



Benefits Orientation for U.S. Based Expats

This Benefits Orientation provides important information about your participation in the Northrop Grumman Health Plan and the Northrop Grumman Savings Plan. Complete details about the plans are contained in the legal plan documents that govern plan operation and administration. If there is a discrepancy between the information in this presentation and the provisions of the plan documents, the plan documents will govern.

January 2023

Mandatory Enrollment in Cigna Global Health

To ensure U.S. employees working overseas have adequate health insurance, Cigna Global medical coverage is mandatory for all employees who are on an overseas assignment of 180 consecutive days or longer (may be less for certain countries such as Poland, the Netherlands, Saudi Arabia, South Korea and UAE)

Enrollment in Cigna Global is automatic based on an international indicator sent to the Northrop Grumman Benefits Center (NGBC) by the Global Mobility Office (GMO)

- Covered dependents are also enrolled in Cigna Global whether they accompany the expat or remain stateside. Cigna Global provides coverage for eligible services rendered both overseas and within the U.S.

Opting Out of Cigna Global Medical

Employees may opt out of Cigna Global with proof of other **international** medical coverage or TRICARE

- Contact the NGBC prior to deployment to request the waiver and provide proof the plan you have provides coverage tailored to be used outside the U.S.
 - Plan must specify it covers overseas work destination and includes medical emergency evacuation services
 - Plan must include a network of credentialed providers (physicians, hospitals, pharmacies) that practice Western-style medicine and have direct pay to providers
 - Proof of other coverage must be mailed or faxed to the NGBC or emailed to [Benefits Escalation](#) on the Employee Services Portal with request to waive Cigna Global medical

Opt out option is not available in all countries

- Certain countries such as Poland, the Netherlands, Saudi Arabia, South Korea, and UAE have insurance mandates requiring locally approved and provided coverage.

Coverage will be waived effective the date **the waiver is approved**

- Provide the requested proof as soon as possible to avoid additional out-of-pocket expenses
- Refunds for Cigna Global cannot be issued after the waiver is approved

How Domestic Coverage Works Internationally

Employees who are not required to enroll in Cigna Global should understand how their domestic health coverage will work internationally

If you are enrolled in an Anthem plan

- Anthem plans will cover claims for eligible services incurred outside the U.S.; however, Anthem does not have direct pay arrangements with providers for outpatient services
- You must pay the provider upfront and submit a paper claim to Anthem which can take several weeks to process
 - Although inpatient claims are the larger cost items and direct pay may be arranged in many countries, you may run up several thousand dollars for outpatient services (e.g., MRI or CAT scan)
- CVS/caremark considers international claims to be out-of-network and reimburses you 50% of the eligible prescription expenses
 - You must pay up front and submit a paper claim
 - Mail order for maintenance drugs is not available from the U.S. to foreign countries, and some countries limit the amount of prescription drugs that can be carried into the country.

For Kaiser participants, coverage for routine care out-of-network, including overseas, is not covered. HMOs will pay for urgent/emergency care; however, you will need to pay for the services and await reimbursement

If Your Assignment is Less Than 6 Months

If your assignment is for 90 to 179 days or if you are flagged as a frequent traveler by the GMO, you may voluntarily enroll in Cigna Global coverage

- You must notify the GMO of your intent to enroll in Cigna Global at the beginning of your assignment
- You may not change your benefits again until the next annual enrollment period unless you have a qualified life event (e.g., marriage or birth of a child), or return to the U.S.
- If your assignment is less than 90 days, you are not eligible for Cigna Global, unless there is an in-country requirement for local or mandated coverage.

Transfers: Things to Know

Deductibles and Out-of-Pocket Maximums

- If you are enrolled in one of the Anthem medical or Delta dental plans, amounts accumulated toward your deductibles and out-of-pocket (OOP) maximums will not apply to the Cigna Global plans
- However, if you return to the U.S. and re-enroll in an Anthem or Delta plan within the same benefit plan year, any amounts already applied toward your deductibles and OOP maximums are reinstated
- If you choose to elect Anthem **Plan 1** upon return to your stateside assignment, your deductible will be prorated on quarterly basis (depending in which quarter you returned)

Health Savings Account Participants

- If you contribute to a Health Savings Account (HSA), your payroll deductions to the HSA will end 1st of the month following enrollment in the Cigna Global plan.. However, you still own your HSA and may continue to use the funds as you like (distributions are generally tax-free if they are used for qualified medical expenses)

Cigna Global Dental

- If you are enrolled in a domestic dental plan, you will be defaulted to Cigna Global Dental Plan. You will have 31 days to cancel that coverage or reenroll in stateside dental.

Transfers: Things to Know (cont.)

Fidelity® Personal Planning & Advice

- Personal Planning & Advice service offered through the Northrop Grumman Savings Plan is not available to employees whose address in the HR system is outside of the U.S.

All international assignees will continue to be eligible for other benefits (e.g., Vision, Flexible Spending Accounts (Dependent Day Care and Health), Life and Accident Insurance, Long-Term Disability)

MetLife Voluntary Benefits

- Critical Illness, Accident Injury and Hospital Indemnity are offered to expats but NortonLifeLock is not offered to expats because there are restrictions in certain countries

New Hires: Things to Know

A Benefits Orientation is available on the company intranet. Go to the Employee Services/Human Resources and look for benefits orientation info.

New hires **must** make their optional Health & Insurance benefit elections by the deadline shown on their enrollment letter (within 31 days of date of hire or date of letter)

- If you miss the deadline to enroll in benefits, you will need to wait until the next Annual Enrollment unless you have a qualified life event (e.g., marriage or birth of a child)
- Enroll in the Savings Plan
- Automatic enrollment begins about 45 days after date of hire at initial tax-deferred contribution rate of 4%
- If you do not want to participate, you must decline enrollment. You may also affirmatively elect to participate in the Savings Plan at a different contribution rate

Be sure to designate your beneficiaries for basic and optional life insurance, AD&D insurance and the Savings Plan

Benefits Resources for Expats

Total Rewards Gateway

- totalrewards.northropgrumman.com
 - Internet-accessible - does not require a secure connection
 - Content available includes:
 - Frequently Asked Questions
 - Summary of Cigna Global benefits
 - International EAP
 - Business Travel Accident Insurance (with medevac)

Fidelity NetBenefits®

- Personalized benefits information is available by logging on to *Fidelity NetBenefits®* at netbenefits.com/northropgrumman
- Offers chat and email functionality with the Northrop Grumman Benefits Center

Northrop Grumman Benefits Center (NGBC)

- NGBC Service representatives available 8:30 a.m. to Midnight ET (8:30 a.m. to 8:00 p.m. ET for Brokerage Link)
- U.S. number: 800-894-4194
- If you are calling from outside the U.S., dial the AT&T out-of-country access number, and then dial 800-894-4194

When You Return to the U.S.

When your assignment ends, your Cigna Global medical and dental coverage will terminate and:

- You will be automatically enrolled in the domestic medical and dental plans you had before your international assignment
- If your prior medical plan is no longer available, you will be enrolled in Plan 2: Medium Premium/Medium Deductible Plan, an Anthem medical plan. If you want your deductible to be prorated and not start from beginning, you have call NGBC within-31 days and request to be enrolled in Plan 1.
- If you dropped your dependents while overseas, you must contact the NGBC to add your dependents to your coverage
- If you were previously not enrolled in domestic coverage, you will not be enrolled when you return
- You may change your domestic coverage options within 31 days of your return to the U.S. or select available medical, dental or HSA coverage.
- Your Cigna Global coverage ends when the GME flag is removed. Upon your return, contact your GMO analyst to confirm that your GME (international medical indicator) has been removed and what was the effective date.



Cigna Global – An Overview

Cigna Global Health Benefits

Cigna Global Medical and Dental plans are available to U.S. employees based overseas and their eligible dependents

- Offers coverage both overseas as well as within the U.S.

With Cigna Global, you have access to:

- In-house multilingual global service centers available 24/7/365
- Cigna Envoy[®], 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
- Cigna Wellbeing App that gives you access to Telehealth services
- Guarantee of Payment (GOP) that helps assure payment directly to your provider outside the U.S.
- More information about Cigna Global is available on *Total Rewards Gateway*

If you are deployed and did not receive your ID cards from Cigna Global, please call Cigna's global service center toll-free at 800-441-2668 or direct at 001-302-797-3100 (collect calls accepted)

Cigna Global Medical Overview

	Outside the U.S.	Inside the U.S. In-network	Inside the U.S. Out-of-Network
Deductible (plan year)	Individual: \$100 Family: \$200	Individual: \$100 Family: \$200	Individual: \$200 Family: \$400
Coinsurance	None	20%	40%
Out-of-Pocket Maximum (excludes deductible)	Individual: \$1,250 Family: \$2,500	Individual: \$1,250 Family: \$2,500	Individual: \$2,500 Family: \$5,000
Lifetime maximum	Unlimited	Unlimited	Unlimited
Physician Office Visit	No charge after deductible	No charge after \$15 copay (\$25 for specialist)	40% after deductible
Urgent Care	No charge after deductible	No charge after \$15 copay	No charge after \$15 copay
Inpatient Hospital	No charge after deductible	20% after deductible	40% after deductible
Outpatient Hospital	No charge after deductible	20% after deductible	40% after deductible
Prescription drugs	Generic and Brand: Not subject to the deductible	Generic: \$7 copay per month supply Brand: \$20 copay per month supply	Generic and Brand: 40% after deductible

Cigna Global Dental Overview

Plan Features	Coverage
Individual Deductible (plan year)	\$25
Family Deductible (plan year)	\$50
Diagnostic & Preventive	100% (not subject to deductible)
Basic Restorative	80% after deductible
Major Restorative	50% after deductible
Plan Year Maximum	\$1,500 per person
Orthodontic Treatment (for dependents up to age 19)	50% (no subject to deductible)
Orthodontic Lifetime Maximum	\$1,000 per person
Implants	Not covered



Other Benefits



International NGCare Employee Assistance Program (IEAP)

You and your family have access to confidential assistance with any work, life, personal, or family issue, at no cost to you

- Provides information, resources and counseling
- Support is provided by an organization staffed by professionals who are completely independent of Northrop Grumman

Up to 8 sessions of counseling per issue, per year

Access available worldwide by phone, email or web

Available 24 hours a day, 7 days a week, 365 days a year

Support and resources available in your language

Call 1.312.595.0074 (TTY 800-697-0353)

Online: guidanceresources.com
App: GuidanceNowSM
Web ID: NGCare

Business Travel Accident Insurance Plan

All benefit eligible employees are covered under Business Travel Accident Insurance Plan through American International Group, Inc (AIG) when traveling on business 100 miles or more away from home. AIG coordinates evacuations and repatriation of remains with “International Medical Group (IMG)”.

Go to *Total Rewards Gateway* (totalrewards.northropgrumman.com) to view the BTA benefits summary.

Contact AIG Claims at AHClaims@aig.com to both obtain and submit the appropriate claim form.

Call: **+1 913-495-6520** Collect/Reverse Charge (outside the U.S., Canada and Puerto Rico) or **800-551-0824** Toll-Free (within the U.S., Canada and Puerto Rico).

Note: if this number is called outside of the United States, the U.S. country code (+1) is required. The caller will be charged international rates.

Expenses incurred outside the Insured Person’s country of permanent residence may be covered under Out of Country Medical (OCM) which provides coverage for urgent and emergency medical services (expats excluded).

Medical Emergency Evacuation

All employees, regardless of their medical plan enrollment, are covered **for medical emergency evacuation services** and repatriation of remains through AIG BTA when traveling on business 100 miles or more away from home. AIG coordinates evacuations with vendor “International Medical Group (IMG)”.

Employee should obtain emergency medical treatment at the nearest facility available. If there is none, claim for medical emergency evacuation through IMG can be open for non-work-related illness/injuries.

Non-medical emergency evacuations and casualty evacuations are not covered (these are handled by ISOS and Northrop Grumman International Security)

Go to *Total Rewards Gateway* (totalrewards.northropgrumman.com) to view the BTA brochure and print a wallet card with important phone numbers

IMG contact:

+1 317 669 9478

assist@imglobal.com

BTA Contact info, IMG Medical Evacuation contact info and Medical Plans Contact info

American International Group (AIG) – Business Travel Accident Insurance	Medical Plans
<p>AHClaims@aig.com</p>	<p>Cigna Global for expats and covered dependents (cignaenvoy.com)</p>
<p>Collect call +1 913-495-6520 or 800-551-0824</p>	<p>Toll free at 800-441-2668/ Collect: 001-302797-3100</p>
<p>Policy Number: GTP 0009160721</p>	<p>Frequent Travelers: Out of Country Medical (OCM) under BTA</p>
<p>International Medical Group (IMG) – Medical Emergency Evacuation and Repatriation of Remains</p>	<p>800-551-0824 or +1 913-495-6520 Fax: 866-893-8574</p>
<p>For U.S. based employees traveling on business 100 miles or more away from home):</p>	<p>Business Travelers:</p>
<p>Policy Number: GTP 0009160721</p>	<p>Anthem BlueCard Worldwide (bluecardworldwide.com):</p>
<p>Call direct/collect: 317-927-6850 or +1 317-669-9478</p>	<p>800-810-2583/Collect: 804-673-1177</p>
	<p>Kaiser HMOs:</p>
	<p>California: 800-464-4000; Mid Atlantic: 800-777-7902 Colorado: 888-681-7878</p>
<p>Identify yourself as a Northrop Grumman Employee</p>	

Country Specific Information

Plan Features	Coverage
Australia	Cigna Global collaborates with Australia’s GU Health to provide you more access to local healthcare services. You will receive a global Cigna ID card only. To be able to access GU Health services, call Cigna Global and request a GU Health member card.
Saudi Arabia	Cigna Global partners with SAICO to provide local health coverage in Saudi Arabia. SAICO enrollment will be coordinated by Northrop Grumman’s Arabia office.
South Korea	If your assignment is more than six months, you may be required to file an exemption from South Korean’s national insurance. Contact Benefits Escalation on the Employee Services Portal or the Northrop Grumman’s South Korea office for details
United Arab Emirates (UAE)	<p>Cigna Global partners with Neuron to provide local UAE health insurance so you will receive two medical ID cards. Use your Neuron ID card in the UAE and your Cigna ID everywhere else.</p> <p>Your dependents will not be eligible for this local UAE coverage until after they obtain their residency visas. If you plan to take your dependents to the UAE at a later time, they will need to be enrolled in Cigna Global at least four weeks prior to their departure.</p>

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The logo symbol consists of a thick black horizontal line on the right side of the word "NORTHROP", which extends to the right and then turns 90 degrees downward to form a vertical line. This vertical line is positioned to the right of the word "GRUMMAN".