

NAF Open Enrollment  
November 1–30, 2024

# Ready. Set. Enroll.



Your NAF Health Benefits Program website has a new logo and look. Check it out at [nafhealthplans.com](https://nafhealthplans.com).



**NAF**health  
benefits

[nafhealthplans.com](https://nafhealthplans.com)

# It's time

**Open Enrollment is your time to review your current health benefits and make any needed changes for the coming year. Any changes or choices you make during Open Enrollment will take effect on January 1, 2025.**



## What's new?

### The nafhealthplans.com website has a new look and logo!

As part of our mission of "Taking care of you," we worked closely with Aetna®, our plan administrator, to give your DoD NAF Health Benefits website a refreshing new look.

All the helpful information you need is still there, organized in new easy-to-use modules, with categories based on what you need to do on the site at different points in the year.

- **Explore benefits:** Find details on plans, FSAs and additional benefits.
- **Compare plans & enroll:** Use online tools and tips to choose what works for you.
- **Benefits 101:** Read about **Aetna.com**, mobile apps and where to go for care.
- **Wellness & rewards:** Learn how to use your benefits to take healthy actions in 2025.
- **News & resources:** Find premium rates, upcoming events, medical forms and more.
- **NAF employees and NAF retirees:** Visit your page to find resources just for you.

Go to the homepage for **nafhealthplans.com** to start exploring.

### Introducing three new programs in 2025

- **Aetna® Back and Joint Care:** Personalized digital exercise therapy, in partnership with Hinge Health®, for anyone living with muscle and joint pain.
- **CVS Weight Management:** Support, resources and tools to help you achieve lasting results when you're prescribed a weight loss medication.
- **Hello Heart:** No-cost app and free smart blood pressure monitor to manage your heart health and get real-time tips.

### Changes to your coverage

The average premium cost of your annual medical coverage for 2025 is almost \$14,700 per employee. It's important for you to know that your NAF employer pays 70% of this cost, or \$10,290. And as an employee, you pay 30%, or \$4,410 in premiums. While we work hard to minimize cost increases for employees year to year, we must also manage the ever-increasing cost of health care and prescription drugs to our organization.

### 2025 plan changes

**Aetna Choice® POS II Plan:** What the plan pays after the deductible is met will change from 90% to 80%.

**High Deductible Health Plan (HDHP):** Each year, the IRS sets minimum in-network deductible amounts for qualified HDHPs. As a result, we are required to increase the HDHP deductibles for employee-only coverage for 2025 by \$50.

Learn more at **nafhealthplans.com > Explore benefits.**

# Which plan is right for you?

## Aetna Choice POS II and Traditional Choice® Plans

Higher premium cost, so you'll pay more out of your paycheck each pay period

Lower deductible, so benefits coverage starts sooner

Copays for certain services

## High Deductible Health Plan

Lower premium cost, so you'll pay less out of your paycheck each pay period

Higher deductible, so you'll pay more out of pocket, including covered prescription medications, before coverage starts

Coverage for non-preventive services after you meet your deductible

## Let's see how these two medical plans work for people with different needs.

### I don't like surprises. I want to be prepared for anything.

Vivian is a planner. She likes to know her health plan will have her back no matter what. She'd rather pay more out of her paycheck than be up against the full cost of a health care visit or service if she hasn't met her deductible. The lower deductible of the **Aetna Choice POS II Plan** makes it the better choice for her.

### I want as little as possible dedicated from my pay for health coverage.

Curtis is young, single and currently has few health care expenses. Usually, he only goes to the doctor for a physical, vaccines and other preventive care. Choosing an Aetna plan with the **HDHP** will give him a lower payroll deduction while still providing a safety net if the unexpected happens. And with his employee-only coverage, the \$500 contribution from his NAF employer will help, too.

## New Aetna HDHP ID Card

HDHP members will receive a new Aetna medical plan ID card in the mail. Use your current card until you receive the new one.

## Two great reasons to take a closer look at the HDHP

- You'll pay 23% less in premiums.** The HDHP has a lower premium cost. This means savings you can put into the Health Savings Account (HSA) that comes with the HDHP. See how much you can save:

Coverage level	2025 annual premium savings with the HDHP
Employee only	You save \$723
Employee and spouse	You save \$1,670
Employee and child(ren)	You save \$1,395
Employee and family	You save \$2,212

- You'll have an HSA, if you qualify,** to help you with out-of-pocket costs such as your deductible and your share of qualified medical expenses.

If you enroll in an HSA, your NAF employer will contribute \$500 (employee-only coverage) or \$1,000 (family coverage) to your HSA at the start of the year. You can also contribute, up to the IRS limits. Your pretax contributions save you money on income taxes, plus interest, investment earnings and withdrawals aren't taxed. Learn more about HSAs on [nafhealthplans.com](https://nafhealthplans.com).

Note: You must elect to open an HSA.

## Earn up to \$300 in health incentives

**Don't forget:** By taking healthy actions, you can earn up to \$300 in incentive monies each year, which you can use toward health care costs. Your covered spouse can also earn \$300. Take the online health assessment, get a screening or do other healthy actions. And you'll be able to roll over unused funds to the following year.



Learn more at:

[nafhealthplans.com](https://nafhealthplans.com) > [Wellness & rewards](#) > [Health Incentives Program](#).

## Get help to choose

Ask ALEX®, an interactive tool that can help you find and compare the plans available to you so you can make the best choice for you and your family.\*

You'll find a link to ALEX on [nafhealthplans.com](https://nafhealthplans.com) > [Compare plans & enroll](#).

\*ALEX is not available for the Air Force.

# Open Enrollment Checklist

Checklist

## Visit your Aetna® health benefits website at [nafhealthplans.com](https://nafhealthplans.com) to:

**Meet ALEX**, your virtual benefits counselor. ALEX can help you compare your medical and dental plan options, and understand how the Flexible Spending Accounts (FSAs) and Health Savings Account (HSA) work.\*

**Consider the HDHP.** Take a fresh look at how you can save with this plan.

**Join an enrollment conference call beginning in late October** to learn more about plan changes and program enhancements for next year.

**Review the employee premiums for 2025.**

**Make your 2025 elections** by following the instructions on your NAF employer's page.

## Open Enrollment is your time to:

- Enroll in health benefits
- Switch plans
- Cancel or waive coverage
- Add or remove dependents
- Enroll in an HSA if you choose the HDHP option
- Enroll or re-enroll in an FSA

Remember: FSA elections don't carry over year to year, so you need to re-enroll. If you elect the HDHP with an HSA, you can't have a Health Care FSA — but you can have a Dependent Care FSA.

\*ALEX is not available for the Air Force.



Visit your NAF page on [nafhealthplans.com](https://nafhealthplans.com) to find contact information for your local NAF Human Resources Office.



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