



## If You Are Under 65

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The Northrop Grumman Retiree Medical Plan offers medical coverage similar to what's available to active employees.

- Plan 1: **High Premium/Low Deductible Plan**
- Plan 2: **Medium Premium/Medium Deductible Plan**
- Kaiser HMO depending on your zip code
- Anthem Medigap-type plan if you are under age 65 and eligible for Medicare due to disability
- TRICARE Supplement

You will be starting a NEW plan as a retiree. Amounts applied to the deductible and out-of-pocket maximum for your active coverage do not carry over to your new retiree coverage. All out-of-pocket amounts are reset at the beginning of each plan year, on January 1.

Note that dental and/or vision coverage are not offered through the Northrop Grumman Retiree Medical Plan. See what dental and/or vision coverage is available through the **Northrop Grumman Federal Credit Union** or choose to continue your active dental and vision coverage through COBRA.

If you are under age 65 and eligible for Medicare due to a disability, our medical plans coordinate with Medicare, so make sure you're enrolled in Medicare Parts A and B.