



**NAF** health  
benefits

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

# 2025 Open Enrollment

**November 1–30, 2024**

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**CONUS Conference Call  
Presentation**

**Call-in (844) 621-3956**

**Participant code: 94500945**



# What you need to know for 2025 Plan Year

**OE Dates are November 1–30, 2024**

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Open Enrollment  
is **Nov 1–30<sup>th</sup>**

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

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**Choice POSII Change**  
Coinsurance Member  
Share Increase  
Member share after  
deductible increasing  
from 10% to 20%.

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**Health Incentives  
earned**  
on plan will get  
a HRA debit card!

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**6% increase** to  
Medical / RX Rates  
**5% increase** to  
NAF Dental Rates

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**HDHP plans** have  
individual deductible  
increase by \$50

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HDHP plans are  
still 23% less than  
TC plan

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**Everyone enrolled in  
HDHP for 2025** will  
receive new ID cards.

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Three new programs

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

# DoD NAF HBP has an updated logo and redesigned website!!!



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# 2025 Changes



Choice POSII coinsurance changing from 90% plan paid to 80% plan paid



\$50 Increase to HDHP individual in-network deductible

## 2025 biweekly premium rates – U.S. employees

There is a 6% increase in medical rates and in the Passive PPO Dental Plan rate from 2024 to 2025. Medical rates are 23% less for the HDHP than for the Choice® POS II and Traditional Choice® plans.

	Medical			Dental
	Choice POS II and Traditional Choice Plans	High Deductible Health Plan (HDHP)	2025 annual premium savings with the HDHP	Passive PPO Dental Plan
Employee only	\$120.52	\$92.71	You save \$723	\$4.95
Employee + spouse	\$278.40	\$214.15	You save \$1,670	\$11.44
Employee + child(ren)	\$232.60	\$178.93	You save \$1,395	\$9.56
Employee + family	\$368.79	\$283.68	You save \$2,212	\$15.16

# Three NEW Programs for 2025

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## Hello Heart

No-cost app and free smart blood pressure monitor to manage your heart health and get real-time tips



## Aetna® Back and Joint Care program

Personalized digital exercise therapy, in partnership with Hinge Health, for anyone living with muscle and joint pain.

## CVS Weight Management Program

Support, resources and tools to help you achieve lasting results when you're prescribed a weight loss medication.





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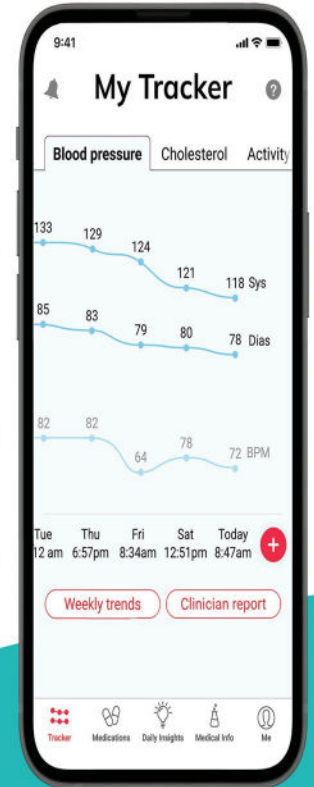


# Monitor your heart health from home.

Start tracking your blood pressure and cholesterol today.

Hi, I'm FREE

To enroll for free, text\* the code: **DODNAF to 75706.**



Hello Heart is available to active employees, adult dependents (18+) and pre-65 retirees on a U.S. based non-Medicare Aetna plan who have elevated blood pressure (130/80 or higher), high cholesterol, take BP or cholesterol medications, or are experiencing menopause.

\*Message & data rates may apply. Visit <https://www.helloheart.com> for privacy and terms information. Hello Heart is not a substitute for a licensed medical professional. Talk to your doctor to make sure you are diagnosed and treated properly.

Need help? [support@helloheart.com](mailto:support@helloheart.com) 18007673471 Monday-Friday, 8am-8pm ET

# CVS Weight Management NEW January 2025 - Sample mailer

## Front Cover



## Back Cover



\*This program is solely funded and offered by your plan provider at no cost to you. Benefits, services, prescriptions, devices, and providers that are not included in the Weight Management program are subject to applicable copayment, coinsurance and deductibles, as well as health benefits and health insurance plan exclusions and limitations. See your plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Program availability is subject to change.

The Site and Services, including the information pertaining to CVS, are intended for use by residents of the continental United States and Puerto Rico only. The Site and Services provided by CVS are not intended to subject CVS to any non-U.S. jurisdiction or law and are void and may not be used where and to the extent prohibited by law. CVS may limit the availability of the Site and Services at any time, in whole or in part.

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Take the **CVS Weight Management** survey today to see if you're eligible!

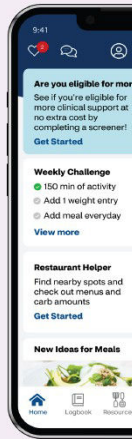
**1** Download the **Health Optimizer™** app



**2** Log in and take the **eligibility survey**

*Already have the app? Open to the homepage and take the eligibility survey at the top of the screen.*

Have questions or need help signing up? Call us at **1-800-207-2208 (TTY: 711)** Monday-Friday, 8 AM-8 PM, and Saturday, 9 AM-4 PM.



## Inside Spread

**CVS Weight Management**

**A weight loss solution tailored to you, <First name>**

If you are on weight loss medication, **CVS Weight Management** is designed to help you achieve lasting results. Your dedicated care team will provide clinical support, nutrition plans, and more. It's offered through your health plan benefits with <your employer>, at no extra cost to you.\*

**1-on-1 support from registered dietitians**

**Personalized nutrition plans**

**A digital scale, at no extra cost, that pairs with the app**

Learn more at [Aetna.com/myhealth](https://Aetna.com/myhealth) or call **1-800-207-2208 (TTY: 711)** Monday-Friday, 8 AM-8 PM, and Saturday, 9 AM-4 PM.

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# Prior Authorization will be required on covered weight loss drugs effective 1/1/2025



- Ensure appropriate utilization to Weight Management drugs
- **GLP-1 Weight-Loss criteria Requirements:**
- The patient has a baseline body mass index (BMI) greater than or equal to 30 kg/m<sup>2</sup>. **OR**
- The patient has a baseline body mass index (BMI) greater than or equal to 27 kg/m<sup>2</sup>. With at least one weight related comorbid condition (e.g., hypertension, type 2 diabetes mellitus, dyslipidemia). **AND**
- Physician Attestation: The requested drug will be used with a reduced calorie diet and increased physical activity **AND** The patient is 18 years or older **AND** The patient has participated in a comprehensive weight management program that encourages behavioral modification, reduced calorie diet, and increased physical activity with continuing follow-up for at least 6 months prior to using drug therapy



# Aetna<sup>®</sup> Back and Joint Care program



**Manage chronic back and joint pain** through a partnership with Hinge Health. Digital exercise therapy can help with chronic back and joint pain. Digital therapy:

- Employs a 12-week program delivered via tablet and/or sensors/computer vision, supported by one-on-one health coaching and a physical therapist
- Provides more ease-of-use and engagement compared to in-person office therapy



**Engage with a physical therapist** virtually for more recent MSK issues

- Help alleviate acute musculoskeletal pain
- Get up to six virtual visits
- Access our exercise therapy program via app



**To learn more: [Visit the Aetna Back and Joint Care Support Center](#)**



**Avoid common MSK conditions** through our wellness program

Our program is a customized digital solution. It can help prevent common job-related MSK conditions. Program offerings:

- Solutions developed and delivered through the Hinge Health app
- Features guided exercises and stretches to ease physical strain
- Provides individually tailored programs based upon your job and level of fitness



## Getting started

The Aetna Back and Joint Care program is included on your member website. It has a direct connection to the Hinge Health online screener.

**The clinical screener ensures that the program is suitable for your condition.**

[www.hingehealth.com/find/aetna/](http://www.hingehealth.com/find/aetna/)



Available to eligible members 18 years and older.

Available in Spanish: Hinge Health features a Spanish call out to highlight Spanish language availability, and landing pages automatically present Spanish content for members with Spanish language preferences.

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# 2025 DoD NAF Health Incentives Program

## Activity

## Health Incentive Amount

### Employees, retirees and covered spouses can each earn:

Complete the health assessment on <b>Aetna.com</b> (log in first)	\$75
Complete the biometric/metabolic syndrome screening between January 1 and November 30, 2025	\$150
Complete 3 calls with Condition Coach to work on a health goal (not available to overseas employees)	\$75
Complete an online wellness webinar (there is one webinar available per month)	\$75 each; up to 4 wellness webinars

### Dependent children under age 18 can each earn:

Complete preventive exam for children under age 18	\$50
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**All activities must be completed between January 1 and December 31, 2025 — except the biometric screening, which must be completed by November 30, 2025.**



# Earn Money by completing Healthy Actions

Earned incentives will be deposited onto a debit card you can use to pay for health care expenses, that never expires.

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When you enroll in an Aetna® medical plan for 2025, 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.

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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!

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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!!!



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.**

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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).

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Information about how to earn health incentives and to register for a biometric screening are on <https://www.nafhealthplans.com/wellness>.

# Which plan is right for you?

## Aetna Choice POS II plan

**Pay more in premiums each pay period than you would with the HDHP**

**Have a lower deductible, so plan coverage will start sooner**

**Have copays for certain services**

## High Deductible Health Plan

**As the name says, an HDHP has a higher deductible — but you'll pay a lower premium. That means you'll have less deducted from your paycheck each pay period.**

**Until you meet the in-network deductible, you pay 100% of your health care expenses, including covered prescription drugs.**

**Once you meet the deductible, you pay a percentage of the covered expenses and Aetna pays their portion until you meet the out-of-pocket maximum for your plan.**

**Once you meet the out-of-pocket maximum, in-network covered services are covered by the plan at 100%**

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

**LOWER PREMIUMS:** The HDHP option costs 23% lower than the 2025 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 an annual deposit that will occur once you have enrolled in both the HDHP and the HSA. \$500 Employee Only and \$1,000 Family (employee + spouse, employee + child/ren and employee + family) into your HSA account.

**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 2025 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.

# Health Care Flexible Spending Account (HCFSA)

IRS pretax employee payroll contribution. Administered by Inspira.

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 \$640 from 2024 into 2025. Please note: Air Force does not have rollover but does have a 2 1/2 month grace period to use funds from prior year. See [nafhealthplans.com](https://nafhealthplans.com) for NAF specific information

**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 Inspira mobile app to make this really easy!

If you have a HCFSA in 2024 and will be enrolling in the DoD NAF HBP CONUS HDHP and HSA effective 01/01/2025, you will not be eligible to rollover any unused 2024 HCFSA election funds. Rollover funds is considered as having a HCFSA for 2025 which would make you NOT eligible to enroll in or contribute to an HSA in 2025. Also, if you want to avoid forfeiting funds remaining in your 2024 HCFSA on 12/31/2024, you must file claims for reimbursement by your 2024 Plan Year claim filing deadline.

If you have any remaining 2024 Dependent Care FSA (DCFSA) Available Balance after the 2024 Plan Year claim filing deadline, the remaining balance will be forfeited.



# What to Do for 2025 OE



**Open Enrollment (November 1 – 30, 2024) 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, 2025.



**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 2025 OE is on [www.nafhealthplans.com](http://www.nafhealthplans.com) website.** The 2025 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.