



2027 NEXCOM MEDICAL PLAN COMPARISON – In-Network Provisions Only

KAISER HI, HMSA HI, AETNA POS, AETNA HDHP

Changes in red from the current plan

PLAN DESIGN	Kaiser Hawaii	HMSA	Aetna Choice POS II In-Network	Aetna HDHP In-Network
Deductible Individual/Family	Individual: \$0 Family: \$0	Individual: \$500 Family: \$1,500	Individual: \$700 Family: \$2,100	Individual: \$2,000 Family: \$6,000
Out-of-Pocket Max Individual/Family	Individual: \$2,500 Family: \$7,500	Individual: \$4,600 Family: \$12,000	Individual: \$6,000 Family: \$12,000	Individual: \$7,000 Family: \$14,000
Rx Out-of-Pocket Max	Included above	Individual: \$5,000 Family: \$7,500	Included above	Included above
Office Visit Preventive Care	Covered at 100%	Covered at 100% (no deductible)	Covered at 100%	Covered at 100%
Office Visit PCP	\$15	Covered at 75%	\$45	Covered at 70% after deductible
Office Visit Specialist	\$15	Covered at 75%	\$70	Covered at 70% after deductible
Eye Exam & Materials (Adult) <i>See Benefit Summary for Pediatric Benefit</i>	\$15 exam; once every 12 months; \$150 vision materials allowance once every calendar year	\$10 exam; once every 12 months; materials available at applicable copays/allowance as listed in certificate	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	Covered at 80%	Covered at 75% after deductible	Covered at 80% after deductible plus \$200 per confinement fee	Covered at 70% after deductible
Outpatient Surgery	Covered at 80% outpatient/ambulatory surgery center	Covered at 75% after deductible	Covered at 80% after deductible	Covered at 70% after deductible
Diagnostic lab and X-ray <i>*LabCorp & Quest are in-network providers for Aetna</i>	\$15 copay for Basic Lab/Imaging Specialty Lab/Imaging covered at 80%	Covered at 75% after deductible	If billed as part of an office visit – 100% (no copay); separate office visit – 100% after \$45 PCP/\$70 Specialist; independent facility – 80% after deductible	Covered at 70% after deductible
Emergency Room	Covered at 80%	Covered at 75% after deductible	Covered at 80% after \$500 copay, no deductible (waived if admitted) for medical emergencies	Covered at 70% after deductible (medical emergencies)
Urgent Care	\$15 copay	Covered at 75%	\$45 copay	Covered at 70% after deductible
Prescriptions (30 day Supply)	Generic Maintenance: \$3 Other Generics: \$15 Brand: \$50 Specialty: \$200	Tier 1: \$7 Tier 2: \$30 Tier 3: \$75 Tier 4: 20% Tier 5: 25%	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)	Generic Maintenance: \$6 Other Generics: \$30 Brand: \$100 Specialty: \$400	Tier 1: \$11 Tier 2: \$65 Tier 3: \$200 Tier 4: Not Covered Tier 5: Not Covered	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

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 Total Rewards > Medical & Dental, or contact your local Human Resources representative for HMO enrollment packets.



2027 Bi-weekly Premiums

HMO Tier	Kaiser HI	HMSA	Aetna Tier	Aetna POS II	Aetna HDHP
Employee Only	\$124.42	\$150.53	Employee Only	\$140.55	\$108.11
Employee + One	\$248.83	\$301.06	Employee + Child(ren)	\$271.26	\$208.66
Employee + Family	\$373.25	\$451.58	Employee + Spouse	\$324.67	\$249.74
			Employee + Family	\$430.08	\$330.82

Note: Note: Effective January 1, 2027, HMSA and Kaiser Hawaii Part-Time associates will pay the same premiums as Full-Time associates. This change reflects the end of the union-negotiated Part-Time rate structure following Executive Order 14251, which excluded the Department of War from federal collective bargaining requirements.

Enrollment Dates for 2027 Plan year

Open Enrollment: November 1 – 30th, 2026

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

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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 HMSA at 1-800-776-4672 or Kaiser HI at 1-808-432-5955. 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.