

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)

# What's new?

**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.**



## The [nafhealthplans.com](https://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. Check out these sections:

- **News & resources:** Find premium rates, upcoming events, medical forms and more.
- **NAF retirees:** Visit your page to find resources just for you.

## Introducing three new programs in 2025

- **Aetna® Back and Joint Care:** Personalized digital exercise therapy, in partnership with Hinge Health®, for muscle and joint pain.
- **CVS Weight Management:** Support and tools to help achieve lasting results with a prescribed 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.

For details about the plan changes mentioned here, review the Summary of Benefits charts at [nafhealthplans.com](https://nafhealthplans.com) > **Explore benefits > Medical & dental plans.**

# Important information for 2025

If you're not making any changes, you don't have to do anything. Your current coverage will remain in effect for 2025. Remember: You may only make changes to your medical benefits during Open Enrollment. Coverage changes for you or your dependents are only allowed during the year when you have a qualified life event, such as a marriage or divorce, or you become Medicare eligible.

## When you or your spouse turns age 65

You're first eligible to sign up for Medicare three months before you turn 65. You'll receive a letter from Aetna® around the same time you receive information from Medicare. When you or your covered spouse turns age 65, you'll need to enroll in both Medicare Part A and Part B. Medicare coverage will start on the first day of the month after you enroll. You'll automatically be enrolled by your NAF employer in the **Aetna Medicare Advantage with Prescription Drug (MAPD) plan** if you're retired, eligible for post-retirement benefits, living in the U.S. (including Alaska and Hawaii\*) and enrolled in Medicare Parts A and B.

**You'll need to provide your Medicare ID number to your NAF employer in order to be automatically enrolled in the plan.** You'll find this number on your red, white and blue Medicare card. You can find NAF employer contact information at [nafhealthplans.com](https://nafhealthplans.com) > **NAF employers**.

Covered dependents who are not Medicare eligible will remain in their current DoD NAF retiree medical plan, or whichever retiree medical plan they select for 2025. You'll pay a single monthly premium for your combined coverage — and it will be lower than what you pay for your current coverage.\*\*

## If you make plan changes for 2025

If you or your covered dependents change medical plans for 2025 — including your NAF employer automatically enrolling you or your spouse in the MAPD plan — you'll all receive new ID cards in the mail to reflect the coverage change. Since MAPD plans do not include dental benefits, you'll have separate medical and dental plans, and you'll receive separate medical and dental ID cards. Your dental coverage and your Aetna ID number do not change.

\*The MAPD plan is not offered to retirees living outside the 50 U.S. States, including Guam, Puerto Rico and the Virgin Islands. Those members will remain enrolled in their current Aetna retiree medical plan. Premium rates are available at [nafhealthplans.com](https://nafhealthplans.com) > **News & resources** > **Premium rates**.

\*\*Exchange retirees who are grandfathered do not pay the monthly premium for their DoD NAF retiree health plan.

## 2025 monthly premium rates

There is a 6% increase in medical plan rates for 2025. Dental plan rates will increase 5%.

The chart below shows rates for pre-65 retirees as well as rates for combined coverage if you have a spouse who is MAPD eligible.

2025 monthly medical and dental premium rates					
Coverage level	MAPD plan	Aetna Choice POS II, Traditional Choice®	Total medical	Dental	Total medical and 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 family	N/A	Retiree + family	\$799.05	\$32.85	\$831.90
Retiree + over 65 family	\$75.02 spouse	\$503.97 retiree + child(ren)	\$578.99	\$32.85	\$611.84

**Note:** The 2025 premium rates for the High Deductible Health Plan are available at [nafhealthplans.com](https://nafhealthplans.com) > **News & resources** > **Premium rates**.

**Important:** If you turn 65 and become eligible for the DoD MAPD plan, you're automatically enrolled in this plan by your former NAF employer once you have provided your Part B enrollment information. This coverage will continue unless you enroll in another Medicare plan or withdraw from this one. Disenrolling or enrolling in any other Medicare plan will result in termination of your NAF retiree medical and dental coverage for both you and your covered dependents. And you won't be able to re-enroll in the future. To learn more, visit [nafhealthplans.com](https://nafhealthplans.com) > **NAF retirees** and open the tab for retirees ages 65 and over.

# Open Enrollment Checklist

Checklist

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

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

**Join an enrollment conference call** to learn more about plan changes and program enhancements for next year. See the schedule below.

**Review the retiree premiums for 2025.**

**Make your 2025 elections** by following the instructions on the NAF retirees page.

## Call schedule

Call **1-844-621-3956**, access code: **94500945**

Wednesday, November 6

2 PM EST

Thursday, November 7

9 AM EST, 4 PM EST

Tuesday, November 19

11 AM EST

Check [nafhealthplans.com](https://nafhealthplans.com) > **News & resources** > **Calls & events** for the latest call schedule and a presentation to view during the call.

## 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 biometric screening, work with a condition coach — and more! And you'll be able to roll unused funds to the following year.

Learn more at [nafhealthplans.com](https://nafhealthplans.com) > **Wellness & rewards** > **Health Incentives Program**.



For more information about Medicare, visit [Medicare.gov](https://www.medicare.gov).  
For more information about the Aetna MAPD plan, visit [nafhealthplans.com](https://nafhealthplans.com) > **NAF retirees**.



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