

NAF Open Enrollment
November 1–30, 2025

Ready. Set. Enroll.



For more information, check out
nafhealthplans.com.



NAF health
benefits
nafhealthplans.com

Open Enrollment Checklist

Checklist

Visit your Aetna® health benefits website at nafhealthplans.com to:

Meet ALEX, your virtual benefits counselor. ALEX can help you compare your medical and dental plan options, and understand how the Flexible Spending Accounts (FSAs) and Health Savings Account (HSA) work.*

Consider the HDHP. Take a fresh look at how you can save with this plan.

Review the employee premiums for 2026.

Join an enrollment conference call beginning late in October to learn more about plan changes and program enhancements for next year.

Click on **Conference call signup** in the top right navigation bar on nafhealthplans.com for the schedule and call-in information.

Make your 2026 elections by following the instructions on your NAF employer's page.

Open Enrollment is your time to:

- ☐ Enroll in health benefits
- ☐ Switch plans
- ☐ Cancel or waive coverage
- ☐ Add or remove dependents
- ☐ Enroll in an HSA if you choose the HDHP option
- ☐ Enroll or re-enroll in an FSA

Remember: FSA elections don't carry over year to year, so you need to re-enroll. If you elect the HDHP with an HSA, you can't have a Health Care FSA — but you can have a Dependent Care FSA.

*ALEX is not available for the Air Force or Exchange.



Visit your NAF page on nafhealthplans.com to find contact information for your local NAF Human Resources Office.

It's time

Open Enrollment is your time to review your current health benefits and make any needed changes for the coming year. Any changes or choices you make during Open Enrollment will take effect on January 1, 2026.



What's new?

Changes to your coverage

For 2026, the average annual cost of medical coverage is \$15,384 per employee. Your NAF employer covers 70% of this amount (\$10,769), while employees contribute the remaining 30% (\$4,615) in premiums. As we strive to minimize annual cost increases for employees, we must also address the continually rising cost of health care and prescription drugs for our organizations.

2026 plan changes

Aetna Choice® POS II and Traditional Choice Plans: Deductibles and out-of-pocket maximums have increases. The copay for primary care (PCP) and urgent care visits is increasing to \$45, and specialist office visit copays are increasing to \$70.

High Deductible Health Plan (HDHP): Deductibles and out-of-pocket maximums have increases. Member coinsurance share (what you pay after deductible is met) is increasing from 25% to 30%.

To view the 2026 Summary of Benefits for your plan, go to **nafhealthplans.com** > **Explore benefits > Medical and dental plans** and choose the plan you'd like to view. Plan documents are located under **Resources and Forms**.

There will be new ID cards for all medical plans.

The nafhealthplans.com website is here for you!

As part of our mission of "Taking care of you," your DoD NAF Health Benefits website has all the helpful information you need, organized in easy-to-use modules with categories based on what you need to do on the site at different points in the year.

- **News & resources:** Find premium rates, upcoming events, medical forms and more.
- **NAF employees and NAF retirees:** Visit your page to find resources just for you.

Go to **nafhealthplans.com** to start exploring.

Three programs continuing in 2026

- **Aetna® Back and Joint Care:** Personalized digital exercise therapy, in partnership with Hinge Health®, for anyone living with muscle and joint pain.
- **CVS Weight Management:** Support, resources and tools to help you achieve lasting results when you're prescribed a weight loss medication.
- **Hello Heart:** No-cost app and free smart blood pressure monitor to manage your heart health and get real-time tips.

Which plan is right for you?

Select a plan

Aetna Choice POS II and Traditional Choice® Plans

Higher premium cost, so you'll pay more out of your paycheck each pay period

Lower deductible, so benefits coverage starts sooner

Copays for certain services

High Deductible Health Plan

Lower premium cost, so you'll pay less out of your paycheck each pay period

Higher deductible, so you'll pay more out of pocket, including covered prescription medications, before coverage starts

Covered generic drugs are \$0 after deductible has been met

Coverage for non-preventive services after you meet your deductible

Let's see how these two medical plans work for people with different needs.

I don't like surprises. I want to be prepared for anything.

Vivian is a planner. She likes to know her health plan will have her back no matter what. She'd rather pay more out of her paycheck than be up against the full cost of a health care visit or service if she hasn't met her deductible. The lower deductible of the **Aetna Choice POS II Plan** makes it the better choice for her.

I want as little as possible dedicated from my pay for health coverage.

Curtis is young, single and currently has few health care expenses. Usually, he only goes to the doctor for a physical, vaccines and other preventive care. Choosing an Aetna plan with the **HDHP** will give him a lower payroll deduction while still providing a safety net if the unexpected happens. And with his employee-only coverage, the \$500 contribution from his NAF employer will help, too.

Get help to choose

Ask ALEX®, an interactive tool that can help you choose between the Aetna Choice POS II or Traditional Choice and High Deductible Health Plans for you and your family.* You'll find a link to ALEX on nafhealthplans.com > **Compare plans & enroll** > **Comparison tools**.

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Two great reasons to take a closer look at the HDHP

1.

You'll pay 23% less in premiums. The HDHP has a lower premium cost. This means savings you can put into the Health Savings Account (HSA) that comes with the HDHP. See how much you can save:

Coverage level	2026 annual premium savings with the HDHP
Employee only	You save \$770
Employee and spouse	You save \$1,779
Employee and child(ren)	You save \$1,486
Employee and family	You save \$2,357

2.

You'll have an HSA, if you qualify, to help you with out-of-pocket costs such as your deductible and your share of qualified medical expenses.

If you enroll in an HSA, your NAF employer will contribute \$500 (employee-only coverage) or \$1,000 (family coverage) to your HSA at the start of the year. You can also contribute, up to the IRS limits. Your pretax contributions save you money on income taxes, plus interest, investment earnings and withdrawals aren't taxed. Learn more about HSAs on nafhealthplans.com.

Note: You must elect to open an HSA to receive the employer contribution.

Earn up to \$300 in health incentives

Don't forget: By taking healthy actions, you can earn up to \$300 in incentive monies each year, which you can use toward health care costs. Your covered spouse can also earn \$300. Take the online health assessment, get a screening or do other healthy actions. And you'll be able to roll over unused funds to the following year.



Learn more at:
nafhealthplans.com > Wellness & rewards > Health Incentives Program.





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