

Annual Physical Incentive - Frequently Asked Questions

Below are frequently asked questions (FAQs) about the Annual Physical Incentive Program for the Baltimore and Sunnyvale represented employees effective January 2021. Some FAQs are specific to the Kaiser Permanente HMO.

1. What is the Annual Physical Incentive Program?

The Annual Physical Incentive Program encourages annual physicals—the key to early detection of health problems. Northrop Grumman will provide an annual incentive that will reduce your employee contributions for medical insurance, if you and your covered spouse/domestic partner complete an annual physical or preventive exam.

2. Who is eligible for the Annual Physical Incentive Program?

The Annual Physical Incentive Program is available to active Baltimore and Sunnyvale represented employees and their covered dependent spouse/domestic partner(s) enrolled in a Northrop Grumman Health Plan (NGHP) medical plan option. The Annual Physical Incentive Program does not apply to employees enrolled in HMSA, Kaiser Hawaii or TRICARE Supplement.

If you cease to meet this requirement before your incentive has been paid, you will not receive an incentive. This is true even if you satisfied the Annual Physical Incentive Program requirement prior to the date you ceased to be an active employee.

If you complete the Annual Physical Incentive requirement while on a leave of absence, you will receive the incentive when and if you return to active employee status by Sept. 30, 2021. COBRA participants are not eligible for Annual Physical Incentive Program.

Use Engage to Track Your Incentive

3. What is *Engage*?

Engage is a personalized well-being assistant provided by Northrop Grumman at no cost to you and your covered spouse or domestic partner. *Engage* is designed to optimize your health and well-being benefits, with activities, challenges, personalized advice and recommendations. *Engage* also keeps track of your annual physical incentive.

4. How do I register for *Engage*?

Engage is available on the web or via the *Engage Wellbeing* mobile app.

To register, click “Log in here” from the *Engage* page on [Total Rewards Gateway](#) or visit https://app.engage-wellbeing.com/v2/registration/e/northrop_grumman.

- Employees should enter their MyID and the requested information to register
- Spouses/domestic partners should enter the employee’s MyID + S. (For example, if the employee MYID is J40000, then the spouse/domestic partner should use: J40000S). The remaining information entered should be specific to the spouse/domestic partner.
- If you have already registered, simply click “Sign In” on the *Engage* home page
- If you were a Castlight user, there’s no need to register. Just log in to *Engage* using your existing login credentials
- Download the *Engage Well-being* mobile app. Text APP to 27978.

The Annual Physical

5. What is the annual physical requirement?

For the 2021 Program year, you and your covered spouse or domestic partner are required to get an annual physical exam between Jan. 1 and Sept. 31, 2021. For example, an annual physical completed

November 2020 will not qualify for the 2021 Program. In addition, the annual physical claim must be appropriately processed by the insurance carrier or claims administrator as a preventative care claim by Oct. 31, 2021. If you have completed your annual physical and do not see the activity as completed on the *Engage* platform within a month of completion or sooner, you may want to contact your insurance carrier or your provider to confirm your annual physical claim has been processed and the visit was coded correctly as preventive care.

Your Northrop Grumman medical plan pays for the cost for your annual physical (one per plan year) and related preventive care screenings and eligible preventive drugs — with no out-of-pocket expense. This benefit also applies to your covered family members. Your medical plan will notify *Engage* when your annual physical claim has processed. Please note that routine annual physicals are covered once per plan year; you do not need to wait 12 months between exams.

6. What options do I have for an annual exam during the Covid-19 pandemic?

If you're not able to see your doctor for an annual physical, consider one of the following options:

- Contact your provider to discuss their ability to conduct telephonic or virtual annual physicals
- Receive care from the comfort of your home with Heal at heal.com. Heal can conduct a full physical exam along with a comprehensive medical history. Available to Anthem members in California, Washington, D.C., and Virginia only.
- Complete a wellness screening with Quest at your local Quest Patient Service Center or via an at-home testing kit
 - Log into *Engage* and navigate to the Benefits page. Select the Biometric Screening benefit to choose your option.
 - In order to receive the annual physical incentive, you must have your labs collected by Sept. 30, 2021 for in person lab draws. If you choose the at-home test option, your completed kit must be received by Quest Patient Service Center no later than Sept. 30, 2021. Order your kit before Aug. 1, 2021 and return materials to Quest by Sept. 1, 2021 to allow ample mail and processing time.

All three options are covered at 100 percent and count as preventive care toward the annual physical requirement to obtain your incentive.

7. Who is required to have an annual physical as part of the Annual Physical Incentive?

Employees covered under one of the eligible NGHP-sponsored plans are required to complete an annual physical to receive a premium reduction in the cost of medical coverage.

If the employee covers a spouse/domestic partner in their plan, both the employee and spouse/domestic partner must complete their annual physical in order to be eligible to receive their incentive. The exam requirement does not apply to dependent children.

If you are enrolled in a Kaiser HMO, see the “*Enrolled in a Kaiser Permanente HMO?*” section below for how the incentive works for you.

8. Should I tell my doctor's office that this is an annual physical when I make my appointment?

Yes. The annual physical or preventive care procedure and diagnosis code must appear on the claim submission that your physician provides to the claims administrator or insurance carrier in order for the exam to be counted as your annual physical. This also ensures the office visit is covered at 100 percent as a preventive service.

If you are enrolled in an Anthem plan, please have your doctor's office use the preventive care billing codes shown below, so Anthem can track that you have completed the annual physical requirement.

Service	ICD-10	CPT Codes
Annual Physical	Z0000	If you are a new patient: <ul style="list-style-type: none"> • 18-39 years old: 99385 • 40-64 years old: 99386 • 65 years and older: 99387 or G0438
	Z0001	If you are an established patient: <ul style="list-style-type: none"> • 18-39 years old: 99395 • 40-64 years old: 99396 • 65 years and older: 99397 or G0439

9. Are there forms that myself or doctor need to complete?

No, there are no forms that you or your doctor needs to complete to verify your annual physical exam. The insurance claim submitted by the doctor should include a preventive visit code that indicates a wellness or annual physical exam was performed, which will be captured by the health plan administrator when the claim is processed. As a reminder, the claim must be appropriately processed by Oct. 31, 2021 in order for you to receive the annual physical incentive. If you have completed your annual physical and do not see the activity as completed on the *Engage* platform within a month of completion, you may want to contact your insurance carrier or your provider to confirm your annual physical claim has been processed and the visit was coded correctly as preventive care.

If you are enrolled in a Kaiser HMO, you and your covered spouse/domestic partner (if applicable) must complete an authorization form allowing Kaiser to notify Northrop Grumman’s record keeper that you and your spouse/domestic partner have met the program requirements.

10. Will I qualify for the incentive if I visit an out-of-network provider to get my annual physical?

Yes. If your claims administrator or insurance carrier receives a claim form with the correct annual physical or preventive care diagnosis code, even if it is from an out-of-network provider, it will count towards meeting your annual physical incentive. Please note that physicals received from an out-of-network provider are not typically covered at 100 percent.

11. Do I have to wait one year from the last time I had my annual physical to get my annual physical in 2021?

No. Routine annual physicals are covered once per plan year; you do not need to wait 12 months between exams. For example, if you had an annual physical in November 2020, you may get another annual physical in June 2021, and it will be covered as a preventive visit. You must get your annual physical between Jan. 1 and Sept. 30, 2021 in order to qualify for the 2021 annual physical incentive.

12. How will Northrop Grumman know that I completed my annual physical?

Once your physician submits a claim for your annual physical to the claims administrator or insurance carrier for payment, the claims administrator or insurance carrier will notify *Engage* that you and/or your covered spouse/domestic partner (if applicable) have met the annual physical requirement.

If you have completed your annual physical and do not see the activity as completed on the *Engage* platform within a month of completion or sooner, you may want to contact your insurance carrier or your provider to confirm your annual physical claim has been processed and the visit was coded correctly as preventive care. Again, the deadline for processing the claim appropriately is Oct. 31, 2021.

If you are enrolled in a Kaiser HMO, you and your covered spouse/domestic partner will need to authorize your carrier to notify our program record keeper when you and your covered spouse/domestic partner

complete the annual physical. See the “Enrolled in a Kaiser Permanente HMO?” section below for instructions.

13. I am a new hire and completed my annual physical before I started at Northrop Grumman. If I submit documentation of the annual exam, will that count toward the 2021 Annual Physical Incentive Program?

No. You must get your annual exam while employed at Northrop Grumman and covered under an eligible NGHP medical option.

14. What happens if my covered spouse/domestic partner or I do not get an annual physical by the Sept. 30, 2021 deadline?

If you and your covered spouse/domestic partner do not get annual physicals by the Sept. 30, 2021 deadline, or ensure that your medical vendor processes the claims and submits to *Engage* by Oct. 30, 2021—you will forfeit your annual physical incentive for 2021.

15. Who do contact if I have questions about the annual physical?

Please contact your claims administrator or insurance carrier as follows:

- Anthem Member Services: 800-894-1374
- Kaiser Permanente Rewards Customer Service: 866-300-9867
- CIGNA Global Member Services: 855-219-7381

If the claims administrator or insurance carrier is unable to assist you, please call the Northrop Grumman Benefits Center at 800-894-4194.

The Premium Credit

16. How much is the premium credit?

The chart below lists the credit amounts to be paid in full once your annual physical shows completed in *Engage*, provided you continue to satisfy the eligibility requirements in FAQ #2 at the time the Company process and pays the incentive (e.g., active employee enrolled in an eligible plan.)

Baltimore & Sunnyvale Represented Employees:

Coverage Level	Premium Credit
Employee Only	\$250
Employee + Spouse/Domestic	\$500
Employee + Child(ren)	\$300
Employee + Family	\$500

17. When will I receive the premium credit?

You will receive the premium credit in full as soon as your medical vendor receives and processes your claim and reports it back to *Engage*. If you cover your spouse/domestic partner in your plan, they must also complete their annual physical by Sept. 30, 2021, in order to receive your premium credit.

Your preventive care claim must be processed and reported to *Engage* no later than Oct. 30, 2021. If you complete your annual physical, but your health plan administrator does not notify *Engage* by Oct. 31, 2021, you forfeit the incentive for the year.

If your physical and covered spouse/domestic partner’s physical (if applicable) are completed after Sept. 30, 2021, or if claims are processed after Oct. 31, 2021, you will not receive a premium credit. If you have completed your annual physical and do not see the activity as completed on the *Engage* platform within a

month of completion, you may want to contact your insurance carrier or your provider to confirm your annual physical claim has been processed and the visit was coded correctly as preventive care.

Your premium credit will be applied to your paycheck, as a premium credit, as soon as administratively possible—typically within the next pay cycle—as soon as the claim is processed and reported back to *Engage* and provided you continue to satisfy the eligibility requirements in FAQ #2.

18. Which premium will be reduced if I meet the Annual Physical Incentive Program requirement — medical, dental and vision? Or just medical?

The annual physical incentive premium credit applies to medical coverage only for Baltimore and Sunnyvale represented employees enrolled in the following NGHP medical plan options: Baltimore Premium Plus; Baltimore Premium; Baltimore Value; Sunnyvale Premium; Sunnyvale Value; Kaiser Permanent HMO (excluding Hawaii) and Cigna Global. Employees enrolled in TRICARE Supplement Plan are not eligible.

19. How will Northrop Grumman know to reduce my premium?

Once your physician submits a claim for your annual physical to the claims administrator or insurance carrier for payment, the claims administrator or insurance carrier will notify Northrop Grumman's program record keeper, *Engage*, that you and/or your covered spouse/ domestic partner (if applicable) have met the annual physical requirement. No further action is required on your part.

If you are enrolled in an HMO, you and your covered spouse/domestic partner will need to authorize your carrier to notify Northrop Grumman's record keeper when you and your covered spouse/domestic partner complete the annual physical. See the "Enrolled in a Kaiser Permanente HMO?" section below for instructions.

Enrolled in a Kaiser Permanente HMO?

20. How is the Annual Physical Incentive different for employees enrolled in one of the eligible Kaiser HMOs?

Kaiser members generally do not receive annual physical exams, but must be current on their key preventive screenings to qualify for the annual physical incentive. Members (both the employee and the covered spouse/domestic partner) must complete the Kaiser Wellness Program Agreement housed on the Kaiser website, so Kaiser can notify *Engage* that you and your spouse/domestic partner have met the program requirements.

21. Where can I find the Kaiser Wellness Program Agreement?

Go to <https://kp.org/engage> and select "Sign your Wellness Program Agreement." Sign on with your kp.org user ID and password. If you are not yet registered at kp.org, click the "Register for an Account" button to get a user ID and password. To receive the incentive, you must check "Yes" to accept the Kaiser Wellness Program Agreement, then click "Submit." If you do not accept this agreement, you won't be able to qualify for the annual physical incentive.

22. How often do I need to sign my Kaiser Wellness Program Agreement?

The Kaiser Wellness Program Agreement must be signed each program year. To qualify for the 2021 wellness incentive, the program requirements and acceptance the Kaiser Wellness Program Agreement must be completed between Jan. 1, 2021 and Sept. 30, 2021.

23. How can I change my authorization in the Kaiser Wellness Program Agreement?

Log in to the Kaiser website: <https://kp.org/engage>. Under Settings, click on Accept or Revoke authorization. You will be directed to the Kaiser Wellness Program Agreement to change your authorization.

24. What do eligible Kaiser Permanente members need to do to qualify for the annual physical incentive?

Employees and their covered spouses/domestic partners qualify for the program incentive by staying up to date on their key preventive health screenings: BMI, blood pressure, total cholesterol and blood glucose. Participants must complete their health screenings according to the frequency outlined below.

- Body Mass Index (BMI) (once per year)
- Blood pressure (once per year)
- Total cholesterol (as prescribed by your KP provider, but no less frequently than every five years)
- Blood glucose (fasting blood sugar or A1c as prescribed by your Kaiser Permanente provider, but no less frequently than every five years)

25. How do I know if I'm current on my health screenings?

You can email or contact your Kaiser doctor to ask which screenings you need to update, or call the Rewards Customer Service at 866-300-9867 or email rewardscustomerservice@kp.org.

26. What do I do if I need to update some or all of my screenings?

To get a screening, you need to schedule an appointment with your Kaiser provider by calling the number on the back of your Kaiser Permanente ID card, or calling Member Services in your region. You can also visit kp.org to schedule an appointment online or email your doctor to request your screenings.

27. How do I report completion of myself and my spouse/domestic partner's preventive health screenings (if applicable)?

When you complete a Kaiser Permanente specific wellness screening, Kaiser will automatically notify *Engage*. This means that you don't have to report completing these activities, but please remember that you will need to accept your Kaiser Wellness Program Agreement authorization.

In accordance with privacy and security rules under HIPAA, the answers you provide in the results of your annual physical — as well as any other health services you receive — are never shared with Northrop Grumman. Safeguards are in place to protect the privacy and security of your medical information. The company will only receive aggregated data, which will help with the development of future programs that reflect the health needs of participants and beneficiaries.