

Total Rewards to help you define what's possible

Make your benefit elections for 2024



**Enroll in your
2024 benefits**
Oct. 19–Nov. 10

Your 2024 Annual Enrollment Guide

For Sunnyvale and Baltimore Represented Employees



Enroll in three steps:

1

Discover what's new

- New **healthcare navigation and care coordination** service, powered by Quantum Health
- Expanded **Vida Health program**, including weight management
- New **Flexible Spending Account (FSA)** vendor
- **Deductibles are increasing** for certain medical plans

3

Enroll

from Oct. 19–Nov. 10
on Fidelity NetBenefits® at

netbenefits.com/northropgrumman

If you don't act, your current benefits will continue in 2024 (except for Health Savings Account (HSA) or FSA elections, which you must make each year during Annual Enrollment).

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NEW
for
2024

Look for this icon to learn about new programs or key changes.

2

Examine all your options

Read this guide, explore the **Total Rewards Gateway** and attend our **Total Rewards EXPO**



Annual Enrollment takes place from Oct. 19 to Nov. 10. During this time, you can review and make changes to your benefits, including health coverage for 2024, learn about new offerings and enroll.

For 2024, Northrop Grumman is adding a **new healthcare navigation and care coordination service** to your benefits package. We know healthcare can be complex, so we are proud to offer this service, powered by Quantum Health, to help simplify, personalize and further improve your healthcare experience. Offered to all benefits-eligible U.S. employees at no additional cost, this service will help you and your family confidently navigate your health benefits including choosing the right medical plan, finding a doctor and helping with complicated medical situations. This exciting new service will help participants make informed decisions about their care plans.

Also for 2024:

- The Annual Physical Incentive Program will be administered through Quantum Health, replacing Engage.
- Vida Health will expand their services to include new weight management offerings in addition to their smoking cessation and stress reduction programs.
- Fidelity will replace Health Equity as the Flexible Spending Account (FSA) vendor.
- Delta Dental will cover fluoride treatments at no cost for all plan participants, including adults and children.
- There will be new Health Savings Account (HSA) and FSA contribution limits.
- Medical plan deductibles will change to meet IRS limit requirements.

Learn about our benefits and programs today so you can make the best coverage decisions for you and your family's financial, physical, social and emotional well-being in the coming year.

Stay well,

Attend Our 2023 Total Rewards EXPO

Learn about the well-being resources available to you and your family.

Visit our Virtual EXPO 24/7 from Oct. 19–Nov. 10 to:

- Access vendor resources
- Chat with vendors and benefits team members
- Earn a chance to win prizes

Visit Now



For a list of in-person events at certain locations, [click here](#).

Attend a live webinar to learn more about your 2024 benefits programs

Watch a benefits overview for the first 30 minutes, then chat with our benefits team and the vendor representatives listed below.

Tuesday, Oct. 24

12-2 p.m., ET

Thursday, Nov. 2

3-5 p.m., ET

Quantum Health

NGCare

SWORD

Rx Savings Solutions

Vida Health

Bright Horizons

Closed captioning will be available during the benefits overview, and a recording will be available on Oct. 25. Please note, this schedule is subject to change. Visit the **Total Rewards EXPO** for the latest information.



Thrive with our new healthcare navigation and care coordination service, powered by Quantum Health

We're simplifying and further enhancing your healthcare experience with navigation and care coordination through Quantum Health. Available at no cost to you, Quantum Health can help you and your family confidently navigate your health benefits, as well as the cost and complexity of healthcare.

With Quantum Health, you'll have access to Care Coordinators—a team of nurses, claims specialists and benefits experts—who exclusively support Northrop Grumman employees and their families. Care Coordinators will know our benefits and can offer personalized assistance with your well-being needs.

For more information, visit myquantumforngc.com.

Starting Jan. 1, 2024, Quantum Health will be available to all benefits-eligible U.S. employees. Services differ based on your medical plan, as shown in the table below. Spouses or domestic partners enrolled in a Northrop Grumman medical plan can also participate.

Quantum Health services by plan

See below for a list of the services Quantum Health offers based on your medical plan enrollment.

Support	Anthem Medical Plan	Non-Anthem Medical Plan
Explain Northrop Grumman's health and well-being benefits	✓	✓
Recommend benefit solutions	✓	✓
Provide contacts for specific benefits	✓	✓
Review dental and vision coverage	✓	✓
Manage the Annual Physical Incentive	✓	✓
Find in-network providers	✓	
Contact providers to coordinate treatment	✓	
Help navigate complicated medical situations and review treatment options	✓	
Verify insurance coverage and get prior approval if needed	✓	
Solve claims issues and explain your medical bills	✓	
Discuss drug costs and coverage or concerns with prescriptions	✓	
Decide appeals of medical claim determinations	✓	

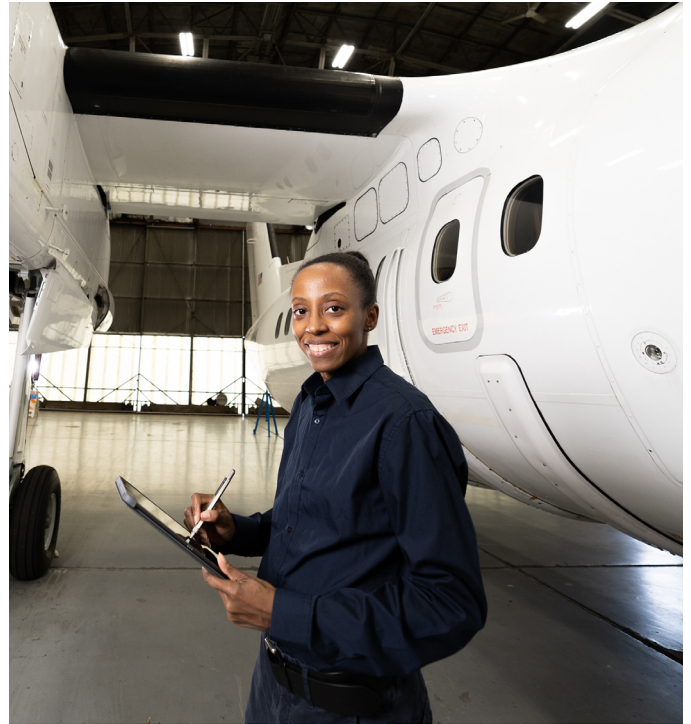
The 2024 Annual Physical Incentive

The Annual Physical Incentive encourages you to seek preventive care—the key to early detection of health problems. Starting in 2024, the Annual Physical Incentive will be administered by Quantum Health, replacing Engage. If you're enrolled in a Northrop Grumman medical plan and get an annual physical before Sept. 30, 2024, you can receive a \$250 credit towards your medical premium. If your spouse or domestic partner is enrolled in your medical plan, you can receive another \$250 credit if they get their annual physical before Sept. 30, 2024.

[Learn More »](#)

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

In accordance with privacy and security rules under HIPAA, the individual 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.



LiveHealth[®]
O N L I N E

Medical visits from the comfort of home (or anywhere!) with LiveHealth Online

Telemedicine, through **LiveHealth[®] Online**, allows you to visit with a board-certified doctor by using your smartphone, tablet, or computer with a webcam for non-urgent services like colds, flus and rashes.

¹Excluding the Tricare Supplement

²Kaiser members need to also complete a wellness agreement. Visit Kaiser at [KP.org/engage](https://kp.org/engage) and select "Sign your Wellness Program Agreement."

Other Changes for 2024



If You Don't Enroll

If you don't enroll during Annual Enrollment, you'll automatically keep your current plans, except for HSA and FSA contributions, which don't carry over and will default to \$0.00. **Please note:** You must enroll in an FSA for 2024 to access any carryover dollars.

We're excited to announce the following benefits changes effective Jan. 1, 2024:



Flexible Spending Accounts (FSAs) are moving to Fidelity

Our Health Care and Dependent Care FSAs will be administered by Fidelity. This allows you to see your FSA information along with information on your other accounts and programs administered by Fidelity—all in one place. Note that you'll receive a new debit card from Fidelity to cover both FSA and HSA expenses, as applicable, at your home mailing address by Jan. 1, 2024.

You'll need to submit any 2023 health care FSA claims by March 31, 2024 on the Health Equity site.

[Learn More »](#)



Expansion of Vida Health programs

Vida Health is expanding their services to include weight management in addition to stress reduction and smoking cessation. The Vida weight management program will replace the current WeightWatchers reimbursement program.

[Learn More »](#)



Delta Dental plans will include fluoride treatments for adults

Currently, Delta Dental plans only include fluoride treatments for children enrolled in Northrop Grumman dental coverage. Starting in 2024, Delta Dental will expand coverage for fluoride treatments to cover adults, as well as children.

[Learn More »](#)



Medical plan changes

In order to satisfy IRS requirements, the Value Plan deductible is increasing from \$3,000 to \$3,200 for employee + child and employee + spouse coverage. Kaiser HDHP deductibles are also increasing.

[Learn More »](#)

HSA Limits

If you enroll in the Value Plan or Kaiser Mid-Atlantic HDHP option and you meet IRS eligibility requirements, you can open a Health Savings Account (HSA) through Fidelity Investments® to help pay for eligible health care expenses now—and in the future. You can contribute up to the new IRS limits for 2024:

- \$4,150 for employee only coverage
- \$8,300 for family coverage

If you're age 55 or older (or will be by the end of 2024), you can contribute an additional \$1,000 per year.

You own your HSA—it's not part of the Northrop Grumman Health Plan.

FSA Limits

The Health Care FSA contribution limit will be \$3,050 in 2024.

The Dependent Day Care FSA contribution limit remains at \$5,000 (\$3,000 if you earn \$150,000 or more annually).

Our Total Rewards in Action

2023 Highlights

Our Total Rewards program encourages employees to improve their physical, emotional, social and financial well-being. See how employees like you took advantage of these programs in 2023.



931

participants attended a Fidelity **Wealth Webinar Wednesday** to learn more about finances, budgeting and saving.

\$1.9M

saved through **Employee Discounts** on gym memberships, travel, entertainment and other services.



3,104

employees and family members used **NGCare** to receive counseling to help strengthen relationships, manage stress, anxiety, life transitions and more.

1,909

Anthem members enrolled in **SWORD** virtual physical therapy for relief of back, joint and muscle pain at no cost.



2,446

employees received backup caregiver support through **Bright Horizons** for child or elder care.

3,669

employees completed Fidelity's **Financial Wellness Check-up** to learn tips that help them save for now and the future.

480

one-on-one **College Coach** consultations helped employees and dependents prepare for college, with lists tailored for students, essay review, interview prep, on-line resources, financing strategies and a host of other services.



Resources

If you have questions or need more information to make your elections, explore these resources:



NetBenefits

netbenefits.com/northropgrumman

View plan details, enroll or make changes to your benefits, update beneficiaries and more!

You can also find helpful resources including articles, videos, modeling tools and more by clicking *Plan & Learn* at the top of the home page.



Summary Plan Description (SPD)

[Total Rewards Gateway](https://totalrewards.northropgrumman.com)

Review complete details of our health plan's benefits and coverage.



Total Rewards Gateway

totalrewards.northropgrumman.com

Find information on the benefits, plans and programs and a glossary of helpful terms.

Log in to see the personalized total value of your pay and benefits.



Northrop Grumman Benefits Center (NGBC)

800-894-4194

Call Monday through Friday from 8:30 a.m. to midnight ET (except for most New York Stock Exchange holidays). Dial **711** for TTY service. From outside the United States, dial the out-of-country access number and then **800-894-4194**.

Important Legal Notices

You may access required legal notices related to your healthcare benefits on NetBenefits® at netbenefits.com/northropgrumman. Navigate to Health & Insurance, click on Quick Links and then select the Reference Library from the drop-down menu.

- Medicare Part D Creditable Coverage Notice
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Women's Health and Cancer Rights Act Notice
- Summary Annual Report for the Northrop Grumman Corporation Group Benefits Plan

Request a free printed copy by contacting the Northrop Grumman Benefits Center at **800-894-4194**.

The information in this guide applies to Sunnyvale and Baltimore represented employees only. Benefits plans for other represented and SCA employees will be administered per their contracts. This guide and the content on the Total Rewards Gateway and Fidelity NetBenefits websites provide a summary of important information about your participation in the Northrop Grumman Health Plan. This guide is not a Summary Plan Description but is a Summary of Material Modifications. 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 provided on the websites and the provisions of the plan documents (including this guide), the plan documents will govern. The information contained herein is solely the responsibility of Northrop Grumman. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend or modify the plans at any time and for any reason.