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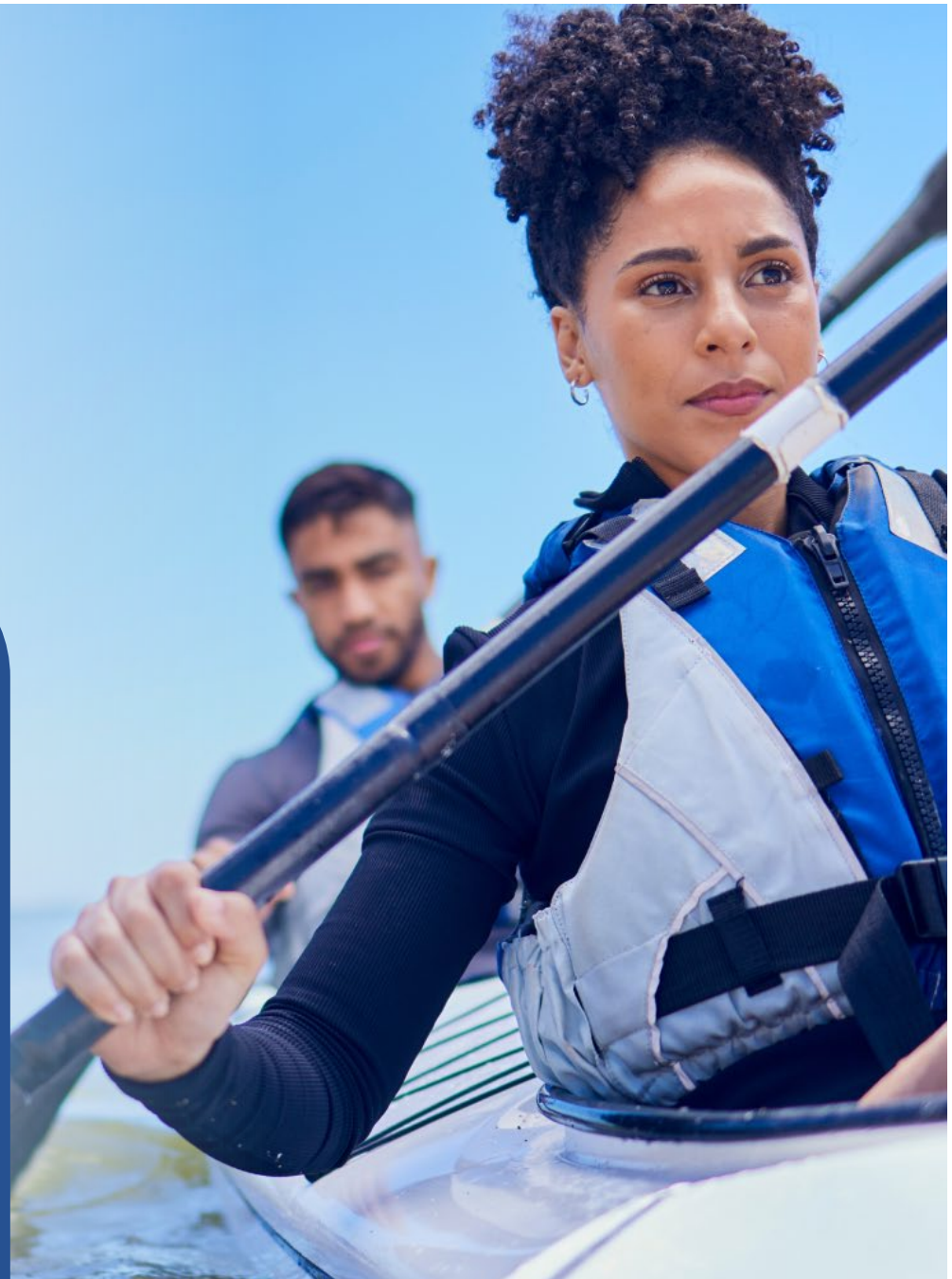
# 2025 Open Enrollment

November 1–30, 2024

CONUS Retirees Conference Call  
Presentation

Call-in (844) 621-3956

Participant code: 94500945



# DoD NAF HBP has an updated logo and redesigned website!!!



**NAF** health  
benefits

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# 2025 Post65 Retiree



TrOOP ("True" Out of Pocket  
Maximum for Part D drugs



Medicare Prescription  
Payment Plan (M3P)

**2025 Premium increases: MAPD = 4.17%    All other medical = 6%    Dental = 5%**

## 2025 monthly premium rates – Post-65 retirees – MAPD and non-HDHP

These are rates for post-65 retirees with an MAPD plan  
and covered dependents with a non-High Deductible Health Plan (non-HDHP).

	MAPD plan	Non-MAPD plan (Aetna Choice® POS II, Traditional Choice®)	Total medical	Dental	Total medical & dental
Retiree only	\$75.02 retiree		\$75.02	\$10.73	\$85.75
Retiree + under 65 spouse	\$75.02 retiree	\$192.46 spouse	\$267.48	\$24.80	\$292.28
Retiree + over 65 spouse	\$75.02 retiree + \$75.02 spouse		\$150.04	\$24.80	\$174.84
Retiree + child(ren)	\$75.02 retiree	\$192.46 child(ren)	\$267.48	\$20.71	\$288.19
Retiree + under 65 spouse + child(ren)	\$75.02 retiree	\$371.46 spouse + child(ren)	\$446.48	\$32.85	\$479.33
Retiree + over 65 spouse + child(ren)	\$75.02 retiree + \$75.02 spouse	\$192.46 child(ren)	\$342.50	\$32.85	\$375.35

# 2025 – Medicare Prescription Payment Plan (M3P)



## Member path to participation

Clear and actionable outreach throughout the journey



### Member outreach

Renewing members informed in ANOC/EOC; likely-to benefit notices sent to affected members in early December



### Elects to participate in M3P

Members may opt-in through online portal, call Customer Service or mail-in requests; receives M3P notices from health plan



### Goes to pharmacy upon approval

All subsequent Part D covered formulary drugs adjudicate with \$0 copay



### Monthly billing and payment

Payable through online member portal, Customer Service or mailing check

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\*Includes but may not be limited to; subject to final CMS guidance.  
ANOC: Plan Annual Notice of Change; EOC: Evidence of Coverage.

## Member communications



In addition to ANOC and EOC, includes\*:

- Likely-to-benefit notice
- Election request form
- Election approval
- Failure to pay
- Involuntary termination
- Confirmation of voluntary opt-out, or
- Good cause reinstatement



# M3P - Member portal provides self-service capabilities

Call centers have access to support member inquiries

**CVS Caremark** MPPP360

Opt-in Invoice Payments History Prescriptions Correspondence

### Medicare Prescription Payment Opt Status

MARK SMITH has opted in to Medicare Prescription payment program effective 01/01/2023.  
Click Here to [Opt-Out](#)

[View More](#)

### Current Invoice

Invoice Amount	\$28.49
Due Date	04/15/2023

[View More](#)

### Payments

Payments made so far	\$28.48
Last payment date	01/23/2023

Outstanding Balance	\$28.49
Delinquent	

[Payment History](#)

### MARK SMITH

MBI	LZQX692LOBA	DOB	08/18/1951		
First Name	MARK	Middle Initial	-	Last Name	SMITH
Phone Number	615-665-9899	Language Preferences	ENGLISH		
Preferred method of communication	Electronic Delivery				
Primary Address	123 MAIN STREET, WOODLAND HILLS, CA, 91367				
Mailing Address	-				
OOP Billing Forecast					

### Prescriptions

[View](#)

### Total OOP Incurred

**\$480.00**  
as on 03/01/2023

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# M3P - Self-service tools can be leveraged to help members plan personal budgets

**Forecast** ☐ ☐ ✕

**Simulate OOP Billing Forecast** ^

Member name:  Forecast year:

Date of OOP Cost:  Amount of Prescription Cost:

Bill Month	OOP Costs Incurred	Maximum Monthly Cap	Monthly Participant Payment Due	Remaining Balance
January	\$0	\$166.67	\$0	\$0
February	\$0	\$0	\$0	\$0
March	\$0	\$0	\$0	\$0
April	\$0	\$0	\$0	\$0
May	\$0	\$0	\$0	\$0
<b>June</b>	<b>\$200</b>	<b>\$28.57</b>	<b>\$28.57</b>	<b>\$171.43</b>
July	\$0	\$28.57	\$28.57 *	\$142.86

# \$2,000 "True" Out of Pocket (TrOOP)

## **CMS Changes:**

- Removing Coverage Gap Phase
- \$2,000 "True" Out of Pocket (TrOOP) gets members into the Catastrophic phase.
- TrOOP Calculation change:
  - The 2025 \$2,000 TrOOP will accumulate by the member cost share amount and the payments made by the plan, up to the defined standard benefit.
  - Will not include the manufacturer discount payments.
  - Will continue to be only for Covered Part D drugs.

# Pre65 Retirees: What you need to know for 2025 Plan Year

**OE Dates are November 1–30, 2024**

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Open Enrollment is **Nov 1–30<sup>th</sup>**

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Three new programs

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**Choice POSII Change**  
Coinsurance Member Share Increase  
Member share after deductible increasing from 10% to 20%.

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**Health Incentives earned**  
on plan will get a HRA debit card!

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**6% increase** to Medical / RX Rates  
**5% increase** to NAF Dental Rates

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**HDHP plans** have individual deductible increase by \$50

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HDHP plans are still 23% less than TC plan

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**Everyone enrolled in HDHP for 2025** will receive new ID cards.

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**0% increase** to Stand Alone Dental (SAD) Rates



# 2025 Changes



Choice POSII coinsurance changing from 90% plan paid to 80% plan paid



\$50 Increase to HDHP individual in-network deductible

## 2025 monthly premium rates – Pre-65 retirees – non-HDHP and MAPD

These are rates for pre-65 retirees with a non-High Deductible Health Plan (non-HDHP) and a covered dependent with an MAPD plan.

	MAPD plan	Non-MAPD plan (Choice® POS II, HDHP Traditional Choice®)	Total medical	Dental	Total medical & dental
Retiree only	N/A	Retiree only	\$261.12	\$10.73	\$271.85
Retiree + under 65 spouse	N/A	Retiree + spouse	\$603.20	\$24.80	\$628.00
Retiree + over 65 spouse	\$75.02 spouse	\$261.12 retiree only	\$336.14	\$24.80	\$360.94
Retiree + child(ren)	N/A	Retiree + child(ren)	\$503.97	\$20.71	\$524.68
Retiree + under 65 spouse + child(ren)	N/A	Retiree + family	\$799.05	\$32.85	\$831.90
Retiree + over 65 spouse + child(ren)	\$72.02 spouse	\$503.97 for retiree + child(ren)	\$578.99	\$32.85	\$611.84

# Three NEW Programs for 2025

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## Hello Heart

No-cost app and free smart blood pressure monitor to manage your heart health and get real-time tips



## CVS Weight Management Program

Support, resources and tools to help you achieve lasting results when you're prescribed a weight loss medication.

## Aetna® Back and Joint Care program

Personalized digital exercise therapy, in partnership with Hinge Health, for anyone living with muscle and joint pain.





**NAF** health benefits  
nafhealthplans.com

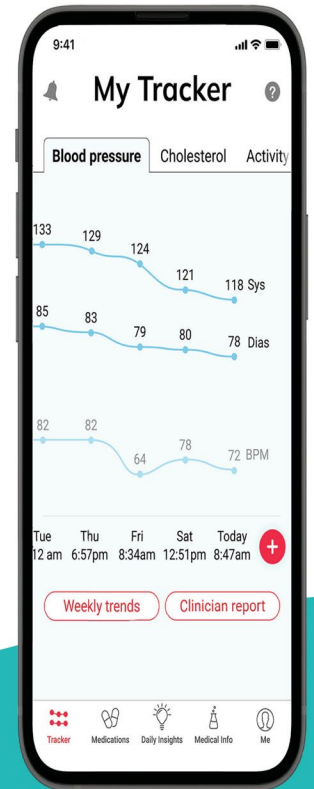
 **Hello Heart**

# Monitor your heart health from home.

Start tracking your blood pressure and cholesterol today.

Hi, I'm FREE

To enroll for free, text\* the code: **DODNAF to 75706.**



Hello Heart is available to active employees, adult dependents (18+) and pre-65 retirees on a U.S. based non-Medicare Aetna plan who have elevated blood pressure (130/80 or higher), high cholesterol, take BP or cholesterol medications, or are experiencing menopause.

\*Message & data rates may apply. Visit <https://www.helloheart.com> for privacy and terms information. Hello Heart is not a substitute for a licensed medical professional. Talk to your doctor to make sure you are diagnosed and treated properly.

Need help? [support@helloheart.com](mailto:support@helloheart.com) 18007673471 Monday-Friday, 8am-8pm ET

# CVS Weight Management NEW January 2025 - Sample mailer

## Front Cover



## Inside Spread

**CVS Weight Management**

### A weight loss solution tailored to you, <First name>

If you are on weight loss medication, **CVS Weight Management** is designed to help you achieve lasting results. Your dedicated care team will provide clinical support, nutrition plans, and more. It's offered through your health plan benefits with <your employer>, at no extra cost to you.\*

- 1-on-1 support from registered dietitians
- Personalized nutrition plans
- A digital scale, at no extra cost, that pairs with the app

Learn more at [Aetna.com/myhealth](https://Aetna.com/myhealth) or call 1-800-207-2208 (TTY: 711) Monday-Friday, 8 AM-8 PM, and Saturday, 9 AM-4 PM.

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## Back Cover

**Take the CVS Weight Management survey today to see if you're eligible!**

- Download the Health Optimizer™ app**  
Available on Google Play and the App Store.
- Log in and take the eligibility survey**  
*Already have the app? Open to the homepage and take the eligibility survey at the top of the screen.*

Have questions or need help signing up? Call us at **1-800-207-2208 (TTY: 711)** Monday-Friday, 8 AM-8 PM, and Saturday, 9 AM-4 PM.

\*This program is solely funded and offered by your plan provider at no cost to you. Benefits, services, prescriptions, devices, and providers that are not included in the Weight Management program are subject to applicable copayment, coinsurance and deductibles, as well as health benefits and health insurance plan exclusions and limitations. See your plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Program availability is subject to change.

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# Prior Authorization will be required on covered weight loss drugs effective 1/1/2025



- Ensure appropriate utilization to Weight Management drugs
- **GLP-1 Weight-Loss criteria Requirements:**
- The patient has a baseline body mass index (BMI) greater than or equal to 30 kg/m<sup>2</sup>. **OR**
- The patient has a baseline body mass index (BMI) greater than or equal to 27 kg/m<sup>2</sup>. With at least one weight related comorbid condition (e.g., hypertension, type 2 diabetes mellitus, dyslipidemia). **AND**
- Physician Attestation: The requested drug will be used with a reduced calorie diet and increased physical activity **AND** The patient is 18 years or older **AND** The patient has participated in a comprehensive weight management program that encourages behavioral modification, reduced calorie diet, and increased physical activity with continuing follow-up for at least 6 months prior to using drug therapy

# Aetna<sup>®</sup> Back and Joint Care program



**Manage chronic back and joint pain** through a partnership with Hinge Health. Digital exercise therapy can help with chronic back and joint pain. Digital therapy:

- Employs a 12-week program delivered via tablet and/or sensors/computer vision, supported by one-on-one health coaching and a physical therapist
- Provides more ease-of-use and engagement compared to in-person office therapy



**Engage with a physical therapist** virtually for more recent MSK issues

- Help alleviate acute musculoskeletal pain
- Get up to six virtual visits
- Access our exercise therapy program via app



**To learn more: [Visit the Aetna Back and Joint Care Support Center](#)**



**Avoid common MSK conditions** through our wellness program

Our program is a customized digital solution. It can help prevent common job-related MSK conditions. Program offerings:

- Solutions developed and delivered through the Hinge Health app
- Features guided exercises and stretches to ease physical strain
- Provides individually tailored programs based upon your job and level of fitness



## Getting started

The Aetna Back and Joint Care program is included on your member website. It has a direct connection to the Hinge Health online screener.

**The clinical screener ensures that the program is suitable for your condition.**

[www.hingehealth.com/find/aetna/](http://www.hingehealth.com/find/aetna/)



Available to eligible members 18 years and older.

Available in Spanish: Hinge Health features a Spanish call out to highlight Spanish language availability, and landing pages automatically present Spanish content for members with Spanish language preferences.

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# 2025 DoD NAF Health Incentives Program

## Activity

## Health Incentive Amount

### Employees, retirees and covered spouses can each earn:

Complete the health assessment on <b>Aetna.com</b> (log in first)	\$75
Complete the biometric/metabolic syndrome screening between January 1 and November 30, 2025	\$150
Complete 3 calls with Condition Coach to work on a health goal (not available to overseas employees)	\$75
Complete an online wellness webinar (there is one webinar available per month)	\$75 each; up to 4 wellness webinars

### Dependent children under age 18 can each earn:

Complete preventive exam for children under age 18	\$50
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**All activities must be completed between January 1 and December 31, 2025 — except the biometric screening, which must be completed by November 30, 2025.**



# Earn Money by completing Healthy Actions

Earned incentives will be deposited onto a debit card you can use to pay for health care expenses, that never expires.

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When you enroll in an Aetna® medical plan for 2025, you and your covered spouse will still be able to earn up to \$300 each in incentive credits for taking healthy actions. However, for those enrolled in the Aetna Choice® POS II or Traditional Choice® plans, you'll now have more control over how you use your incentive credits.

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Starting January 1, 2024, when you earn your first incentive monies, **they'll be deposited onto a Health Reimbursement Account (HRA) debit card, and that card will be mailed to you. As you earn more incentive credits, they'll automatically be added to your debit card balance.** You can use those funds to help pay for eligible medical, dental and pharmacy expenses. Or you can let the funds build for future expenses. It's your choice!

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For Choice POS II and Traditional Choice plan members, this is a change from the current system in which earned incentives are automatically applied to your claims. For those enrolled in the High Deductible Health Plan (HDHP), credits will continue to be deposited into your HSA account (if you've opened one). Any funds remaining at the end of the year will carry over to the following year.



.....more flexibility in how  
you spend your earned  
health incentives!!!



For health incentives earned and deposited to your HRA debit card, you can use these monies for many more eligible health care expenses **including office visit copays, RX copays, medical and dental deductible and coinsurance and vision expenses not covered by your plan.**

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The list of eligible expenses is under the Health Incentives on the Wellness tab on [nafhealthplans.com](https://www.nafhealthplans.com) and is the same eligible expenses as a Flexible Spending Account (FSA).

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Information about how to earn health incentives and to register for a biometric screening are on <https://www.nafhealthplans.com/wellness>.