

NAF Open Enrollment
November 1–30, 2025

Ready. Set. Enroll.



Visit nafhealthplans.com > NAF retirees
for more information.



NAF health
benefits
nafhealthplans.com

What's new?

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.



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 Plans (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.

Three programs continuing in 2026

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

Important information for 2026

If you're not making any changes, you don't have to do anything. Your current coverage will remain in effect for 2026. Remember: You may only make changes to your medical benefits during Open Enrollment. Coverage changes for you or your dependents are only allowed during the year when you have a qualified life event, such as a marriage or divorce, or you become Medicare eligible.

When you or your spouse turns age 65

You're first eligible to sign up for Medicare three months before you turn 65. You'll receive a letter from Aetna® around the same time you receive information from Medicare. When you or your covered spouse turns age 65, you'll need to enroll in both Medicare Part A and Part B. Medicare coverage will start on the first day of the month after you enroll. You'll automatically be enrolled by your NAF employer in the **Aetna Medicare Advantage with Prescription Drug (MAPD) plan** if you're retired, eligible for post-retirement benefits, living in the U.S. (including Alaska and Hawaii*) and enrolled in Medicare Parts A and B.

You'll need to provide your Medicare ID number to your NAF employer in order to be automatically enrolled in the plan. You'll find this number on your red, white and blue Medicare card. You can find NAF employer contact information at nafhealthplans.com > **NAF employers**

Covered dependents who are not Medicare eligible will remain in their current DoD NAF retiree medical plan, or whichever retiree medical plan they select for 2026. You'll pay a single monthly premium for your combined coverage — and it will be lower than what you pay for your current coverage.**

If you make plan changes for 2026

If you or your covered dependents change medical plans for 2026 — including your NAF employer automatically enrolling you or your spouse in the MAPD plan — you'll all receive new ID cards in the mail to reflect the coverage change. Since MAPD plans do not include dental benefits, you'll have separate medical and dental plans, and you'll receive separate medical and dental ID cards. Your dental coverage and your Aetna ID number do not change.

*The MAPD plan is not offered to retirees living outside the 50 U.S. states, including Guam, Puerto Rico and the Virgin Islands. Those members will remain enrolled in their current Aetna retiree medical plan. Premium rates are available at nafhealthplans.com > **News & resources** > **Premium rates**.

**Exchange retirees who are grandfathered do not pay the monthly premium for their DoD NAF retiree health plan.

2026 monthly premium rates

There is a 6.5% increase in medical and dental plan rates for 2026.

The chart below shows rates for pre-65 retirees as well as rates for combined coverage if you have a spouse who is MAPD eligible.

2026 monthly medical and dental premium rates					
Coverage level	MAPD plan	Aetna Choice POS II, Traditional Choice®	Total medical	Dental	Total medical and dental
Retiree only	N/A	Retiree only	\$278.10	\$11.43	\$289.53
Retiree + under 65 spouse	N/A	Retiree + spouse	\$642.41	\$26.41	\$668.82
Retiree + over 65 spouse	\$78.02 spouse	\$278.10 retiree only	\$356.12	\$26.41	\$382.53
Retiree + child(ren)	N/A	Retiree + child(ren)	\$536.73	\$22.06	\$558.79
Retiree + under 65 family	N/A	Retiree + family	\$850.99	\$34.98	\$885.97
Retiree + over 65 family	\$78.02 spouse	\$536.73 retiree + child(ren)	\$614.75	\$34.98	\$649.73

Note: The 2026 premium rates for the High Deductible Health Plan are available at nafhealthplans.com > **News & resources** > **Premium rates**.

Important: If you turn 65 and become eligible for the DoD MAPD plan, you're automatically enrolled in this plan by your former NAF employer once you have provided your Part B enrollment information. This coverage will continue unless you enroll in another Medicare plan or withdraw from this one. Disenrolling or enrolling in any other Medicare plan will result in termination of your NAF retiree medical and dental coverage for both you and your covered dependents. And you won't be able to re-enroll in the future. To learn more, visit nafhealthplans.com > **NAF retirees** and open the tab for retirees ages 65 and over.

Open Enrollment Checklist

Checklist

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

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

Join an enrollment conference call to learn more about plan changes and program enhancements for next year. See the schedule below.

Review the retiree premiums for 2026.

Make your 2026 elections by following the instructions on the NAF retirees page.

Call schedule	
Sign up for a call at nafhealthplans.com	
Thursday, November 6	9 AM EST
Thursday, November 13	9 AM EST, 4 PM EST
Monday, November 17	11 AM EST

Visit nafhealthplans.com and click **Conference call signup** in the top right corner. There you can register for a call, receive the call information and save it to your calendar if you'd like.

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 biometric screening, work with a condition coach — and more! And you'll be able to roll unused funds to the following year.

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



For more information about Medicare, visit **[Medicare.gov](https://www.medicare.gov)**.
For more information about Aetna retiree plans, including MAPD, visit **nafhealthplans.com** > **NAF retirees.**



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