not available to employees living overseas.</p>
<p>I am relocating back to the U.S., what happens to my medical and dental coverage?</p>	<p>Your Cigna Global coverage ends effective the date the GMO changes your international status on your employment record. Call your GMO analyst to confirm that your international indicator has been removed.</p> <p>Medical: You will be automatically enrolled in the domestic medical plan you had before your international assignment. If you were previously not enrolled in domestic coverage, you will be</p>

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	<p>enrolled in “No Coverage” when you return. (Exception: If your prior coverage is not available, you will be enrolled in the Plan 2: Medium Premium/Medium Deductible Plan, unless you make another election).</p> <p>If you return to the U.S. and re-enroll in an Anthem plan within the same benefit plan year, any amounts already applied toward your deductibles and OOP maximums are reinstated.</p> <p>If you return stateside in a new benefit year and choose to elect Anthem Plan 1, your deductible will be prorated on quarterly basis (depending in which quarter you returned).</p> <p>Dental: If you are still eligible for the dental plan option you have while on assignment, you may continue coverage in that plan. If you are enrolled in the Cigna Global Dental Plan, that coverage ends as of the date your assignment ends. Your coverage under the dental plan option you had before your expatriate assignment began will automatically be reinstated effective the day after your expatriate assignment ends.</p> <p>If you dropped coverage for your dependents while overseas, you will need to contact the Northrop Grumman Benefits Center to add them back to your domestic coverage upon end of your deployment. Your dependents will not be enrolled automatically in your domestic medical or dental coverage.</p> <p>If you want to change your domestic coverage options, you must make your elections within 31 days of your status change to stateside employee. Call the Northrop Grumman Benefits Center as soon as possible to review your options and make sure that you and your family have a coverage that you need.</p>
<p>What EAP services are available to overseas employees?</p>	<p>The International Employee Assistance Program (IEAP) is similar to the one offered to our U.S. based employees with some slight differences.</p> <p>Through the NGCare Employee Assistance Program and Work/Life Solutions, practical information and counselling on a variety of topics will be available to you and those close to you, such as your partner or a family member. Information can be provided over the phone, via email, or by post; and counselling is offered at a time and location convenient to you. Call 800-982-8161 (TTY 800-697-0353).</p>

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	More information about NGCare Employee Assistance Program is available on <i>Total Rewards Gateway</i> at totalrewards.northropgrumman.com .
I am currently enrolled in one of Northrop Grumman’s high deductible health plans and contribute to a Health Savings Account (HSA).	If you are enrolled in a high deductible health plan and making contributions to an HSA through payroll, those contributions will end once you enroll in the Cigna Global Medical Plan. To be eligible to contribute to an HSA, you must be enrolled an “IRS-qualified high-deductible health plan” and the Cigna Global Medical Plan does not meet this requirement.
What happens to my HSA if I enroll in the Cigna Global Medical Plan?	You still own your HSA and may use your HSA funds as you like (distributions generally are tax-free if they are for qualified medical expenses).
Can I use Group Legal benefits overseas?	No. Group Legal services are only available within the U.S.
Who should I contact if I have benefit-related questions?	If the Northrop Grumman Benefits Center (available by calling the AT&T out-of-country access code followed by 800-894-4194) is unable to assist you, please contact Corporate Benefits at HWInternational@ngc.com

Applies to Northrop Grumman Health Plan Participants
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