

Welcome to Open enrollment 2025

Transcript

Welcome to Open enrollment 2025. It's that time of year again. Open enrollment is your opportunity to shape your benefits package and take advantage of everything NEXCOM'S Total Rewards has to offer.

Whether you're exploring medical, dental or tax advantaged accounts, this is your chance to choose the coverage that best supports your health, wellness, and financial goals. We understand that choosing the right benefits can sometimes feel overwhelming, but we are here to guide you through the process every step of the way. Your total rewards are designed to help you thrive in the year ahead, take control of your benefits, make informed decisions, and set yourself up for success in 2025.

Open enrollment runs from November 1st through November 30th for plan changes effective January 1st, 2025. When making your decisions, it's important to keep in mind that medical, dental, and flexible spending account plan changes are not permitted in any other time during the year unless you have a qualifying event such as marriage, divorce, or birth or adoption of a child.

If you are enrolled in a high deductible health plan and you are eligible for a health savings account, you can make changes at any time by completing an enrollment payroll deduction form.

As a regular, full or part-time associate, there are several actions you can take during open enrollment. For medical and dental, you can: enroll in a medical plan, choose a new medical plan or stay in the same medical plan, add qualified dependents or drop dependents from your medical and dental plan, cancel or waive medical and dental coverage, enroll in the PPO dental coverage or drop dental coverage, and enroll in or drop the standalone dental plan, if you aren't enrolled in a medical plan.

For tax advantaged accounts, you can either enroll in a health care flexible spending account, or HFSA, if you aren't enrolled in a high deductible health plan, HDHP, or enroll in a health savings account if you are enrolled in an HDHP and you meet certain criteria. You also have the option to enroll in a dependent care flexible spending account, if you're paying for daycare expenses for dependents under the age of 13, or you have elder daycare expenses for those who claim on your taxes. It's always best to talk to your tax professional when making decisions on tax advantaged accounts.

What's new and exciting in 2025! There's a lot to look forward to, and we're thrilled to share the news. NAF Health plans.com is your best resource to learn about our Aetna medical plans and tax advantaged accounts.

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NEXCOM even has our very own page on this site. It now has a brand-new look and feel. It's designed to make your experience smoother and more intuitive than ever before. The sleek new design makes it easier to navigate through all the resources you need.

In addition, we're introducing the brand-new DoD NAF logo designed for easier recognition by all NAF associates. Yes, NEXCOM associates are NAF associates. Go check out this fresh new look.

We're always striving to enhance your health care experience. And as we move forward, we want to keep you informed of some updates. Here's what's new. Starting in 2025, the Aetna Choice POS II plan will have a slight adjustment to the co-insurance. The plan will now cover 80% of your eligible in-network medical expenses.

What does this mean for you? This change helps us ensure that we can continue offering high quality health care coverage, while also keeping your plan as affordable and accessible as possible. We remain committed to providing you with the resources you need to take care of your health.

There is one change to the choice POS II high deductible health plan. The Self Only coverage deductible has increased to \$1,650. This change ensures that plans classified as HDHPs meet the IRS requirements, allowing participants to contribute to an HSA, which offers tax advantages for medical expenses.

The NEXCOM family coverage deductible has increased to \$4,950.

Get ready for an incredible 2025 with Aetna's new game changing programs designed to elevate your health journey like never before.

Here's what's coming your way.

Say goodbye to unnecessary surgeries and hello to pain management that works for you.

This all-in-one program offers a single app that connects you with your care team, provides video visits with physical therapists, and gives you access to a daily playlist of exercises, educational materials, and more. It's like having a physical therapist in your pocket, helping you manage chronic pain, and stay active without the need for surgery.

Take control of your heart health with Hello Heart, a revolutionary program that puts the power of monitoring your blood pressure in your hands, literally. The program focuses on the prevention and management of cardiovascular conditions through the use of a smartphone app and connected blood pressure monitor. Members receive a blood pressure cuff that syncs with a phone app to track critical readings, medications, cholesterol, activity, and weight.

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The app can detect irregularities in your blood pressure and pulse, and includes digital coaching to keep you on track. Plus, you can share your data with your doctors and care managers for seamless care. Hello heart even improves blood pressure monitoring during pregnancy because your heart health matters at every stage of life.

Achieving your weight loss goals just got easier with our new CVS weight management program. This comprehensive program offers online chats with registered dietitians, guidance and monitoring and adjusting medications, a digital app to track lab orders and results and personalize meal recommendations. You can also log biometrics to keep a close eye on your progress. It's your all-in-one tool kit for reaching your health goals, backed by expert support every step of the way.

With these exciting new programs, Aetna's taking your health to the next level in 2025 because your well-being deserves nothing less.

Let's move on to dental. Good news. There are no plan design changes for either of the two NEXCOM dental plans. While the passive dental plan will see the first increase in years, the premiums are increasing 5%. The standalone dental plan will enjoy no premium increases.

Remember, the PPO dental is available to those who are enrolled in a NEXCOM sponsored medical plan, such as the Aetna Choice POS II or HMO. The standalone dental plan is available to those who are not enrolled in a NEXCOM sponsored plan.

There is so much more information out there for you to learn about your benefits. That is why NEXCOM has created the Virtual Benefits Fair. All of your benefits, communications and links in one place. It's like an airport hub. All the planes fly into one centrally located place, and from there, you can take flights to and from just about any place you want.

So the first step in your flight plan is to go to the virtual benefits fair. That's easy enough. Just scan the virtual benefits fair QR code with your mobile phone camera, or head to the URL on the screen. Once you enter your region, you are in the virtual benefits fair. From there, you can create your travel plan. Let me suggest the first step. Since this video is about your enrollment choices, go to the information booth and check out the 2025 Benefits Guide. I recommend your next stop be at the Alex booth. You'll find a really cool, interactive virtual benefits counselor named Alex to help you make important decisions regarding your benefits. You have two ways you can meet him. The Alex go way where Alex doesn't talk to you, but you can quickly go through a series of questions to get his recommendations or the fun, interactive way. He talks you through the Alex experience. Either way, it's your choice.

It's definitely a great idea to include the medical booth in your flight plan. Once you get there, click on the Aetna plan you are enrolled or enrolling in. Then click on the website icon. It will take you to [NAFhealthplans.com](https://www.nafhealthplans.com).

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Use the Virtual Benefits fair all year round to learn more about your benefits. Did you know you can enroll in Pension, 401k and pet insurance any time? Go to these booths to learn how

So here's a recap of your itinerary. First, review your current elections to determine if you want to enroll, make changes, or waive coverage for medical and dental. Go to the Virtual Benefits Fair Information booth and print or save a copy of the benefits guide. Connect with Alex in the Alex booth to help you make decisions about your benefits. Head to the medical booth and the dental booth to print out forms necessary to enroll or make changes. Next, head to the Health Savings and Spending Accounts booth to print the forms needed to enroll in an account that saves you on taxes. Most importantly, take action before November 30th, which is the end of the open enrollment period. Late enrollments are not accepted, so don't delay.

So that's it. Thanks for your help in managing our health care expenses and for continuing to be savvy consumers. And thank you for your role in taking care of our patrons and guests every single day.