NON-APPROPRIATED FUNDS (NAF) CHRA

Office Hours:
Monday – Friday | 7:30 AM – 4:30 PM
We ask to make an appointment for in-person visit
Job Information Center: 910-396-8933

OPEN SEASON 2026

SAVE THE DATE

NOVEMBER 1 - 30

DURING OPEN SEASON EMPLOYEES CAN:

- Verify current information and enrollments
- Change Medical Insurance: CHANGE.ADD.DROP.
- Change Life Insurance: CHANGE.ADD.DROP
- Enroll as a **NEW** Flexible Spending Account (FSA) or Health Savings Account (HSA) Participant OR to **KEEP** FSA/HSA in 2026

NAF Employee Benefits

EMAIL US!

NAF health benefits

US ARMY NAF EMPLOYEE BENEFITS PROGRAM

Premiums for Calendar Year 2026

Bi-Weekly Active Employee Premiums

	DOD Health Benefit Plan (DODHBP)	High Deductible Health Plan	Kaiser Permanente (Mid Atlantic)	Kaiser Permanente (Hawaii)	Hawaii Medical Service Association
	CONUS / OCONUS	CONUS / OCONUS			
Deductible (In-Network)	Single - $ 700 Family - $2,100	Single - $2,000 Family - $6,000			
Single no dental	$128.35 / $94.60	$98.73 / $72.77	$114.83	$98.90	$121.73
Single + Child(ren) no dental	$247.72 / $182.58	$190.56 / $140.45	$218.17	$190.87	$231.28
Single + Spouse no dental	$296.50 / $218.53	$228.07 / $168.10	$241.14	$228.45	$278.75
Single + Spouse + Child(ren) no dental	$392.76 / $289.49	$302.12 / $222.68	$344.48	$302.62	$388.31
Single with dental	$133.63 / $99.88	$104.01 / $78.05	$120.10	$104.65	$126.33
Single + Child(ren) with dental	$257.90 / $192.76	$200.74 / $150.63	$228.35	$201.23	$240.03
Single + Spouse with dental	$308.69 / $230.72	$240.25 / $180.29	$253.33	$239.96	$289.29
Single + Spouse + Child(ren) with dental	$408.91 / $305.63	$318.26 / $238.83	$360.63	$319.89	$402.99

Stand Alone Dental

Single	$16.01
Single + Spouse	$32.02
Single + Child(ren)	$36.01
Single + Spouse + Child(ren)	$52.03

Basic Life Insurance $ .11 per $1,000 of coverage for employee and employer

Dependent Life Insurance

$5,000 spouse/$2,500 child	Free w/basic life
$10,000 spouse/5,000 child	$1.25
$15,000 spouse/7,500 child	$2.50
$20,000 spouse/$10,000 child	$3.75
$25,000 spouse/$12,500 child	$5.00

Optional Life Insurance — Bi-Weekly Premiums per $10,000 coverage

Under age 35	$0.70
Age 35-39	$0.80
Age 40-44	$1.40
Age 45-49	$2.10
Age 50-54	$3.50
Age 55-59	$5.40
Age 60-64	$8.90
Age 65-69	$12.50
Age 70 and over	$20.50

Monthly Retiree (Pre and Post 65), Temporary Continuation of Coverage (TCC) and Medicare Advance Prescription Drug (MAPD) Premiums

		Single	Single + Child(ren)	Single +Spouse	Single + Spouse +Child(ren)
DODHBP Temporary Continued Coverage (TCC) for 18 months, NO DENTAL	CONUS/ Pre-65	$945.53	$1,824.88	$2,184.20	$2,893.35
	OCONUS	$696.91	$1,345.04	$1,609.88	$2,132.56
HDHP Temporary Continued Coverage (TCC) for 18 months, NO DENTAL	CONUS/ Pre-65	$727.33	$1,403.77	$1,680.14	$2,225.64
	OCONUS	$536.07	$1,034.65	$1,238.35	$1,640.44

U.S ARMY NAF EMPLOYEE

BENEFITS PROGRAM

NAF OPEN ENROLLMENT FOR CY2026

November 1st thru November 30th, 2025

Dear Nonappropriated Fund Employee:

The purpose of this brochure is to provide current information about your NAF Employee Benefit Programs and to inform you that we will conduct a full Open Enrollment this year. As an eligible NAF Employee, you will be able to make certain benefit program elections and make certain changes to programs in which you currently participate. As with previous years, NAF Employees will not receive Open Enrollment packets in the mail. An employee can review Open Enrollment information online at www.nafbenefits.com or on Aetna's website at www.nafhealthplans.com; however, all employee Open Enrollment changes must be made at your local, servicing NAF Human Resources Office (HRO).

We also strongly encourage you and your family members to use the interactive benefits counselor, Alex, at www.nafhealthplans.com. Based on your individual/family health care needs, Alex can assist in determining which health plan may be the best choice for you.

Reminder: For the Health Benefit Plans and Stand Alone Dental Plan, there are four premium tiers available to choose from: Single; Single plus Child(ren); Single Plus Spouse; and Family (Single plus Spouse plus Child(ren).

Health Benefit Plans

You may enroll in any of our Health Benefit Plans, either the DOD Health Benefit Plan (DODHBP) or the High Deductible Health Plan (HDHP), the Stand Alone Dental Plan, or one of our Health Maintenance Organizations (HMOs), where available. You may also change from the DODHBP/ HDHP to an HMO, from an HMO to the DODHBP/HDHP, or from one HMO to another. Please check with your servicing NAF HRO for information on HMOs available at your installation.

You will also be able to make changes to your Health Benefit Plan coverage, including adding or deleting dental coverage, increasing your coverage from Single, to Single plus Child(ren), Single plus Spouse or Family (Single plus Spouse plus Child(ren), decreasing your coverage from family to single or canceling your coverage. All Open Enrollment health plan changes and elections will be effective January 1st, 2026.

NAF OPEN ENROLLMENT FOR CY2026

November 1st thru November 30th, 2025

Premium Rates for 2026: The DODHBP medical plan premium rates for 2026 will increase by 6.5% for Actives/Pre-65 Retirees/OCONUS Retirees and the self-insured dental rates will increase by 6.5%. The stand-alone dental rates will increase 3% in 2026. The employee/employer premium share split remains 30/70.

The bi-weekly employee premiums for Active CONUS Employees are:

Single w/o Dental	**$128.35**	**Single w/Dental**	**$133.63**
Single plus Child(ren) w/o Dental	**$247.72**	**Single plus Child(ren) w/Dental**	**$257.90**
Single plus Spouse w/o Dental	**$296.50**	**Single plus Spouse w/Dental**	**$308.69**
Family w/o Dental	**$392.76**	**Family w/Dental**	**$408.91**

The bi-weekly employee premiums for Active OCONUS Employees are:

Single w/o Dental	**$94.60**	**Single w/Dental**	**$99.88**
Single plus Child(ren) w/o Dental	**$182.58**	**Single plus Child(ren) w/Dental**	**$192.76**
Single plus Spouse w/o Dental	**$218.53**	**Single plus Spouse w/Dental**	**$230.72**
Family w/o Dental	**$289.49**	**Family w/Dental**	**$305.63**

The bi-weekly premium rates for the HDHP for Active CONUS Employees are:

Single w/o Dental	**$98.73**	**Single w/Dental**	**$104.01**
Single plus Child(ren) w/o Dental	**$190.56**	**Single plus Child(ren) w/Dental**	**$200.74**
Single plus Spouse w/o Dental	**$228.07**	**Single plus Spouse w/Dental**	**$240.25**
Family w/o Dental	**$302.12**	**Family w/Dental**	**$318.26**

The bi-weekly employee premiums for the HDHP for Active OCONUS Employees are:

Single w/o Dental	**$72.77**	**Single w/Dental**	**$78.05**
Single plus Child(ren) w/o Dental	**$140.45**	**Single plus Child(ren) w/Dental**	**$150.63**
Single plus Spouse w/o Dental	**$168.10**	**Single plus Spouse w/Dental**	**$180.29**
Family w/o Dental	**$222.68**	**Family w/Dental**	**$238.83**

NAF OPEN ENROLLMENT FOR CY 2026

November 1st thru November 30th, 2025

The bi-weekly premium rates for the Stand-Alone Dental Plan is offered as an employee pay-all plan. The rates for 2026 are as follows:

$16.01 for Single coverage
$32.02 for Single plus Spouse
$36.01 for Single plus Child(ren)
$52.03 for Family coverage

Please check with your servicing NAF HRO for the Calendar Year 2026 HMO rates or go to www.nafbenefits.com.

High Deductible Health Plan

The HDHP is part of the same network (listing of providers) as the current preferred provider organization plan, to include in-network and out-of-network coverage. The Summary of Benefits for the plan lists the covered services for the deductible, out-of-pocket amounts, and pharmacy and is located on www.nafhealthplans.com.

A qualified HDHP can be combined with a Health Savings Account (HSA) allowing individuals to use pre-tax dollars to pay for eligible health expenses and to build a savings fund for future medical costs. According to IRS rules and regulations, OCONUS employees and post-65 retirees enrolled in the HDHP are not eligible for an HSA and instead will be offered a Health Reimbursement Arrangement (HRA). Employees cannot make contributions to an HRA.

There is no provision for an employer contribution to a Health Savings Account during Temporary Continuation of Coverage on the HDHP medical plan.

Employer Deposit to the HSA. With an HSA, your NAF employer will make a one-time deposit that will occur once you have enrolled in both the HDHP and the HSA. For 2026, 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. **If you are interested in enrollment for 2026, you must re-elect your HSA amount during the NAF Open Enrollment period.**

Contribution limits for 2026, which include the employer deposit noted above:

$4,400 Employee/Retiree Only
$8,750 Family

Plus, an additional $1,000 catch up contribution for employees age 55 or older.

NAF OPEN ENROLLMENT FOR CY2026

November 1st thru November 30th, 2025

2026 DOD NAF Health Benefit Plan Changes

Deductible change for POS/Traditional In-Network: Single = $700; Family = $2,100

Single Out-of-Pocket max = $6,000; Family Out-of-Pocket max=$12,000

Primary Care Co-Pay = $45 (in-network); $70 (specialists)

ALL enrollees will receive new cards from Aetna, due to the change in co-pays and deductibles.

Six Cost Containment Programs:

Aetna offers six cost containment programs to improve clinical outcomes and reduce overall plan costs. These programs are: (1) Hello Heart; (2) Drug Savings Review; (3) CVS Weight Management; (4) Claim and Code Review Program; (5) Transform Oncology; and (6) Aetna Back and Joint Care.

Self-Insured Coinsurance:

Coinsurance is the insured individual's share of the costs of a covered expense. Self-insured coinsurance will stay at to 80 percent. Members will pay 20 percent of the shared expense once the deductible is met.

Medical Coverage for Qualifying FLEX Employees

Expansion of Medical Eligibility Criteria to Cover NAF Flexible Category Employees Who Work 30 or More Hours Per Week On Average:

The Patient Protection and Affordable Care Act (PPACA), P.L. 111-148, Section 1513 amends the Internal Revenue Code, Section 49080H. This requires the DoD NAF employers to offer medical coverage in the NAF DODHBP to flexible category employees working 30 or more hours per week on average.

Who is eligible to enroll during Open Enrollment?

Prior to the open enrollment period, the Army NAF Employee Benefits Office will look back at the work history of flexible category employees to determine who meets the 30 or more hours per week work requirement. Notification to eligible employees will begin prior to the open enrollment period.

When does coverage begin?

Newly eligible employees may enroll themselves for single coverage and/or their spouse and eligible family members during the open enrollment period. Coverage will begin January 1st, 2026.

Dental Coverage:

There is no legal requirement to offer dental insurance to newly eligible flexible category employees and their dependents. The fully insured, stand-alone dental plan and the Aetna bundled dental plan will not be offered.

Temporary Continuation of Coverage (TCC):

TCC is available for flexible category employees who lose coverage in the NAF HBP for any reason other than termination for cause.

What plans are available?

Newly eligible flexible category employees, their spouses, and their dependents may elect to enroll in any Health Maintenance Organization (HMO) plan or non-HMO plan offered by their NAF employer.

Creditable Coverage Certificates

Certificates of Creditable Coverage are posted on www.nafhealthplans.com.

CY2026 Electronic Open Enrollment Communications Information

DODHBP Plan Information Packets will be electronic for Calendar Year 2026. Participants will receive a newsletter in October announcing NAF Open Enrollment. Please log on to www.nafhealthplans.com for the complete communications package.

Premium Tax Credit

The Internal Revenue Code Section 125 Pre-Tax Health Premium Program will continue in effect in 2026. This program allows you to pay your employee share of the Health Benefit Plan, HMO and Dental Plan premiums with pre-tax dollars, thus reducing your taxable income and increasing your take-home pay. This benefit will automatically continue in 2026, unless you opt out of this program during this Open Enrollment. Because the Internal Revenue Code does not allow canceling your plan participation during the plan year, January 1st thru December 31st, 2026, you will have the option of declining participation in the program during this Open Enrollment. To decline participation in the Pre-Tax Health Premium Program, please contact your local, servicing NAF HRO.

NAF OPEN ENROLLMENT FOR CY2026

November 1st thru November 30th, 2025

Life Insurance Plan

You may enroll in the Life Insurance and Accidental Death and Dismemberment Plan, without evidence of insurability (EOI), during this Open Enrollment. There are several coverage options available. Your elections will be effective January 1st, 2026 provided you are in an active pay status on or after January 1st, 2026. If you would like to enroll in the Group Life Insurance Plan or make changes to your current Life Insurance Plan election, please contact your local, servicing NAF HRO.

Basic Life Insurance

The Basic Life Insurance Plan gives you life insurance protection, accidental death and dismemberment (AD&D) coverage, and dependent life insurance coverage. The rate for 2026 remains the same at 11 cents per $1,000 dollars of coverage for both employees and employers. The policy pays the face amount in the event of your death. The AD&D coverage pays additional benefits to your beneficiary in the event of your accidental death or to you if you lose your sight or a limb because of an accident. You may choose one or two times your basic salary, rounded to the next higher $1,000, not to exceed $500,000.

Optional Dependent Life Insurance

You may also elect additional Optional Dependent Life Insurance. Currently, if you have elected Basic Life Insurance, you automatically receive Dependent Life Insurance free of charge. Your spouse is covered for $5,000 and each of your eligible dependent children are covered for $2,500. However, you and your eligible family members may elect additional coverage for your spouse and children in increments of $5,000/$2,500 at a modest bi-weekly cost, up to a maximum of $25,000 for your spouse and $12,500 for your eligible dependent children. You must be enrolled in the Basic Life Insurance Plan to elect additional Optional Dependent Life. Optional dependent insurance rates are also listed on the NAF Benefits website.

Optional Life Insurance

If you have elected Basic Life Insurance, you may also purchase Optional Life Insurance in increments of $10,000. You may choose an Optional Life Insurance amount up to two times the amount of your Basic Life Insurance coverage, rounded to the lower $10,000, not to exceed $500,000. *(Evidence of Insurability is required if you choose to purchase more than $100,000 of Optional Life Insurance coverage.)* The bi-weekly cost of Optional Life Insurance is based on your age and the amount of coverage you choose. Rates are available on our website at www.nafbenefits.com.

NAF OPEN ENROLLMENT FOR CY2026

November 1st thru November 30th, 2025

Flexible Spending Accounts (FSAs)

FSAs allow you to set aside a portion of your salary into special accounts to pay for health expenses not covered by your Health Insurance and to cover expenses incurred for child and adult Dependent Care. These are two separate types of FSAs. You may elect to put money aside in one or both types of FSAs. Participants enrolled will be able to use the debit cards to make payments to merchants for health expenses only. For those employees who enrolled in the FSA Plan for 2026, your FSA election will not automatically rollover into 2026. If you are interested in enrollment for 2026, you must re-enroll during the NAF Open Enrollment period.

If you have a remaining balance in your Health Care FSA at the end of year, December 31st, 2025, and continue to be active eligible employee on the last day of the plan year, you'll be able to carry over up to $680.00 in unused funds to the next plan year. In addition, the amount you carry over does not change the amount you can contribute to a Health Care FSA. The CY2026 contribution limit for the Health FSA has not yet been released by the IRS. However, we are projecting that it will increase to $3,400 from $3,300 and the FSA rollover from $660.00 to $680.00. The Dependent Care FSA contribution limit is projected to be $7,500 for CY2026.

If you are interested in enrolling or re-enrolling in the FSA plan, please contact your local, servicing NAF HRO. There is additional information on www.nafhealthplans.com, as well as tools to help you determine if this program will help you save money on health care and dependent care. You do not have to be enrolled in a health insurance plan to enroll in the FSA Program. This is a calendar year (tax year) program. Your election will remain in effect throughout the year, unless you experience a qualifying family life event, which would allow you to change your election. Enrollment is only available through your local, servicing NAF HRO.

NAF Employee 401(k) Savings Plan

Please note: Changes to 401k contributions can be processed throughout the year.

The IRS sets a maximum amount you can contribute to a 401(k) plan in any given year, and it is usually adjusted upward to account for inflation. For 2025, the limit was $23,500. Employees age 50 or older could also make "catch-up contributions" of up to $7,500 for a total of $31,000. The contribution limits for 2026 have not yet been released by the IRS, but we anticipate the limit will increase by $1,000 to $24,500 and the catch-up amount will increase by $500 to $8,000 for a combined total of $32,500.

Ten (10) funds are available for investment, in addition to twelve (12) Life Cycle Funds for those who want to have their investments managed by professional investors. The Life Cycle Funds are keyed to your anticipated retirement date so that your funds are invested to coincide with where you are in your life cycle as you accumulate assets for your retirement years. For more information about your investment options, please visit Fidelity's website at www.401k.com. To enroll in the 401(k) Plan, change your contribution rate, or update your beneficiary information, please visit your local, servicing NAF HRO. To take advantage of your investment options, please access your Fidelity account through our website or call Fidelity Investments for assistance at 1-800-835-5093 (OCONUS ATT Direct Access Code + 1-877-833-9900).

NAF Employee Retirement Plan

Enrollment is mandatory your first six months of employment. You may re-enroll in the NAF Employee Retirement Plan at any time. Approximately 95% of eligible NAF employees are currently enrolled in the plan, which provides a generous benefit when you retire, without Social Security offset. To enroll and start earning creditable service for retirement, see your local, servicing NAF HRO.

NAF OPEN ENROLLMENT FOR CY2026

November 1st thru November 30th, 2025

Opportunity to Speak Directly with an Aetna Representative

The Aetna Account Representatives will be hosting several question and answer opportunities for NAF employees and retirees in preparation for NAF Open Enrollment. This will be a great opportunity for you to talk directly to the Aetna Plan representatives regarding any Plan changes for 2026.

Please note that these calls are for Aetna benefits only.

US CONUS (includes Hawaii, Alaska, and Puerto Rico) Active Employees call schedule is below and members can register for the calls on www.nafhealthplans.com starting October 17th.

Monday, October 27th	**11:00 AM EDT**
Monday, October 27th	**5:00 PM EDT**
Thursday, October 28th	**9:00 AM EDT**

Aetna OCONUS (includes Guam) Active Employees and OCONUS retirees call schedule is below and members can register for the calls on www.nafhealthplans.com starting October 17th.

Monday, October 27th	**9:00 PM EDT**
Tuesday, October 28th	**8:00 AM EDT**

Conclusion

All Open Enrollment changes to your life and health insurance will be effective January 1st, 2026, provided you are actively working. Changes to your 401(k) plan election will be effective the first full pay period after receipt of enrollment forms by Payroll. Retirement Plan enrollment is effective immediately beginning with your entry of duty.

Important: Every member/dependent enrolled in a health plan must have a valid Social Security Number (SSN) on file in the Benefits System to ensure compliance with IRS tax reporting requirements under the Affordable Care Act.

Please be sure to notify your local HRO within 31 days of any qualifying life event such as marriage, divorce, birth event, etc.

It is also important to keep your beneficiaries, contact information, and mailing address up to date.

Please review your Leave and Earnings Statement (LES) to ensure the appropriate deductions are being taken. If not, please contact your servicing HRO immediately.

Future retirees age 65 and over that qualify for retiree health insurance and their spouses that are age 65 and over, living in the United States must be enrolled in Medicare Parts A and B to participate in the Aetna Medicare Advantage Prescription Drug Plan (MAPD). Please visit www.nafhealthplans.com for more information.

We hope this information is helpful to you and will encourage you to review your Benefit participation to make full use of these opportunities.