

**2024 Open Enrollment - CONUS**  
**November 1<sup>st</sup> – November 30<sup>th</sup>, 2023**  
**Call-in (844)621-3956 Participant code: 94500945**



Taking Care  
**of  
YOU**



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



# What you need to know for 2024 Plan Year

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**Open Enrollment is Nov 1st – Nov 30th**

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

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**EVERYONE will receive new ID cards**

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**Tier 2 and Tier 3 RX copay increase on CPII and TC plans**

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**ER copay increase**

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**HDHP plans have individual deductible increase by HDHP**

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**5% increase to Medical/RX Rates**

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**HDHP plans are still 23% less than CPII and TC plans**

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**Health Incentives earned in 2024 on CPII and TC plans will get a HRA debit card!**

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**0% increase to NAF Dental Rates**

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**0% increase to Stand Alone Dental (SAD) Rates**

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# 2024 Changes

## 1) For the Choice POSII (CPII) plan only:

Current ER copay of \$350 will increase to \$500 so 2024 ER coverage will be 90% after \$500 copay (waived if admitted); no deductible

Mental Health Parity now requires that the ambulance benefit be at least = to ER benefit so

2024 Ambulance coverage 90% after \$500 copay; no deductible

## 2) Tier 2 and tier 3 RX copays are changing:

CPII & TC In-network – Current Tier 2 RX copay	CPII & TC In-network – 2024 Tier 2 RX copay
\$35 copay	25% - the minimum you pay per prescription is \$45; the maximum is \$70. 2X for MOD
CPII & TC In-network – Current Tier 3 RX copay	CPII & TC In-network – 2024 Tier 3 RX copay
35% - the minimum you pay per prescription is \$60; the maximum is \$125. 2X for MOD	35% - the minimum you pay per prescription is \$75; the maximum is \$200. 2X for MOD

## 3) Plan Change for HDHP in 2024

Per IRS regulations for a qualified HDHP plan, the minimum individual deductible for 2024 is \$1,600 which is an increase from the \$1,500. On the CPII plan, out of network is 3X so it'll be \$4,800 for 2024.

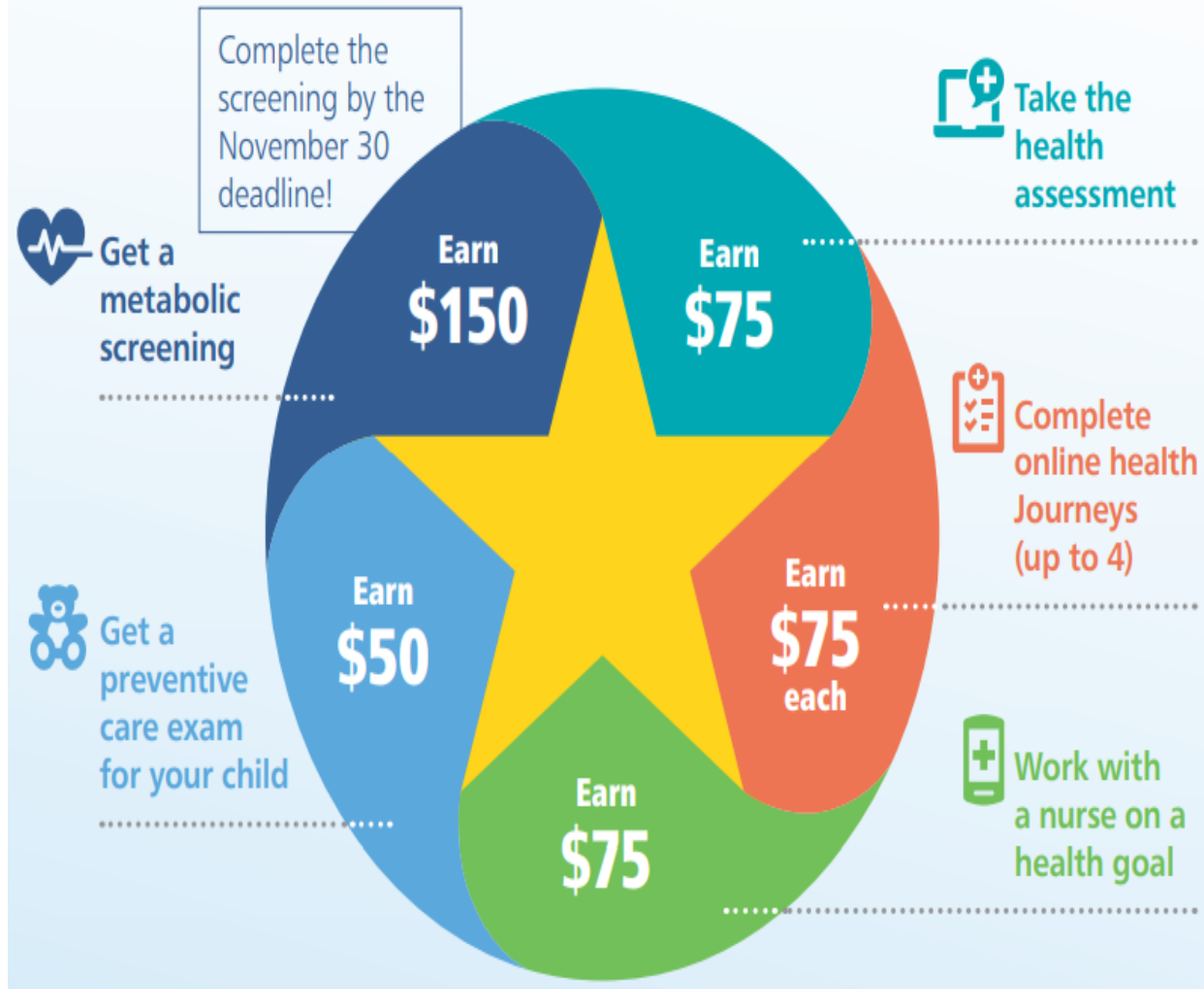
*No change to family deductible or RX cost share on HDHP plans*

## 4) 5% increase to medical/RX rates.

	2024 bi-weekly	\$ increase
Employee Only	\$113.70	\$5.42
Employee + Spouse	\$262.64	\$12.50
Employee + child(ren)	\$219.44	\$10.46
Employee + Family	\$347.92	\$16.57

## No changes to Healthy Actions to earn Health Incentives in 2024, but....

**Most of You  
are Leaving  
Money on  
the Table....  
Year after  
Year!!!**



# Earned incentives will be deposited onto a Health Reimbursement Account (HRA) debit card!!!



- 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 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!!!

A green outline of a speech bubble pointing to the right, containing the word "Update" in a black sans-serif font.

Update

- 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>.
- For anyone that has health incentive credits, they will be used for any deductible and/or coinsurance claims with dates of service prior to 1/1/2024. These incentive credits will NOT ROLLOVER to the new HRA.

# Which plan is right for you?

## Aetna Choice POS II plan

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

Copays for certain services

Lower deductible, so benefits coverage starts sooner

## 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 before benefits coverage starts

Coverage for non-preventive services after you meet your deductible

# Want to Pay Lower Premiums While Saving for Future Healthcare costs?

- A High Deductible Health Plan (HDHP) is a medical plan that meet the IRS requirements so that your NAF employer can also offer you a Health Savings Account (HSA) to enroll in if you are eligible.
- The HDHP premiums are 23% less than premiums for other available options
- Be sure to use ALEX for a personalized cost comparison!!

2024 Premium Rates	The amount you'll pay each bi-weekly pay period for medical benefits		2024 annual premium savings with HDHP
	For Choice POS II or Traditional Choice plans	For the HDHP	
Employee Only	\$113.70	\$87.46	You save \$682.16
Employee + spouse	\$262.64	\$202.03	You save \$1575.90
Employee + child(ren)	\$219.44	\$168.80	You save \$1316.63
Employee + family	\$347.92	\$267.63	You save \$2087.53

# How the HDHP coverage works

1	Covers the same preventive care as the CII and TC plans at 100%	Preventive care	
2	You pay 100% until you meet the deductible, then only pay part of the cost. <b>On HDHP plans, covered pharmacy must have deductible apply (not on CII or TC)</b>	<b>Deductible - resets each January</b>	<b>Out-of-pocket maximum</b>
		<b>75% Plan coinsurance kicks in</b>	
3	Plan pays 100% for remainder of the plan year after you meet your out-of-pocket maximum	<b>Plan pays 100% of covered services</b>	

# What is different on HDHP medical vs the Choice POS II (CPII) medical?

- **LOWER PREMIUMS.** The HDHP option costs 23% lower than the 2024 cost of the CPII or TC plan.
- **HSA is available when you elect the HDHP.** Per the IRS, you are NOT eligible to elect an HSA unless you enroll in the HDHP plan.
- **Employer Deposit to the HSA.** With an HSA, your NAF employer is able to make a contribution (one amount for individual coverage, a different amount for family coverage). It will be a one-time deposit that will occur once you have **enrolled in both the HDHP and the HSA.** For 2023, your NAF will deposit \$500 Employee Only and \$1,000 Family (employee + spouse, employee + child/ren and employee + family) into your HSA account. Your NAF employer will make a contribution deposit to your HSA each plan year you are **enrolled in both the HDHP and the HSA.**
- **The HDHP plan has ONLY deductible & coinsurance.** IRS requires ALL covered expenses have the deductible apply. This includes PCP and Specialist office visit, Teladoc consults and Rx. **The only 3 exceptions on the HDHP where deductible does not apply are:** 1) the same as current plan 100% preventive screenings in-network, 2) the same as current vision benefit for each covered dependent of up to \$150 reimbursement for contact lenses and lenses and frames for glasses as well as the pediatric vision benefit and 3) if your prescription drug is on the 2024 Preventive Medicine list issued by the IRS.

This means that Primary Care Office visits will not be a \$40 copay or \$60 Specialist copay like current plan but rather you pay the full discounted (Aetna allowed) amount until the HDHP deductible has been met. Once the deductible has been met, you will share in the cost with the plan paying 75% and you paying 25% until the Out-of-Pocket maximum has been met.

# Triple tax savings? I'm in!!

## Am I eligible for an HSA?

- The IRS rules to be eligible for a Health Savings Account:
- You have to be enrolled in a qualified HDHP, and the DoD NAF HBP HDHP is a qualified plan.
- You cannot have any other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible. You CAN have dental but can NOT have other medical/RX coverage.
- You cannot have an FSA in the same plan year (and neither can your spouse). You CAN have Dependent Care FSA but not Health Care FSA.
- You cannot have Medicare or TRICARE. Your spouse or children CAN have other coverage.
- You cannot have someone claim you as a tax dependent on their tax return
- You cannot have had VA benefits used in the prior 3 months before HSA setup (unless for a service-related disability)

**NOTE: Even if you are not eligible for the Health Savings Account, you could still enroll in the HDHP medical plan**

# Your HSA is yours to keep

**TAX-FREE X 3 = FOR ME!!!**



\*\*Alabama, California and New Jersey require you to pay state tax on HSA deposits.

**2024 NAF Employer  
Contribution:**  
**Employee Only \$500**  
**Family \$1,000**

- Your contributions are tax-free\*\*
- Money earns interest, tax-free
- Money used on eligible expenses isn't taxed
- Money rolls over from year to year
- You own your HSA choose how and when to use it
- You can invest with your HSA

**2024 HSA Contribution  
Maximums:**  
**\$4,150 Individual**  
(up from \$3,850)  
**\$8,300 Family**  
(up from \$7,850)  
**\$1,000 “catch up” for those  
55+ by 12/31/2024**

# Health Care Flexible Spending Account (HCFSA)

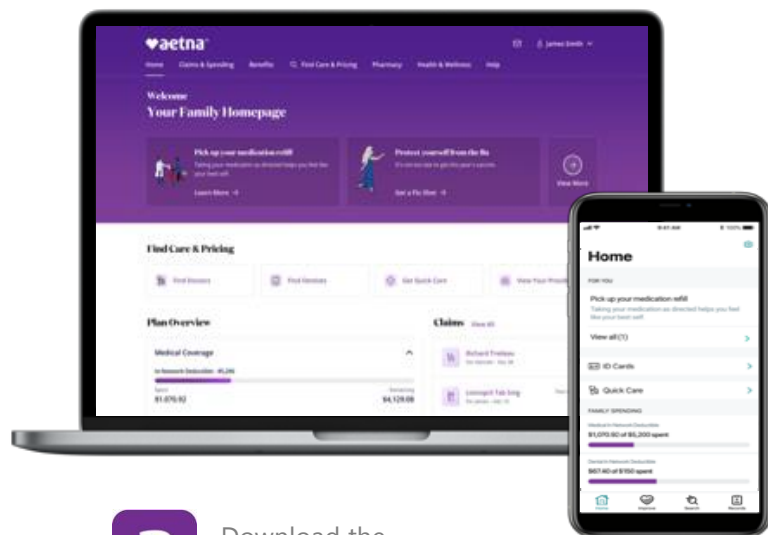
- IRS pretax employee payroll contribution. Administered by PayFlex.
- Health Care FSA is available even if you don't have DoD NAF HBP medical coverage
- "Use it or lose it" up to each NAF's specific rollover (max is set by IRS each year). IRS allows you to roll over \$610 from 2023 into 2024. Please note: Air Force does not have rollover but does have a 2 1/2 month grace period to use funds from prior year. For more info on NAF specific contribution maximums and rollover amounts and 2024 and 2024 maximums and 2024 rollover maximums by NAF, please visit <https://www.nafhealthplans.com/health-benefits/flexible-spending-accounts/payflex>
- **REMEMBER:** You must make an annual election each year during Open Enrollment to enroll or re-enroll. This annual election amount is available in January
- You need to submit receipts for reimbursements for eligible expenses that were not paid for with the debit card and will need to submit receipts for some debit card purchases as well. Use the PayFlex mobile app to make this really easy!
- **If you have a HCFSA in 2023 and will be enrolling in the DoD NAF HBP CONUS HDHP and HSA effective 01/01/2024, you will not be eligible to rollover any unused 2023 HCFSA election funds. Rollover funds is considered as having a HCFSA for 2024 which would make you NOT eligible to enroll in or contribute to an HSA in 2024.** Also, if you want to avoid forfeiting funds remaining in your 2023 HCFSA on 12/31/2023, you must file claims for reimbursement by your 2023 Plan Year claim filing deadline.
- If you have a remaining 2024 Dependent Care FSA (DCFSA) Available Balance after the 2024 Plan Year claim filing deadline, the remaining balance will be forfeited.

# Take charge of your health care

with the Aetna® member website and the Aetna Health<sup>SM</sup> app

## Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Download the  
Aetna Health app

**Just visit [Aetna.com](https://www.aetna.com) to create an account  
and log in to your member website.**

App screens are a composite of real situations.  
All names and other identifying information are fictional.

## A smarter, simpler, more convenient way to take charge of your health care and benefits



### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



### Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.




### View claims

- Check up to two years of claims for your whole family.
- Pay claims.



### Improve your health

- Receive personalized reminders to improve your health.

A large, jagged iceberg floats in the ocean under a clear blue sky. The iceberg's surface is textured with various ridges and crevasses. The water is a deep blue, and the sky is a lighter, clear blue.

I pay too much out of my paycheck  
for healthcare!

A 5% Premium Increase?!

\$5,000 Out of Pocket Maximum??

Why do we get an increase every  
year?

Our RX copays are too high. I pay  
\$125 copay PER MONTH for my script

How can I afford the deductible  
increase when my other costs are  
going up? (i.e. groceries, gas, etc.)

The medical copays are too high!

# Do Your Part!

**Think “iceberg”!** Why? The premium rates are developed to cover total plan costs and YOU PAY 30% of the premium rates out of your paycheck. **For 2024, the average per employee projected cost is nearly \$14,000!!! Your 30% is \$4,187 but your NAF pays \$9,770 (70%)**



Use

Use the medical and pharmacy cost member comparison tools on Aetna.com

Know

Know Where To Go For Care for the type of care you need. Be sure to take advantage of the convenient and lower cost Teladoc services (behavioral health, dermatology and general medicine) and utilizing in-network CPII providers

Use

Use generics when possible.

Take

Take advantage of CVS Caremark Mail Service Pharmacy. You get 90 day supply for 2 copays vs. 3 and you and the plan gets the best pricing

Be

Be sure to take advantage of 100% in-network preventive services to be proactive about your health

Take

Take healthy actions to improve your health while earning Health Incentives!



# Your View – Reminders!!

## **I pay too much out of my paycheck for healthcare!**

In 2020, your NAF employer added a HDHP with HSA. The premiums for this plan are 23% less and it comes with money from your employer into a Health Savings Account.

If you are not using ALEX, your personalized benefits counselor EVERY OE to see if this plan works for you, you might find out you could save yourself some money!!

2020 Aetna Inc.

## **Our RX copays are too high. I pay \$200 copay PER MONTH for my Tier 3 script in 2024**

If you're using a Tier 3 drug, you should talk to your doctor as there may be a generic (\$10) or therapeutic equivalent brand on Tier 2 (25% coinsurance \$45 min/\$70 max) that would work for you.

Take advantage of MOD when you can as you pay 2 copays vs. 3 every 3 months.

If you're on a specialty medication, you are paying a small % of the total cost with your max \$125 copay

## **How can I afford the deductible increase when my other costs are going up? (i.e. groceries, gas, etc.)**

Your NAF employer pays up to \$300 for you and up to another \$300 for a covered spouse in health incentives which applies to your deductible. You can earn \$\$ for healthy actions EVERY YEAR!!!!

**If you're not doing the health incentives, you're leaving free money on the table!!**

## **Medical copays are too high!**

You have a \$0 copay for Teladoc General Medicine (and it's 24/7/365!!)

Preventive Care is 100% (no copay) and a routine eye exam each year is \$0

You are paying a set cost (copay) but the plan picks up the remaining costs that increases from inflation

# What to Do for 2024 OE

- **Open Enrollment (November 1 – 30, 2023) 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 30<sup>th</sup> will take effect January 1, 2024.
- **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 2024 OE is on [www.nafhealthplans.com](http://www.nafhealthplans.com) website.** The 2024 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.