



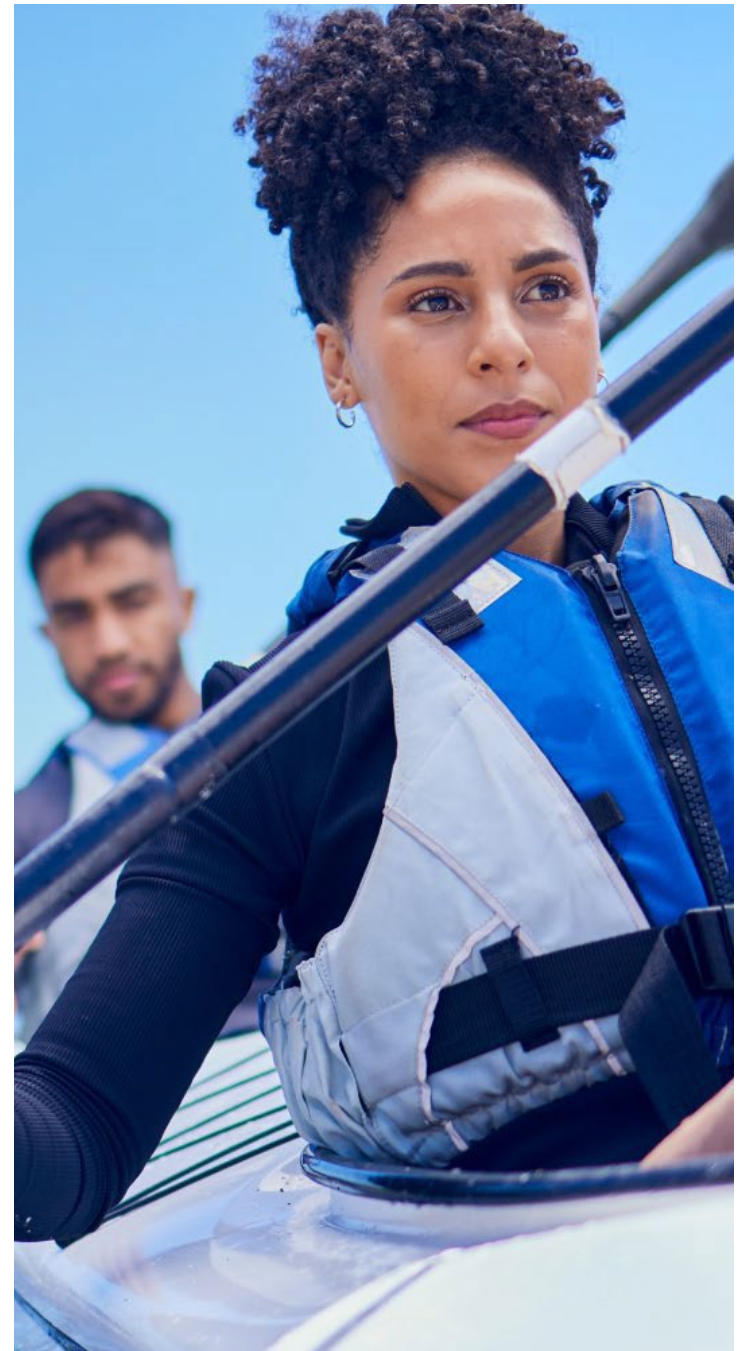
NAFhealth
benefits

nafhealthplans.com

2026 Open Enrollment

November 1-30, 2025

CONUS Conference Call
Presentation



What you need to know for 2026 Plan Year

OE Dates are November 1–30, 2025

**Open Enrollment is
Nov 1–30th**

Be sure to check out
the new interactive
brochure on
nafhealthplans.com
home page banner

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

Choice POSII Change
Increase in individual
deductible by \$100.
Increase Member OOP
Max by \$1,000. Increase
in PCP Copay by \$5 and
Specialist copay by \$10.

**Health Incentives
earned**
on “non HDHP” plans
(Choice POSII and
Traditional Choice)
will get continue to get
a HRA debit card!

6.5% increase to
Medical and
Dental Rates

HDHP plans have
individual deductible
increase by \$350

HDHP plans are
still 23% less than
TC plan

**Everyone will
receive new
medical ID cards
for 2026.**

Continued access
to three programs
that were introduced
last year.

3% increase to
Stand Alone Dental
(SAD) Rates

2026 Plan Design Changes

CPII Plan/Traditional Choice

Choice POSII (CPII) & Traditional Choice (TC) plans:	Current	2026
Individual Deductible (in-network)	\$600	\$700
Family Deductible (in-network)	\$1,800	\$2,100
Individual Out of Pocket (OOP) Max (in-network)	\$5,000	\$6,000
Family Out of Pocket (OOP) Max (in-network)	\$10,000	\$12,000
Choice POSII (CPII) Plan only:	Current	2026
Individual Deductible (out-of-network)	\$1,800	\$2,100
Family Deductible (out-of-network)	\$5,400	\$6,300
Individual Out of Pocket (OOP) Max (out-of-network)	\$10,000	\$12,000
Family Out of Pocket (OOP) Max (out-of-network)	\$20,000	\$24,000
Primary Care (PCP) & Specialist Office Visit Copay	\$40/\$60	\$45/\$70

2026 Plan Design Changes

High-Deductible Health Plan (HDHP)

HDHP CPII & HDHP TC (including AI HDHP TC) plans:	Current	2026
Individual Deductible (in-network)	\$1,650	\$2,000
Family Deductible (in-network)	\$4,500	\$6,000
Individual Out of Pocket (OOP) Max (in-network)	\$6,000	\$7,000
Family Out of Pocket (OOP) Max (in-network)	\$12,000	\$14,000
Choice POSII (CPII) HDHP Plan only:	Current	2026
Individual Deductible (out-of-network)	\$4,950	\$6,000
Family Deductible (in network)	\$9,000	\$12,000
Individual Out of Pocket (OOP) Max (out-of-network)	\$12,000	\$14,000
Family Out of Pocket (OOP) Max (out-of-network)	\$16,000	\$18,500
Coinsurance (in-network)	75%	70%

2026 Premium Changes

2026 biweekly premium rates – U.S. employees

There is a 6.5% increase in medical rates and in the Passive PPO Dental Plan rate from 2025 to 2026. 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)	2026 annual premium savings with the HDHP	Passive PPO Dental Plan
Employee only	\$128.35	\$98.73	You save \$770	\$5.28
Employee + spouse	\$296.50	\$228.07	You save \$1,779	\$12.19
Employee + child(ren)	\$247.72	\$190.56	You save \$1,486	\$10.18
Employee + family	\$392.76	\$302.12	You save \$2,357	\$16.15

These Programs will continue for 2026

Hello Heart

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



CVS Weight Management Program

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

Aetna® Back and Joint Care program

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





NAF health benefits
nafhealthplans.com



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 18007673471 Monday-Friday, 8am-8pm ET

Aetna® 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/



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.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

2026 DoD NAF Health Incentives Program

Activity	Health Incentive amount
Employees, retirees and covered spouses can each:	
Complete the health assessment on Aetna.com (log in first)	\$75
Complete an online Journey® (overseas employees only)	\$75 each; up to 4 Journeys per year
Complete an online wellness webinar (U.S. employees only; there is one new webinar available per month)	\$75 each; up to 4 wellness webinars per year
Complete a biometric screening by November 30, 2026	\$150
Complete 3 calls with Condition Coach to work on a health goal (U.S. employees only)	\$75
Dependent children under age 18 can each:	
Complete a preventive (well child) exam	\$50 per child

All activities must be completed between January 1, 2026, and December 31, 2026 — except the biometric screening, which must be completed by November 30, 2026.



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.

When you enroll in an Aetna® medical plan for 2026, 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.

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 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.**

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-and-rewards/health-incentives-program>.

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 premiums cost 23% lower than the 2026 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 2026 Preventive Medicine list issued by the IRS.

This means that Primary Care Office visits will not be a \$45 copay or \$70 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 70% and you paying 30% until the Out-of-Pocket maximum has been met.

Health Care Flexible Spending Account (HC FSA)

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 (the maximum is set by IRS each year). IRS allows you to roll over \$660 from 2025 into 2026. 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 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!



What to Do for 2026 OE



Open Enrollment (November 1 – 30, 2025) is the time to make your elections for next year. You may switch plans, add or remove eligible dependents, or waive coverage for 2026. The elections you make no later than November 30th will take effect January 1, 2026.



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 2026 OE is on www.nafhealthplans.com website. The 2026 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 (note: Exchange and Air Force do not have ALEX)