



There are lots of ways to improve your health every day.

- ✓ Exercise 30 minutes.
- ✓ Drink eight glasses of water.
- ✓ Get more health out of your health plan.



Northrop Grumman offers the Lumenos HRA Plan because of our innovative, consumer-driven approach to health benefits.

What that really means is, our consumers like it because it's about their health.

And you can continue to enjoy all the healthy ingredients in a Lumenos plan in the upcoming plan year.

The Lumenos HRA Plan can be an important part of your healthy, well-balanced life.

More healthy ideas.

As a Lumenos plan consumer, you'll have tools, services and incentives to do the right things for your health.

And you'll enjoy all the extra health we include in our plans. Like personalized services that help you manage ongoing conditions, prepare for surgery, and more. And an award-winning online health site where you can compare prescription drug options, take a health assessment or learn what questions to ask your doctor.

And remember, you'll save even more by visiting one of the more than 700,000 providers participating through the Blue Cross® and Blue Shield® National PPO Network (BlueCard® PPO Network).

Take a look through this brochure to see why the Lumenos plan will be an even healthier choice.

More Ways to Manage Your Health

- **Enjoy discounts from the nation's most trusted provider network.** Lumenos health plans offer discounts from the more than 700,000 physicians and thousands of hospitals and facilities nationwide who are part of the Blue Cross and Blue Shield National PPO Network (BlueCard PPO Network).
- **Check your prescription drug options — any time, anywhere.** You can access our online Prescription Drug Costs tool from a Web-enabled cell phone or PDA. Look up brand-name and generic prescription drugs and alternatives from virtually anywhere — like your doctor's office or even your local pharmacy. Enter **rx.lumenos.com** and type the drug name in the search box and select **Go**. This tool will provide a list of available dosages and prescription drugs sorted by least to most expensive.
- **Go paperless with our new online feature.** Now, if you enroll in the Lumenos plan, you can choose to stop receiving paper copies of your Explanation of Benefits statements (EOBs) in the mail, because the same information is now available online. The online EOB gives more detail to the claims information that has always been available online — including information about how your claim was processed and paid. And it's all in one place.

If you're currently enrolled in the Lumenos plan, you can choose the paperless option, by logging into **www.lumenos.com** using your username and password and going to **My Profile**. Under **EOB Settings**, select whether you would like to stop receiving EOBs in the mail. And to view your EOBs online, go to the **My Account** section of the Lumenos online health site, find a recent claim and click on **View EOB**.

And you'll still enjoy everything you get from regular health plans, and more...

The Lumenos HRA Plan

With the Lumenos HRA Plan, you have a Health Reimbursement Account to pay for your routine medical care, including prescriptions. The HRA is funded entirely by contributions from Northrop Grumman. The plan also includes Traditional Health Coverage, similar to a typical health plan, that protects you against large expenses. And the plan covers nationally recommended preventive care — at no cost to you when you visit providers offering discounts.

Use the **HRA** first to pay for routine care and prescription drugs

Health Reimbursement Account (HRA)

- Northrop Grumman funds the account
 - \$1,000 employee
 - \$1,500 employee + spouse or child(ren)
 - \$2,000 family
- No deductibles or copays
- Unused dollars roll over year to year to help reduce your Bridge

Preventive Care

- 100% of nationally recommended preventive services
- No deduction from HRA
- No out-of-pocket cost

Use the **Traditional Health Coverage** if you need it

Traditional Health Coverage

- Begins after limited out-of-pocket responsibility (Bridge)
 - \$ 800 employee
 - \$1,200 employee + spouse or child(ren)
 - \$1,600 family
- **Coinsurance**
 - 90% — Blue Cross® and Blue Shield® National PPO Network (you pay 10%)
 - 60% — All other providers (out-of-network) (you pay 40%)
- Pays 100% of eligible expenses if you reach annual out-of-pocket expense maximum

What makes Lumenos health plans healthier?

Less fat.

We've eliminated most of the paperwork and delays you may have experienced with other plans. Like waiting for a referral just to see a specialist.

We've also cut out those pesky up-front out-of-pocket payments that can weigh down your wallet. With available dollars from your HRA, you can pay for medical services from your first day of coverage — with no deductibles or copayments to satisfy first.

And remember if you have dollars remaining in your HRA at the end of the plan year, the dollars will roll over to the following plan year to help you reduce your out-of-pocket expenses like your Bridge responsibility. There is no limit on how much money rolls over year to year.

More nutritious.

Our plans are packed with far more than the minimum daily requirement of the things that can make you healthy, like:

- **Health information** — It's as close as your computer, thanks to our award-winning online health site, or by calling a customer service advocate. Learn about a particular health condition, compare prescription drug options and costs, find a doctor near you — and keep track of your health care dollars.

- **Personal attention** — Our 24-Hour Nurse Advice Line has answers to everyday, minor medical questions, like "Do I need to go to the emergency room?" And our Personal Health Coach program provides one-on-one assistance, from specially trained registered nurses, if you have certain chronic health conditions. Personal Health Coaches help you understand the latest treatment options, as well as self-care and lifestyle changes that can help you achieve your health potential.
- **Preventive care** — Our plan covers 100% of the nationally recommended annual preventive care for you and your covered family members — at no cost to you when you visit providers offering discounts.
- **Healthy Rewards** — Earn extra health care dollars in your HRA for doing the right health things, including:

Completing My e-Checkup — an online tool to help identify potential health risks — you can receive \$100 from Northrop Grumman in your HRA (one reward per family).

Using a Personal Health Coach — If qualified to enroll in the program, you'll receive \$100 for enrolling, plus \$200 extra when you successfully graduate from the program (per covered person per plan year).

More than a quarter of Lumenos plan consumers in a recent survey said they are more involved in health-related behaviors since joining the Lumenos plan, including improved diet and nutrition, increased exercise and more regular checkups.



It's not just health care. It's your health.

Our vision is to deliver health care that actually cares about health. All of our plans empower consumers like you to take control of your health, health dollars and health decisions.

Whatever your health needs, the Lumenos plan can make you feel better.

To Learn More...

Log in to our educational health site at www.info.lumenos.com to learn more about the Lumenos plan and try out some of the online health tools our consumers utilize every day.

Use the username and password listed below.

Username: northrop

Password: ngc123 (case-sensitive)

Or you can call us toll-free at 1-866-835-6862,
from 8 a.m. to 10 p.m. ET.



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1801 North Beauregard Street Suite 10 Alexandria, VA 22311

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