



NAF health
benefits

nafhealthplans.com

2026 DoD NAF Health Incentives Program*

Each calendar year, DoD NAF employees, retirees and covered dependents can earn health incentives as a reward for taking healthy actions. If you're enrolled in an Aetna® medical plan, you and your covered spouse can each earn up to \$300 in incentive monies for taking healthy actions. The actions you can take are listed in the chart below.



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.

How you spend your earned incentive monies

For members enrolled in the Aetna Choice® POS II Plan or Traditional Choice® Plan:

- 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 monies during the year, 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.
- You can also let the funds build for future expenses.
- You have until the end of your plan's claims submission period of April 30 to submit claims for eligible expenses incurred the prior plan year.
- Any funds remaining on your HRA debit card at the end of the year will carry over to the following year.

For members enrolled in the High Deductible Health Plan (HDHP) who are eligible and who have elected a Health Savings Account (HSA) or Health Reimbursement Account (HRA):

- Earned incentive monies get deposited into your HSA or HRA for you to use toward eligible health care expenses. You can use the funds for eligible health care expenses for any covered tax dependent (up to age 24 for dependent children).
- For those with an HSA (active employees and pre-65 retirees), earned incentive monies remain in your HSA until you use them.
- For those with an HRA (Aetna International and post-65 retirees), earned incentive monies are available in your account for the time that you are covered under the HDHP with an HRA.

To learn more, visit nafhealthplans.com > Wellness & Rewards > Health Incentives Program.

*You must be enrolled in a non-Medicare Aetna medical plan through the DoD NAF Health Benefits Program to be eligible for the Health Incentives Program. Members enrolled in the Medicare Advantage with Prescription Drug (MAPD) plan are not eligible.