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# 2024 health benefits changes and reminders



**NAF Open Enrollment: November 1–30, 2023**



# 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, 2024.



## What to expect in 2024

### More flexibility in how you spend your earned health incentives

When you enroll in an Aetna® medical plan for 2024, you and your covered spouse will still be able to earn up to \$300 each in incentive monies 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 those incentive monies.

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 monies, 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 up 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. Also note that any funds remaining on your HRA debit card at the end of the year will carry over to the following year. Visit [NAFHealthPlans.com](https://www.nafhealthplans.com) for more details.



### Changes to your coverage

The average cost of your medical coverage in 2024 is almost \$14,000 per retiree. It's important for you to know that your former NAF employer pays 70% of this cost, or \$9,770. And as a pre-65 retiree, you pay 30%, or \$4,187 in premiums. While we work hard to minimize cost increases year to year, we must also manage the ever-increasing cost of health care and prescription drugs to our organization. **For details about the plan changes below, review the Summary of Benefits charts under Health Benefits at [NAFHealthPlans.com](https://www.nafhealthplans.com).**

#### Aetna Choice POS II plan:

The emergency room copay will increase.

#### Aetna Choice POS II and Traditional Choice plans:

For the first time in nine years, your cost-share for Tier 2 and Tier 3 drugs will increase.

#### 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 2024.

**New Aetna ID card**  
You'll receive a new Aetna medical plan ID card in the mail. Use your current card until you receive the new one.



## What you need to know and do

### Retirees and family members under age 65

If you're not making any changes, you don't have to do anything. Your current coverage will remain in effect for 2024. 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

Medicare is health insurance for people age 65 or older. 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 are:

- Retired
- Eligible for post-retirement benefits
- Living in the U.S., including Alaska and Hawaii\*
- 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://www.nafhealthplans.com).

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 2024. You'll pay a single monthly premium for your combined coverage — and it will be lower than what you pay for your current coverage.\*\*



\*The MAPD plan is not offered to retirees living outside the continental United 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/Retiree](https://www.nafhealthplans.com/Retiree).

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

### If you make plan changes for 2024

If you or your covered dependents change medical plans for 2024 — including your NAF employer automatically enrolling you or your spouse in the MAPD plan — you'll receive new ID cards in the mail. MAPD plan members will receive an MAPD plan ID card with a new ID number, and covered dependents under age 65 will receive an updated medical ID card to reflect the coverage change.

If you have pre-65 dental coverage through Aetna, you'll also receive an updated dental-only ID card in the mail for you and/or your covered dependents when you or your spouse moves to the MAPD plan. Since MAPD plans do not include dental benefits, you'll have separate medical and dental plans — and separate medical and dental ID cards. Your dental coverage and your Aetna ID number do not change.

**Important:** If you, as the retiree, do not want to be covered under the DoD NAF MAPD plan, do not enroll in Part B when first eligible or choose a different MAPD plan available to you, you will not be able to remain in your current plan. If that is your decision, you and your covered dependents will no longer be able to participate in DoD NAF retiree health benefits for medical and dental. You must contact your NAF employer's Benefits office to opt out. If your covered spouse does not want to be covered under the DoD NAF MAPD plan, does not enroll in Part B when first eligible or chooses a different MAPD plan available to them, they will no longer be covered under DoD NAF retiree health benefits.

For more information about Medicare, visit [Medicare.gov](https://www.Medicare.gov).  
For more information about the Aetna MAPD plan, visit [NAFHealthPlans.com/Retiree](https://www.NAFHealthPlans.com/Retiree).



## Medical and dental premium rates

There is a 5% increase in medical plan rates for 2024. Dental plan rates will remain the same.

The chart below shows the pre-65 retiree monthly premium rates for 2024. For those who have a spouse enrolled in the MAPD plan for 2024 (that is, combined pre-65 and post-65 coverage), you'll find the rates for your combined coverage below.

As the retiree, once you turn 65, you can see your premium rates on [NAFHealthPlans.com/Retiree](https://NAFHealthPlans.com/Retiree).

2024 monthly medical and dental premium rates					
Coverage level	MAPD plan	Non-MAPD plan (Aetna Choice POS II, Traditional Choice)	Total medical	Dental rates	Medical and dental total
Retiree only	N/A	Retiree only	\$246.34	\$10.22	\$256.56
Retiree + under 65 spouse	N/A	Retiree + spouse	\$569.06	\$23.62	\$592.68
Retiree + over 65 spouse	\$72.02 spouse	\$246.34 retiree only	\$318.36	\$23.62	\$341.98
Retiree + child(ren)	N/A	Retiree + child(ren)	\$475.45	\$19.73	\$495.18
Retiree + under 65 spouse + child(ren)	N/A	Retiree + family	\$753.82	\$31.28	\$785.10
Retiree + over 65 spouse + child(ren)	\$72.02 spouse	\$475.45 retiree + child(ren)	\$547.47	\$31.28	\$578.75

**Note:** The 2024 premium rates for the High Deductible Health Plan are available at [NAFHealthPlans.com](https://NAFHealthPlans.com).

## Earn up to \$300 in health incentives

**Don't forget:** You can lower your health care costs by taking healthy actions and earning up to \$300 in incentive monies each year. Your covered spouse can also earn \$300. Take the online health assessment, get a biometric screening, work with a health coach — and more! And starting in 2024, you'll have more control over how you spend your earned incentives, and you'll be able to roll unused funds to the following year.

Learn more at [NAFHealthPlans.com](https://NAFHealthPlans.com) > Wellness > Health Incentives Program.

## Join a conference call to learn more

Plan to take part in a group conference call to learn more about the Aetna MAPD plan and more. See dates and times below.

### Call schedule

Call 1-844-621-3956, participant code: 94500945.

Tuesday, October 31	11 AM EST 5 PM EST
Thursday, November 2	9 AM EST
Wednesday, November 8	2 PM EST
Tuesday, November 14	4 PM EST
Wednesday, November 15	11 AM EST

Check [NAFHealthPlans.com/Retiree](https://NAFHealthPlans.com/Retiree) for the latest call schedule and a presentation to view during the call.

Contact your local  
NAF Human Resources  
office or visit  
[NAFHealthPlans/  
Retiree](https://NAFHealthPlans.com/Retiree).

