



2027 NEXCOM MEDICAL PLAN COMPARISON – In-Network Provisions Only

TakeCare Asia, Aetna International, Aetna International - HDHP

PLAN DESIGN	TakeCare Asia In-Network	Aetna International	Aetna International - HDHP
Deductible Individual/Family	Individual: \$0 Family: \$0	Individual: \$700 Family: \$2,100	Individual: \$2,000 Family: \$6,000
Out-of-Pocket Max Individual/Family	Individual: \$4,200 Family: \$8,400	Individual: \$6,000 Family: \$12,000	Individual: \$7,000 Family: \$14,000
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	Covered at 80% after deductible	Covered at 70% after deductible
Office Visit Specialist	\$35	Covered at 80% after deductible	Covered at 70% 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	Covered at 70% after deductible
Outpatient Surgery	\$100 copay (facility charge)	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>	No charge for blood work \$20 copay for EKG, X-ray (plain film)	Covered at 80% after deductible	Covered at 70% after deductible
Emergency Room	\$100 copay	Covered at 80% after deductible (medical emergencies)	Covered at 70% after deductible (medical emergencies)
Urgent Care	\$35 copay (at FHP)	Covered at 80% after deductible	Covered at 70% 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 Reginal Medical Center (GRMC) is considered in-network or participating provider for covered services under the Navy Exchange plans with TakeCare. You will be required to pay your applicable member share, i.e. copayment, co-insurance, and/or deductible, charges exceeding your benefit coverage or non-covered services under your in-network/participating benefit under your TakeCare plan. Please refer to TakeCare communication for more information.

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	TakeCare Asia	Aetna Tier	Aetna International	Aetna International HDHP
Employee Only	\$130.75	Employee Only	\$103.59	\$79.68
Employee + One	\$228.89	Employee + Child(ren)	\$199.93	\$153.79
Employee + Family	\$332.15	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!

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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!**

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Username: Your 7 digit Employee ID #

www.nafhealthplans.com



Alex: Virtual Benefits Counselor

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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 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.