

Northrop Grumman Health Plan*

Summary of Material Modifications

Effective April 1, 2022

Short-Term Disability Benefits

Under the Northrop Grumman Health Plan's Short-Term Disability ("STD") benefit, benefit payments are reduced dollar for dollar by certain "deductible sources of income" that you receive (or are entitled to receive) while on disability. The summary plan description contains a list of the deductible sources of income. Effective April 1, 2022, STD benefits will be reduced by an additional deductible source of income: payments classified by Northrop Grumman as "sick pay" payments. These payments include, but are not limited to, sick pay payments required to be paid pursuant to a state law.

** This summary of material modifications applies to eligible employees, excluding represented Baltimore and Sunnyvale employees. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend or modify the Northrop Grumman Health Plan at any time and for any reason.*