



2025 NEXCOM MEDICAL PLAN COMPARISON – In-Network Provisions Only TakeCare Asia, Aetna International, Aetna International - HDHP

Changes in red from the current plan

PLAN DESIGN	TakeCare Asia In-Network	Aetna International	Aetna International - HDHP In-Network
Deductible Individual/Family	Individual: \$0 Family: \$0	Individual: \$600 Family: \$1,800	Individual: \$1,650 Family: \$4,950
Out-of-Pocket Max Individual/Family	Individual: \$4,200 Family: \$8,400	Individual: \$5,000 Family: \$10,000	Individual: \$6,000 Family: \$12,000
Rx Out-of-Pocket Max	Individual: \$4,200 Family: \$8,400	Included above	Included above
Office Visit Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit PCP	\$20	\$40	Covered at 75% after deductible
Office Visit Specialist	\$35	\$60	Covered at 75% after deductible
Eye Exam & Materials (Adult) <i>See Benefit Summary for Pediatric Benefit</i>	Annual eye exam covered at 100%; \$150 prescription eyewear materials allowance per year	One exam per calendar year – 100% no deductible; \$150 allowance for materials every 12 months	One exam per calendar year – 100% no deductible; \$150 allowance for materials every 12 months
Inpatient Hospital	\$100 copay per admit	Covered at 80% after deductible plus \$200 per confinement fee	Covered at 75% after deductible
Outpatient Surgery	\$100 copay (facility charge)	Covered at 80% after deductible	Covered at 75% after deductible
Diagnostic lab and X-ray <i>*LabCorp & Quest are in-network providers for Aetna</i>	No charge for blood work \$20 copay for EKG, X-ray (plain film)	If billed as part of an office visit – 100% (no copay); separate office visit – 100% after \$40 PCP/\$60 Specialist; independent facility – 80% after deductible	Covered at 75% after deductible
Emergency Room	\$100 copay	Covered at 80% after \$500 copay, no deductible (waived if admitted) for medical emergencies	Covered at 75% after deductible (medical emergencies)
Urgent Care	\$35 copay (at FHP)	\$40 copay	Covered at 75% after deductible
Prescriptions 30 day Supply	Tier 1: \$10 Tier 2: \$20 Tier 3: \$50 Tier 4: \$400 Tier 5: \$500 \$500 (Highly Specialized Drugs)	Tier 1: \$10 Tier 2: 25% min/\$45 max \$70 Tier 3: 35% min/\$75 max \$200 Tier 4: 40% min/\$60 max \$125 (Standard Formulary)	After deductible: Tier 1: \$0 Tier 2: 35% \$75 max Tier 3: 50% \$125 max Tier 4: 50% \$125 max (Standard Formulary)
Prescriptions Mail Order (90 day Supply)	Tier 1: \$0 Tier 2: \$0 Tier 3: \$200 Tier 4: N/A Tier 5: N/A	Tier 1: \$20 Tier 2: 25% min/\$90 max \$140 Tier 3 35% min/\$150 max\$ 400 (Standard Formulary) CVS Caremark Mail Service	After deductible: Tier 1: \$0 Tier 2: 35% \$150 max Tier 3: 50% \$250 max (Standard Formulary) CVS Caremark Mail Service *See plan material for Preventive Drug detail

Guam Regional Medical Center is considered in-network with regards to GRMC eligible services and benefit level cost sharing.

This is only a summary of major plan provisions. For more details on these plans, including plan changes and required legal notices, go to www.nafhealthplans.com, the NEXCOM HUB at Code H > My Benefits > Medical & Dental, or contact your local Human Resources representative for HMO enrollment packets.



2025 Bi-weekly Premiums

HMO Tier	TakeCare Asia	Aetna Tier	Aetna International	Aetna International HDHP
Employee Only	\$110.69	Employee Only	\$88.83	\$68.33
Employee + One	\$193.77	Employee + Child(ren)	\$171.44	\$131.88
Employee + Family	\$281.18	Employee + Spouse	\$205.20	\$157.84
		Employee + Family	\$271.82	\$209.09

Enrollment Dates for 2025 Plan year

Open Enrollment: November 1 – 30th, 2024

New Hire Enrollment: within 31 days of hire or category change to regular

Learn more about your medical/dental benefit plans. Click on the URL address (below), copy and paste the URL address into Edge or Google Chrome or scan the QR Code with your mobile device.

Virtual Benefits Fair

www.virtualfairhub.com/Nexcom/



Alex: Virtual Benefits Counselor

<https://start.myalex.com/nexcom>



DoD Website

www.nafhealthplans.com



NEXCOM HUB

Follow this path:

Hub > Code H > My Benefits > Medical & Dental

IMPORTANT: If you are a NAF associate enrolled in a Health Maintenance Organizations (HMO) plan and have been enrolled for at least 90 days and you lose coverage for any reason other than termination for cause, you are able to apply for an individual conversion plan. For further details, you may contact the member service unit for TakeCare Asia at 1-671-647-3526. To be eligible to participate in the Aetna Temporary Continuation of Coverage plan you must be enrolled in an Aetna medical plan for at least 90 days.