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HEALTH NET EPO INSURANCE PLAN OVERVIEW

For Northrop Grumman Corporation

Effective July 1, 2009



THANK YOU *for your interest in Health Net Life Insurance Company EPO health insurance plan for Northrop Grumman Corporation*

Health Net's Exclusive Provider Organization (EPO) plan provides you with choice, flexibility and affordability. Our EPO plan works like an HMO but gives you access to our full PPO network of doctors and hospitals. The result is an easy-to-use plan that delivers convenience, cost predictability and choice.

This plan allows you to visit any doctor or hospital within Health Net's PPO network – one of the largest in California. There is no need to select a primary care physician nor do you need a referral to see a specialist within the PPO network. And out-of-pocket expenses will be lower when you receive care from a physician in family practice, general practice, internal medicine or pediatrics (for your child). Please note that services received outside of the PPO network are only covered in the event of an emergency.

To be sure your current doctor is in our network or to find a new one go online to www.healthnet.com/ngc and click on PPO Provider Search.

We know you have choices when it comes to selecting a health care plan. Thank you for considering Health Net, the health plan that puts you at the center of everything we do.

For more information

Call Health Net's dedicated Customer Contact Center for Northrop Grumman at 1-800-695-2281 or visit www.healthnet.com/ngc today.

Health Net
A Better Decision



WHAT TO KNOW ABOUT USING YOUR HEALTH NET EPO PLAN

As a Health Net EPO member, you have the confidence of knowing you get health care coverage that works for you and your family. Whether you're sick or trying to stay on a healthy course, we've got you covered.



How to find a doctor

Finding a doctor that's right for you is an important part of your health care. Our PPO network of doctors and hospitals is one of the largest in the state. So you're sure to find one to meet your needs.

It's easy to find out if your current doctor is already in our network or find a new one. Our online Provider Search tool has the most up-to-date list of Health Net providers in your area.

- Go to www.healthnet.com/ngc
- Click on *PPO Provider Search*
- Choose a plan – *PPO*
- Click *Search*

You'll automatically get a list of providers in your area. You can even narrow your search further by selecting primary care physicians, hospitals, specialists and more to find providers that fit your preferences.

Don't have Internet access?

Just call Health Net's dedicated Customer Contact Center for Northrop Grumman at **1-800-695-2281** with questions about your health plan or to help you find a doctor.

Accessing specialty services

Flexibility is an essential part of a health plan. With your plan, you can visit a specialist in our PPO network without a referral from another doctor. Just call to schedule your appointment, it's that easy.

Important: You are now responsible for obtaining authorization from Health Net before receiving certain services. Although your doctor may handle this for you, when necessary, you need to make sure that authorization is made well in advance of your scheduled appointment. See the Prior Authorization section of this brochure for a list of services requiring prior authorization.

What you pay

It's good to know you only pay a fixed copay amount for covered services. There are no hidden fees, deductibles or coinsurance amounts for medical services. Just pay your copay and receive services – that's it.

COPAY	SITUATION
\$20	Visit a PPO primary care physician including pediatricians, family practice, general practice or internal medicine physicians.
\$40	Visit any PPO specialist. No referral required.

Urgent Care and Emergency Services

There's never a good time for an illness or injury. For those unexpected occurrences, Health Net wants you to know your options when you're in need of medical care.

An emergency is generally a sudden, serious and unexpected illness, injury or condition, such as shortness of breath, chest pains or uncontrolled bleeding. In emergency situations, get help immediately by going to the nearest emergency room or calling 911.

You're covered worldwide. If you pay for services at the time emergency care is provided, you can file a claim with Health Net for reimbursement of covered services received from a licensed provider or treatment center.

Urgent care is a situation that is urgent, but not life threatening, such as a high fever, sprain, or minor cut or burn. In an urgent situation, see your doctor or go directly to an urgent care center. You'll likely wait less time and pay less than if you receive care at an emergency room.

To find an urgent care center near you, visit www.healthnet.com/ngc and click on *Provider Search* or call the Customer Contact Center for Northrop Grumman.

Prescription drug program

The prescription drug program for Northrop Grumman members provides you with the convenience of home delivery for your 90-day supply of maintenance medications and the cost savings benefit of filling prescriptions with generic drugs.

Here are the highlights:

- Maintenance medications (any prescription drug needed to treat a chronic or long-term condition) must be filled via mail-order service after your third retail fill.

- Prescriptions will be filled with a chemically equivalent generic alternative,¹ if available, regardless if the doctor prescribes a brand-name drug.

To download the Getting Started mail order pharmacy brochure and order form, go to www.healthnet.com/ngc and click on *Pharmacy Information* or call the Customer Service Center for Northrop Grumman.

Important: Maintenance prescriptions will not be approved at a retail pharmacy after the third refill. You will have to obtain additional refills from mail order. If you or your doctor requests a brand-name drug when a generic equivalent is available, you will pay your copayment plus the difference in cost between the generic drug and the brand-name drug.

COST SAVING TIPS

- Use your preventive care benefits to avoid conditions that can affect your health
- Remember to use doctors and other providers in the Health Net PPO network
- You'll pay less when you see a primary care physician versus a specialist
- Go to urgent care instead of an emergency room when appropriate
- Use the mail order program for maintenance medications
- Get generic instead of brand-name drugs whenever possible
- Use Health Net value-added discounts on health-related products and services

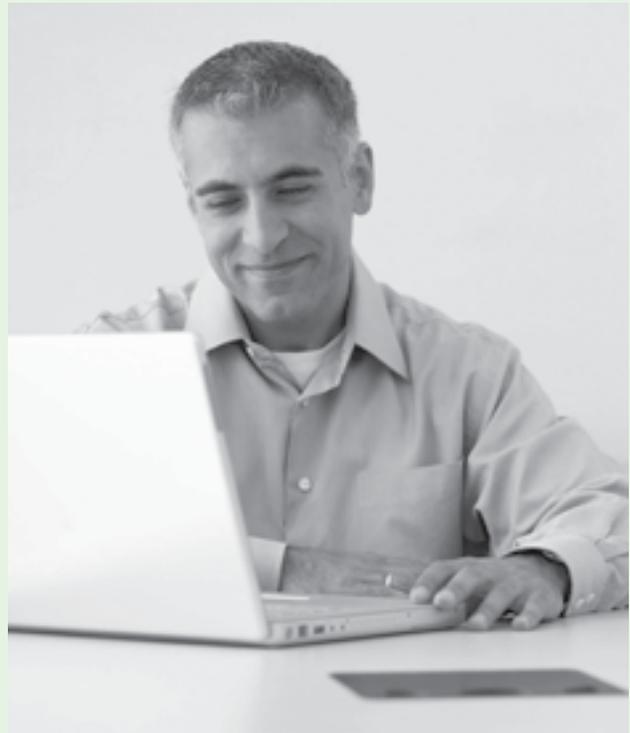
¹Generic drugs are as safe as brand-name drugs. All generic drug manufacturing and marketing must be conducted in strict compliance with the guidelines established by the U.S. Food and Drug Administration (FDA). No prescription drug may be sold without FDA approval.

ONLINE TOOLS AT YOUR FINGERTIPS

An array of online tools is ready for you to use at www.healthnet.com/ngc. You have an online resource for your health plan benefits and an easy way to get the information you need to help you manage your health care decisions. Go online to:

- View eligibility and your plan benefits
- Find a doctor or hospital close to your home or work
- Locate a nearby pharmacy
- Order replacement ID cards
- And more!

It's all just a click away. Select *Register* under *Site Features* in the right column from our homepage at www.healthnet.com/ngc to start using Health Net resources quickly and easily – online.



Decision PowerSM: Health in Balance

What does health mean? For every person, there is a different definition. That's why Health Net created Decision Power. Decision Power brings together under one roof the information, resources and personal support that fit you, your health and your life.

- Take the health risk questionnaire (HRQ) to assess your health and identify potential risks.
- Get online coaching and self-help tools for smoking cessation, weight management, nutrition, stress reduction and other support tools.
- Set up your Personal Health Record, a safe, secure way to track your medical information.
- Know your numbers by tracking your cholesterol, diet and exercise.

Whether you have a question, want help with a specific health goal or need to know more about your treatment options, you can choose how and when to use the tools, information and support. Use Decision Power online or by calling a Health Coach, 24 hours a day, seven days a week, in ways that work best for you.

Through the **Decision PowerSM Healthy Discounts** program, you get valuable discounts on health-related products and services, such as fitness club memberships, vitamins, eyewear, fitness apparel, weight management programs and more. These discounts translate into even more cost savings for you.

For more information, Health Net members can log on to www.healthnet.com/ngc and click on *Decision PowerSM Health & Wellness*.

Decision PowerSM is not part of Health Net's commercial medical benefit plans nor affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power is part of Health Net's Medicare Advantage benefit plans but is not affiliated with Health Net's provider network. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net of California and Health Net Life Insurance Company.

PRIOR AUTHORIZATION

Although you may self-refer to any PPO provider for consultation and evaluation at any time, you must receive prior authorization from Health Net for certain inpatient and outpatient services. The following services require certification. If you do not contact Health Net prior to receiving certain services, your benefits may be reduced or denied. Services provided as a result of an emergency do not require certification.

Services that require certification include:

- All inpatient admissions, any facility²
 - Acute rehabilitation center
 - Hospital
 - Mental health facility
 - Skilled nursing facility
 - Chemical dependency care facility
 - Hospice
- Surgical Procedures including:
 - Abdominal, ventral, umbilical, incisional hernia repair
 - Blepharoplasty
 - Bariatric procedures
 - Breast reductions and augmentations
 - Rhinoplasty
 - Sclerotherapy
 - Uvulopalatopharyngoplasty (UPPP) and laser assisted UPPP
- Air Ambulance
- Durable medical equipment including wheelchairs, scooters, hospital beds and custom-made items
- Home health services including nursing, physical therapy, occupational therapy, speech therapy, home IV therapy and home uterine monitoring
- Hospice care
- Orthognathic procedures (surgery performed to correct or straighten jaw and/or other facial bone misalignment to improve function) including TMJ treatment
- Prosthetics and orthotics over \$2,500
- Outpatient diagnostic procedures:
 - CT (computerized tomography)
 - MRA (magnetic resonance angiography)
 - MRI (magnetic resonance imaging)
 - PET (positron-emission tomography)
 - SPECT (single photon emission computed tomography)
- Tocolytic services (intravenous drugs used to decrease or stop uterine contraction in premature labor)
- Transplant related services:
 - Evaluation of transplant candidacy
 - Treatment while awaiting transplant
 - Transplant procedures
 - Post transplant care
- Clinical trials
- Bariatric-related services:
 - Non-surgical bariatric-related consultations
 - All bariatric-related surgical services

We're here for you

For more information about your Health Net EPO plan, call Health Net's dedicated Customer Contact Center for Northrop Grumman at (800) 695-2281. Or visit us online at www.healthnet.com/ngc

Health Net Insurance Company
21281 Burbank Boulevard
Woodland Hills, CA 91367



²Certification is not required for the length of a hospital stay for reconstructive surgery incident to a mastectomy or for renal dialysis. Certification is also not required for the length of stay for the first 48 hours following a normal delivery or 96 hours following cesarean delivery.