



NAFhealth
benefits

nafhealthplans.com

2025 Open Enrollment

November 1–30, 2024

**OCONUS Conference Call
Presentation**

Call-in (844) 621-3956

Participant code: 94500945

What you need to know for 2025 Plan Year

OE Dates are November 1–30, 2024

Open Enrollment
is **Nov 1–30th**

**Flexible Spending
Account (FSA)**
requires annual
election

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

0% increase to
Stand Alone Dental
(SAD) Rates

6% increase to
Medical / RX Rates

HDHP plans have
individual deductible
increase by \$50

HDHP plans are
still 23% less than
TC plan

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

5% increase to
NAF Dental Rates

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



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2025 Changes



\$50 Increase to HDHP individual in-network deductible

2025 biweekly premium rates – Overseas employees

There is a 6% increase in medical rates from 2024 to 2025. There is a 5% increase in the dental premium rate from 2024 to 2025. Medical rates are 23% less for the HDHP than for the Aetna International Traditional Choice® Plan.

	Medical			Dental
	Aetna International Traditional Choice Plan	Aetna International High Deductible Health Plan (HDHP)	Annual premium savings with the HDHP	Aetna International Dental Plan
Employee only	\$88.83	\$68.33	You save \$533	\$4.95
Employee + spouse	\$205.20	\$157.84	You save \$1,231	\$11.44
Employee + child(ren)	\$171.44	\$131.88	You save \$1,028	\$9.56
Employee + family	\$271.82	\$209.09	You save \$1,630	\$15.16

2025 DoD NAF Health Incentives Program

Activity

Health Incentive Amount

Employees, retirees and covered spouses can each earn:

Complete the health assessment on Aetna.com (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.

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.

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!

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.**

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).

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

Which plan is right for you?

Aetna International Traditional Choice (TC) plan

Pay more in premiums each pay period than you would with the HDHP

Have a lower deductible, so plan coverage will start sooner

Have copays for RX fills in the U.S.

High Deductible Health Plan

As the name says, an HDHP has a higher deductible — but you'll pay a lower premium. That means you'll have less deducted from your paycheck each pay period.

Until you meet the in-network deductible, you pay 100% of your health care expenses, including covered prescription drugs.

Once you meet the deductible, you pay a percentage of the covered expenses and Aetna pays their portion until you meet the out-of-pocket maximum for your plan.

Once you meet the out-of-pocket maximum, covered services are covered by the plan at 100%

Aetna International benefits



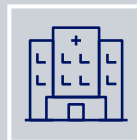
Have Aetna International 24/7/365 phone number (above) readily available and be sure to call so we can assist when you have any questions or need assistance. This number will be on your new ID card you receive once your NAF sends your enrollment in the Aetna International plan.



Familiarize yourself with the Aetna International plans by visiting the AI page on nafhealthplans.com. There is a great deal of helpful info there.



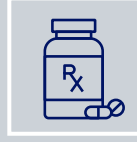
Register to visit aetnainternational.com website. You can use the same username and password as Aetna.com if you prefer. Be sure to look up the listing of direct pay providers in your area so you know which ones will accept a direct pay arrangement. Prior to when you need care, you can then initiate a direct settlement (pay) arrangement with Aetna International by using the website or calling.



If you have emergency care needs, just like in the U.S., go to the nearest facility that addresses emergent care needs.



If you or your family has current/known medical conditions, be sure to know where the closest appropriate care setting is to you in your new country (both routine and urgent/emergent care).



If enrolled on the Aetna International plan before you leave the US, with a script written for 12 months, you can fill up to 12 months (except Schedule II medications) before you leave so you have all your maintenance medications when you arrive.

What to Do for 2025 OE



Open Enrollment (November 1 – 30, 2024) is the time to make your elections for next year. You may switch plans, add or remove eligible dependents, or waive coverage for 2024. The elections you make no later than November 30th will take effect January 1, 2025.



For HCFSA and/or DCFSA - You must make an annual election each year during Open Enrollment to enroll or re-enroll. This annual election amount is available in January



All information related to 2025 OE is on www.nafhealthplans.com website. The 2025 premium rates and OE call schedule are located on the home page.



Attend any of the employee **calls** that will be scheduled during OE to hear about what's new and have the opportunity to ask questions.



Use **ALEX** during Open Enrollment to help you decide which plan is best. It's a great tool that will guide you through benefit comparison so you can input your personal healthcare scenario for **ALEX** to make a recommendation of which plan may be better for you and your family.