



Taking Care
of
YOU



NAFHealthPlans.com

2024 health benefits changes and reminders



NAF Open Enrollment: November 1–30, 2023



Important information for 2024

Because you're age 65 or older — and you meet all other eligibility criteria — you were automatically enrolled in the Aetna Medicare Advantage with Prescription Drug (MAPD) plan by your former NAF employer. This coverage will continue into 2024 for you and/or your MAPD-eligible covered dependent(s) unless you enroll in another Medicare plan, or withdraw from your current DoD NAF MAPD plan.

Other Medicare enrollment

As you may know, Open Enrollment for Medicare is October 15–December 7, 2023, for coverage that starts January 1, 2024. You'll receive lots of information — mail, emails, texts, calls — about the Medicare plans available in your area. Please remember, however, that according to Medicare guidelines, you're only allowed to be enrolled in **one Medicare plan** at a time.

This means that if you or your MAPD-eligible covered dependent(s) enroll in another Medicare plan — whether it's a Medicare Advantage plan, an MAPD plan or a Part D prescription drug plan — Medicare will automatically disenroll you from your current Aetna MAPD plan. This applies even if the other Medicare plan you enroll in offers \$0 premium, or no cost to enroll.

If you're the retiree, 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. If you're the MAPD-eligible covered dependent, your medical and dental coverage will be terminated.

Of course, you can decide to enroll in another Medicare plan and disenroll from your current DoD NAF medical and dental coverage. To do so, contact your NAF Benefits office by November 30, 2023. Again, your decision to disenroll may result in termination of medical and dental coverage for both you and your covered dependents. **And you won't be able to re-enroll in the future.**

Plan updates for 2024

Great news! For 2024, there are no changes to the Aetna MAPD plan's medical deductible (\$250), copays or out-of-pocket maximum (\$1,000). In addition, we're adding four new features explained later in this newsletter.

Also note that the pharmacy out-of-pocket maximum will stay the same (\$3,000), as will the copays for each prescription drug tier. Plus, as a result of the Inflation Reduction Act, there will be a cap of \$35 for insulin prescriptions, along with a \$0 cost-share for vaccines.

Changes to pre-65 plans

If you cover dependents who aren't eligible for the MAPD plan, you'll see some changes for 2024. While we work hard to minimize cost increases for our employees and retirees who cover pre-65 dependents, we must also manage the ever-increasing cost of health care and prescription drugs to our organization.

Changes for 2024

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, the 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.

For details about these plan changes, review the Summary of Benefits charts under Health Benefits at [NAFHealthPlans.com](https://www.nafhealthplans.com).

For those members who have Aetna dental benefits, there are no plan changes and no premium rate increase for 2024.

Not making any plan changes for 2024? No action is required. Just be sure your former NAF employer has your current mailing and email address on file!

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.



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).

2024 monthly premium rates

In 2024, you'll continue to pay your Medicare Part B premium just as you do now. For the Aetna MAPD plan, **you'll pay a single monthly premium** that's lower than what you paid for your pre-65 coverage.*

Your overall monthly premium will depend on who's enrolled in the MAPD plan and the number of remaining dependents who are not Medicare eligible. Dependents who are not Medicare eligible will remain in their current Aetna retiree medical plan, unless you make a change during Open Enrollment.

The chart below shows six retiree enrollment scenarios and the premium rates associated with each.



2024 monthly medical and dental premium rates					
	MAPD plan	Non-MAPD plan (Aetna Choice POS II, Traditional Choice)	Medical total	Dental rates	Medical and dental total
Retiree only	\$72.02 retiree		\$72.02	\$10.22	\$82.24
Retiree + under 65 spouse	\$72.02 retiree	\$181.57 spouse	\$253.59	\$23.62	\$277.21
Retiree + over 65 spouse	\$72.02 retiree + \$72.02 spouse		\$144.04	\$23.62	\$167.66
Retiree + child(ren)	\$72.02 retiree	\$181.57 child(ren)	\$253.59	\$19.73	\$273.32
Retiree + under 65 spouse + child(ren)	\$72.02 retiree	\$350.43 spouse + child(ren)	\$422.45	\$31.28	\$453.73
Retiree + over 65 spouse + child(ren)	\$72.02 retiree + \$72.02 spouse	\$181.57 child(ren)	\$325.61	\$31.28	\$356.89

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

*Exchange (AAFES) retirees who are grandfathered will only pay the cost of Medicare Parts A and B.

MAPD plan features

The Aetna MAPD plan is a simple, low-cost plan for eligible retirees and their eligible family members. Here are some important points to know about the plan:

- It's a group plan that's only available to eligible DoD NAF retirees and their eligible dependents.
- It's an all-in-one plan that includes Medicare Parts A and B.
- It's an "extended service area" plan, which means you can see any doctor who takes Medicare payments and accepts your plan.
- It's a Medicare Part C plan, and it replaces Original Medicare. It covers everything Original Medicare covers, plus more, with a lower deductible and copays.
- It includes Part D, or prescription drug coverage, with the same prescription drug copays.
- You have access to SilverSneakers®, a program featuring free gym memberships and wellness seminars.
- You have access to Resources For Living®, for confidential help with life's concerns and challenges.
- You'll receive a Healthy Home Visit from a licensed professional to assess your health and safety needs.
NEW You'll earn a \$100 gift card just for having this visit.
- **NEW** You'll receive 14 home-delivered meals following an inpatient stay.
- **NEW** You have access to 24 one-way trips to and from doctor appointments.
- **NEW** Members with hair loss as a result of chemotherapy will receive a \$400 wig allowance, for one wig per year.

Your time to ask questions

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 for the latest call schedule and a presentation to view during the call.

Watch your mailbox for the 2024 MAPD plan summary of coverage to arrive soon.

