



Taking Care

of  
**YOU**



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

# 2021 Open Enrollment CONUS EMPLOYEES

(844) 712-3250

Participant code:

94500945

♥ **aetna**<sup>®</sup>

# Do Your Part to help keep your premium costs down

**2021 Open Enrollment  
November 2<sup>nd</sup> – November 30<sup>th</sup>**


**Plan changes effective  
January 1, 2021**

**Your employer makes plan changes like these to help reduce the amount in premium increases**

- \$0 General Medicine Visits to Teladoc\*
- PCP and Specialist copays on Choice POSII plan will change to \$40 PCP/\$60 Specialist
- No opt out of Maintenance Choice.

\*Members enrolled in the HDHP will pay full cost of consult (\$40) until they have met their deductible

It's important to understand your benefits and know how you're spending your health care dollars. That means making smart choices to avoid spending more than necessary. This keeps more money in your pocket and helps keep plan costs down too. The amount you pay in premiums out of your paycheck is 30% of total plan costs. By keeping costs down, it also helps keep you're the amount you pay out of your paycheck down.



**No changes  
for 2021 to  
dental plans.**

# 2021 Premiums

- Premium Rates are developed based on actual costs to the plan. Your share of total plan costs is 30% and your NAF pays 70%.
- The HDHP w/HSA premiums are 23% less than premiums for other available options
- There is NO change in premiums for the dental plans.

2021 Payroll Cost Comparison	Choice POS II (CPII) and Traditional Choice (TC) Plans (non-HDHP plans)	2021 Dollar Increase Per pay check	2021 HDHP	2021 Dollar Increase Per pay check	2021 Annual Premium Savings with HDHP (vs. non-HDHP)
<b>Employee ONLY</b>	\$94.97	\$ 8.82	\$ 73.05	\$ 4.13	\$569.92
<b>Employee + Spouse</b>	\$219.38	\$20.37	\$168.75	\$ 9.54	\$1,316.38
<b>Employee + Child(ren)</b>	\$183.29	\$17.02	\$141.00	\$ 7.98	\$1,099.54
<b>Employee + Family</b>	\$290.61	\$26.99	\$223.54	\$12.85	\$1,743.82



# Do Your Part & Take care of yourself with preventive care

<b>Be your best self. Take advantage of your preventive benefits with no out-of-pocket costs.</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Qualifying immunizations</b>	100%	0%
<b>Preventive care and screenings for infants, children and adolescents</b>	100%	0%
<b>Well-women exams</b>	100%	0%

2020 Aetna Inc.

## A plan option with lower premiums and a tax-advantaged account - HDHP with HSA

- A High Deductible Health Plan HDHP is a type of medical plan but it has plan design features 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.
- Based on premiums costs and expected costs as you use the plan, you can decide which medical plan best meets the needs of you and your family.
- During Open Enrollment, you'll have a cool tool called **ALEX** to put in your estimated healthcare needs and the tool can help you decide which plan may be best for you.

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

- **LOWER PRICE.** The HDHP option costs 23% lower than the 2021 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 2021, 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 2021 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.

# 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>
3	Plan pays 100% for remainder of the plan year after you meet your out-of-pocket maximum	<b>75% Plan coinsurance kicks in</b>	
		<b>Plan pays 100% of covered services</b>	

# This HDHP plan sounds so different. How is this plan similar to the Choice POS II plan I have today?

- HDHP will use the **same provider network (doctors, hospitals) and negotiated prices for services** and the **same pharmacy network and negotiated prices** as the CPII plan.
- HDHP will have the **same services covered** (i.e. 100% preventive, what drugs are covered, what is excluded, etc.) but at a **different cost share** than current. With a higher deductible, you'll pay more as you use the plan vs. paying more for a higher coverage level.
- HDHP will cover the **same program features** such as Teladoc (general medicine/dermatology/behavioral health), it will include incentives for healthy actions (biometric screenings/completing a health assessment/online journeys/3 calls with Disease Management on a goal) and 24 hr. Informed Nurse Helpline, etc.
- HDHP will have the **same \$150 vision hardware reimbursement** benefit as in CPII.
- HDHP will have the **same 100% preventive screening coverage in-network** as the current CPII plan
- Like the pharmacy benefit today, the HDHP will **also have Maintenance Choice, Choose Generics and use the same Aetna Standard Plan formulary** (list of which tier a drug falls under).



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

- **Pharmacy. IRS requires all covered expenses have the deductible apply.** This means that the IRS requires that ALL covered prescription drugs under your pharmacy benefit, with the exception of a Preventive Medicine List, have the deductible apply. This is very different than how you currently pay for prescription drugs (a set dollar amount called a copay).
- Maintenance Choice, Choose Generics and the 2021 Aetna Standard Formulary (what prescription drugs are on which tier) is the same as the CPII and/or TC plan. What is different between these “non-HDHP” plans and the HDHP is the amount you’ll pay before and after HDHP deductible has been met.
- If the prescription drug you take is on the 2021 Preventive Medicine list, the HDHP deductible is waived for this medication. This list of drugs can be found under Resources (on the far left) at: <https://www.nafhealthplans.com/health-benefits/medical/hdhp/>
- On this HDHP plan, you will have to pay the ***full discounted price*** of the prescription drug until the deductible has been met. **Once the deductible has been met, coverage for up to 30 day supply at Participating Retail Pharmacy is:**
  - ❖ **Tier 1** - Generic – you pay 0% after deductible or if deductible is waived (prescription drug is on the 2021 Preventive Medicine List)
  - ❖ **Tier 2** – Preferred brand-name drugs – 35% up to \$75 maximum
  - ❖ **Tier 3** – Non-preferred brand-name drugs – 50% up to \$125 maximum (same maximum as Tier 3 on current plan)
  - ❖ **Tier 4** – Specialty drugs – 50% up to \$125 maximum (same maximum as Tier 4 on current plan)

# 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!!!***

**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 choose how and when to use it**

**You can invest with your HSA**

**You own your HSA**

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

**2021 Employer Contribution:  
Employee Only \$500  
Family \$1,000**



# 2021 Teladoc

**NEW for 2021: \$0 Copay for General Medical Teladoc Consults effective 01/01/2021 for CPII and TC plans**

If you are enrolled in the HDHP, all the Teladoc programs are available to you but they are not copays or \$0 for general medicine consult (like they are on the current CPII or TC plan). You will pay the full cost of the Teladoc consult until you have met the deductible.

**Behavioral health (video consults) and dermatology (photo share consults) will be \$60 in 2021 (as the specialist copay is increasing from \$45 to \$60 for 2021)**

Actual Costs for Teladoc consults, which you are responsible for during the deductible phase of the HDHP plan are:

- \$40 – 24/7/365 General Medicine consult (telephonic or video where allowed by state)
- \$75 for Dermatology consults
- \$160 for initial consult and then \$90 for subsequent consults with a psychiatrist or \$80 for consult with a therapist other than a psychiatrist (psychologist, etc.)

After the HDHP deductible has been met, **your cost of the General Medicine consult (24/7/365) will be \$0!** The plan will pay the full cost of the general medicine consult on the HDHP after you have met the HDHP deductible for the plan year.



# 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 \$550 rollover each year. 2020 FSA Rollover maximum was increased in Spring 2020 due to COVID so there is \$550 rollover for your 2020 FSA account. Please note: Air Force does not have rollover but does have a 3 month grace period to use funds from prior year
- **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!
- You or your spouse can NOT have a Health Care FSA in the same year that you have contributions to an HSA. You can still elect the Dependent Care FSA in the same year that you elect a HSA.
- **If you have FSA rollover from 2020, this is considered as FSA for 2021 and would make you NOT eligible to enroll in or contribute to a HSA in 2021.** You can enroll in the HDHP medical plan for 2021 but not the HSA if you have 2020 FSA rollover. If you still want to enroll in the HSA, your options for that FSA rollover are: submit 2020 FSA claims by the filing deadline to use up as much as possible OR forfeit the FSA rollover amount.

# 2021 Health Incentives

- **No changes to the Health Incentive program from 2020.**
- Employees can earn up to \$300 each year. For those employees that cover dependents, an additional \$300 can be earned by those dependents for a total of up to \$600 a year. Here's the healthy actions to take to earn the health incentives:
  - \$150 each for Biometric Screening for employee and covered spouse. Deadline is 11/30
  - \$75 each for employee and covered spouse to complete an online health assessment by 12/31
  - \$75 each online wellness journey (up to 4 each) for employee and covered spouse completed by 12/31
  - \$75 each for completing 3 calls to work on a goal with a Disease Management Nurse for employee and covered spouse (Program covers 36 conditions) by 12/31
- Any health incentives earned while enrolled in the HDHP and HSA will deposit to your HSA. If you enroll in the HDHP but are not eligible for the HSA or do not enroll in the HSA, you will not be eligible to earn the health incentives. Incentive monies deposited to HSA are always there. Incentives earned under the CPII or TC medical plans roll over up to 3 years and are used as you have deductible and/or coinsurance claims.
- Information about how to earn health incentives and to register for a biometric screening are on [nafhealthplans.com](http://nafhealthplans.com). It's not too late to earn incentives in 2020!!!

# Remember to Do Your Part!

Some ways you can do your part:

- **Think “iceberg”!** Your share (copays & deductible/coinsurance) is the part of the iceberg you see above water but the plan pays the greater share of the total cost. Why is this important to know what the plan pays? The premium rates are developed to cover total plan costs and YOU PAY 30% of the premium rates out of your paycheck
- Use the medical and pharmacy cost member comparison tools on Aetna.com
- Know Where To Go For Care for what type of care. 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 generics when possible.
- 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
- With the Maintenance Choice program, you can fill the 90 day supply at any CVS retail location or by using the CVS Caremark Mail Service Pharmacy.
- Be sure to take advantage of 100% in-network preventive services to be proactive about your health
- Take healthy actions to improve your health while earning Health Incentives!



# What to Do for 2021 OE

- **Open Enrollment (November 2 – 30, 2020) is the time to make your elections for next year.** You may switch plans, add or remove eligible dependents, or waive coverage for 2021. The elections you make no later than November 30<sup>th</sup> will take effect January 1, 2021.
- **All information related to 2021 OE is on [www.nafhealthplans.com](http://www.nafhealthplans.com) website.** The 2021 premium rates and the 2021 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.
- Watch the enrollment video explaining your medical and dental plan options.
- For very detailed information, be sure to check out the Consumer's Guide to Health Savings Accounts (HSA) is posted under health benefits/medical plans/HDHP on the left side where HSA resources are located



## For more info on Health Savings Accounts (HSA)

<https://www.nafhealthplans.com/health-benefits/medical-plans/hdhp>

**HSA = Health Savings Account** (IRS pretax. Administered by PayFlex except for Air Force.)

- You are eligible to set up and contribute to an HSA ONLY if you are covered under a qualified HDHP (HSA not available if enrolled in any other DoD NAF Plans)
- An HSA is an interest-bearing savings account, owned by you the employee. This is a bank account so **there is NO "use it or lose it"**. HSA funds can be invested if balance reaches \$1,000 and above. There are 25 different investment funds to choose from.
- It's portable. Your HSA monies stay in your account with triple tax benefits until you use it for eligible healthcare expenses. HSA **monies stay with you** even if you switch plans or no longer work at your NAF employer (leave or retire). While you are enrolled in the HDHP with HSA, your NAF employer pays the monthly HSA bank fee. When you are no longer enrolled in the HDHP, the monthly HSA account fee will be taken from your HSA account.
- If you have an HSA somewhere else, you can **transfer balance** to the HSA through the DoD NAF HBP.
- **You are in charge** of your HSA funds. This makes you the decision maker of when to use your HSA monies for eligible healthcare expenses.

## For more info on Health Savings Accounts (HSA)

<https://www.nafhealthplans.com/health-benefits/medical-plans/hdhp>

- Your contributions can be pre-tax (via payroll deductions) or post-tax . Pre-tax payroll contributions are available to spend as they come out of each paycheck. You can change your pretax payroll contributions at most monthly. You can also contribute post-tax and others can as well. Actually...your grandmother can contribute to your HSA! For your post-tax contributions, you would take an “above-the-line” tax deduction and complete Form 8889 with your taxes to show contributions to and distributions from your HSA
- HSAs allow for **higher pre-tax contributions** than an FSA. For 2021, the maximum contributions to the HSA (including pre& post tax and employer deposit and any health incentives earned) is \$3,600 individual and \$7,200 family in 2021.
- If you are 55 and older, each year you are eligible for HSA, you can contribute an additional \$1,000 to your HSA. This is called a “catch-up” contribution. You can contribute up to the tax filing deadline (typically April 15<sup>th</sup>)
- Do NOT need to submit receipts for debit card purchases. You should keep all receipts showing how you used your HSA funds to be able to show it was a qualified medical expense and in event of an IRS audit.
- IRS allow for HSA monies for eligible expenses for dependent children to age 24. The HDHP allow for you to cover your dependent children to age 26.