



2027 NEXCOM MEDICAL PLAN COMPARISON

Aetna International & Aetna International - HDHP

PLAN DESIGN	Aetna International	Aetna International - HDHP
Deductible Individual/Family	Individual: \$700 Family: \$2,100	Individual: \$2,000 Family: \$6,000
Out-of-Pocket Max Individual/Family	Individual: \$6,000 Family: \$12,000	Individual: \$7,000 Family: \$14,000
Rx Out-of-Pocket Max	Included above	Included above
Office Visit Preventive Care	Covered at 100%	Covered at 100%
Office Visit PCP	Covered at 80% after deductible	Covered at 70% after deductible
Office Visit Specialist	Covered at 80% after deductible	Covered at 70% after deductible
Eye Exam & Materials (Adult) <i>See Benefit Summary for Pediatric Benefit</i>	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% after deductible	Covered at 70% after deductible
Outpatient Surgery	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>	Covered at 80% after deductible	Covered at 70% after deductible
Emergency Room	Covered at 80% after deductible (medical emergencies)	Covered at 70% after deductible (medical emergencies)
Urgent Care	Covered at 80% after deductible	Covered at 70% after deductible
Prescriptions 30-day Supply	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)	<u>After deductible</u> 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: \$20 Tier 2: 25% min/\$90 max \$140 Tier 3 35% min/\$150 max\$ 400 (Standard Formulary) CVS Caremark Mail Service	<u>After deductible:</u> 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

Aetna Tier	Aetna International	Aetna International HDHP
Employee Only	\$103.59	\$79.68
Employee + Child(ren)	\$199.93	\$153.79
Employee + Spouse	\$239.29	\$184.07
Employee + Family	\$316.99	\$243.84

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

The Virtual Benefits Fair has a new home!

You can now find it on NEXCOM's LEARN platform.

The new experience is intuitive, easy to navigate and designed to help you spend **less time searching and more time reviewing** the benefits information you need. Explore your benefits, tools and resources **anytime, year-round—all in one convenient place. Available 24 hours/day, 7 days/week, and 365 days/year!**

Learn more about your medical/dental/HFSA/DFSA/HRA benefits options. 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

Moved to LEARN



Username: Your 7 digit Employee ID #

www.nafhealthplans.com



Alex: Virtual Benefits Counselor

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



Follow this path:

Hub > Code H > My Total Rewards >
Medical & Dental