

## Benefits Coverage Information

This document summarizes how a change in your employment status impacts certain Northrop Grumman benefits. For detailed information please refer to the [Summary Plan Descriptions](#) (SPDs) at *Benefits OnLine*, accessible from the Internet at <http://benefits.northropgrumman.com>. You may also call the Northrop Grumman Benefits Center (NGBC) at 1-800-894-4194 if you have any questions or need conversion forms for life and AD&D insurance. If you are calling from outside the United States, please call 718-354-1338. Benefits service representatives are available to assist you Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern time, excluding holidays. If you are hearing impaired, you will need to use a relay service through your TTY/TDD service provider.

<b>Benefit Coverage</b>	<b>Layoff</b>	<b>Termination</b>	<b>Retirement</b>
<b>Medical, Dental &amp; Vision</b>	Coverage continues to the end of the month plus 1 month from your termination date at no cost to you. You can select COBRA continuation within 60 days of the date your coverage ends or the date you receive a COBRA continuation notice, whichever is later.	Coverage stops on your termination date. You can select COBRA continuation within 60 days of the date your coverage ends or the date you receive a COBRA continuation notice, whichever is later.	Coverage continues to the end of the month in which you terminate or ends on the first day of the month if your termination date and retirement date fall on the first of the month. You can enroll in Retiree Medical if eligible and select COBRA continuation for dental and/or vision, or select COBRA for medical as well. You should contact the NGBC to discuss your options.
<b>Basic &amp; Optional Life Insurance</b>	Coverage stops on your termination date. Continuation of coverage must be elected within 31 days of your termination date.	Coverage stops on your termination date. Continuation of coverage must be elected within 31 days of your termination date.	Coverage stops on your termination date. Continuation of coverage must be elected within 31 days of your termination date.
<b>Basic &amp; Optional Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Coverage stops on your termination date. Continuation of coverage must be elected within 90 days of your termination date.	Coverage stops on your termination date. Continuation of coverage must be elected within 90 days of your termination date.	Coverage stops on your termination date. Continuation of coverage must be elected within 90 days of your termination date.
<b>Basic and Optional Long-Term Disability (LTD) and Short-Term Disability (STD)</b>	Coverage stops on your termination date.	Coverage stops on your termination date.	Coverage stops on your termination date.
<b>Business Travel Accident Insurance</b>	Coverage stops on your termination date.	Coverage stops on your termination date.	Coverage stops on your termination date.
<b>Health Care Flexible Spending Account (FSA)</b>	Your contributions stop on your termination date. You can be reimbursed for eligible expenses incurred through your termination date. You may choose to continue coverage through COBRA by making after-tax contributions. This allows you to file claims for expenses incurred after your layoff date.	Your contributions stop on your termination date. You can be reimbursed for eligible expenses incurred through your termination date. You may choose to continue coverage through COBRA by making after-tax contributions. This allows you to file claims for expenses incurred after your layoff date.	Your contributions stop on your termination date. You can be reimbursed for eligible expenses incurred through your termination date. You may choose to continue coverage through COBRA by making after-tax contributions. This allows you to file claims for expenses incurred after your layoff date.
<b>Dependent Day Care Flexible Spending Account (FSA)</b>	Your contributions stop on your termination date. You can be reimbursed for eligible expenses incurred through the end of the benefit plan year.	Your contributions stop on your termination date. You can be reimbursed for eligible expenses incurred through the end of the benefit plan year.	Your contributions stop on your termination date. You can be reimbursed for eligible expenses incurred through the end of the benefit plan year.
<b>Group Legal</b>	Coverage stops on your termination date.	Coverage stops on your termination date.	Coverage stops on your termination date.
<b>Savings Plan</b>	Your contributions stop on your termination date. You can choose to take all or a portion of your account balance with you when you leave (including vested Retirement Account contributions), or you may leave it in the plan. If your account balance is less than \$1000 you will automatically receive a lump sum distribution within 60 days of termination. You should consult the SPD for important tax information.	Your contributions stop on your termination date. You can choose to take all or a portion of your account balance with you when you leave (including vested Retirement Account contributions), or you may leave it in the plan. If your account balance is less than \$1000 you will automatically receive a lump sum distribution within 60 days of termination. You should consult the SPD for important tax information.	Your contributions stop on your termination date. You can choose to take all or a portion of your account balance with you when you leave (including vested Retirement Account contributions), or you may leave it in the plan. If your account balance is less than \$1000 you will automatically receive a lump sum distribution within 60 days of termination. You should consult the SPD for important tax information.
<b>Pension Plan</b>	If you are retirement eligible, you can commence benefits immediately. If you are not yet retirement eligible, you can commence benefits when you reach retirement age. You should consult the Summary Plan Descriptions for retirement eligibility and the payment options available to you. You should contact the Northrop Grumman Benefits Center with any questions regarding Pension benefits.		

This summary and the content on the Benefits OnLine Web site provide highlights of important information about your participation in the Northrop Grumman benefits program. 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 in the Benefit Summary or enrollment Web site and the provisions of the plan documents, the plan documents will govern. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend, or modify the plans or any benefit or cost-sharing arrangement under any plan at any time and for any reason.