

NAF Open Enrollment
November 1–30, 2025

Ready. Set. Enroll.



Visit nafhealthplans.com > **NAF retirees**
for more information.



NAF health
benefits
nafhealthplans.com

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 pre-65 plans

If you cover dependents who aren't MAPD eligible, you'll see some changes for 2026.

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 Pre65 plans. There will not be new ID cards for MAPD.

As a result of the Inflation Reduction Act in 2025, Medicare introduced the True Out of Pocket (TrOOP) maximum. It will change to \$2,100 from \$2,000 in 2026 on your MAPD plan. Medicare has introduced an annual out-of-pocket threshold. Once this amount is reached, the plan will cover 100% of Part D drugs for the rest of the plan year. Your DoD NAF MAPD plan also covers some additional drugs so your copays for them will count toward your plan's \$3,000 out-of-pocket maximum.

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. Check out these sections:

- **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.

Important information for 2026

If you're eligible for the Aetna® Medicare Advantage with Prescription Drug (MAPD) plan, you're automatically enrolled by your former NAF employer once you provide your Medicare Part B enrollment information. This coverage will continue into 2026 unless you enroll in another Medicare plan or withdraw from this one.

Remember: According to Medicare guidelines, you're only allowed to be enrolled in one Medicare plan at a time. So if you or your MAPD-eligible covered dependent(s) enroll in another Medicare plan — whether it's a Medicare Advantage plan, an MAPD plan or a Part D prescription drug plan — Medicare will automatically disenroll you from your DoD MAPD plan. **This applies even if the other Medicare plan offers \$0 premium or no cost to enroll.**

If you're the retiree, 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. If you're the MAPD-eligible covered dependent, your medical and dental coverage will be terminated.

And you won't be able to re-enroll in the future.

To learn more, visit nafhealthplans.com > **NAF retirees.**

MAPD plan features

The Aetna MAPD plan is a simple, low-cost plan. As an all-in-one or "Part C" plan, it includes Medicare Parts A, B and D. Some key points:

- It has a lower deductible and copays than Original Medicare — and covers everything OM covers, plus more.
- It allows you to see any provider (whether in the network or not), as long as the provider is eligible to receive payment under Medicare and is willing to bill and accept payment from Aetna.
- You have access to extras including:
 - **SilverSneakers®:** Offering a free basic gym membership and seminars
 - **Resources for Living®:** Connecting you to support and services in your community
 - **A \$100 gift card** for having a Healthy Home Visit to assess health and safety needs
 - **Meals:** 14 meals — 2 meals a day, for 7 days — following a qualifying inpatient stay
 - **Transportation:** Covers 24 doctor-visit trips per plan year with a 60-mile limit per trip. (A ride to and from the doctor is 2 trips.)
 - **A \$400 wig allowance** for members with hair loss as a result of chemotherapy

2026 monthly premium rates

Your overall monthly premium will depend on who's enrolled in the MAPD plan and the number of remaining dependents who are not Medicare eligible. Dependents who are not Medicare eligible will remain in their current Aetna retiree medical plan, unless you make a change during Open Enrollment.

2026 monthly medical and dental premium rates					
Coverage level	MAPD plan	Non-MAPD plan (Aetna Choice POS II, Traditional Choice®)	Total medical	Dental	Total medical and dental
Retiree only	\$78.02 retiree		\$78.02	\$11.43	\$89.45
Retiree + under 65 spouse	\$78.02 retiree	\$204.97 spouse	\$282.99	\$26.41	\$309.40
Retiree + over 65 spouse	\$78.02 retiree + \$78.02 spouse		\$156.04	\$26.41	\$182.45
Retiree + child(ren)	\$78.02 retiree	\$204.97 child(ren)	\$282.99	\$22.06	\$305.05
Retiree + under 65 spouse + child(ren)	\$78.02 retiree	\$395.60 spouse + child(ren)	\$473.62	\$34.98	\$508.60
Retiree + over 65 spouse + child(ren)	\$78.02 retiree + \$78.02 spouse	\$204.97 child(ren)	\$361.01	\$34.98	\$395.99

Note: The 2026 premium rates for the High Deductible Health Plan (HDHP) are available at nafhealthplans.com.

Not making any plan changes for 2026?

No action is required. Just be sure your former NAF employer has your current mailing address, phone number and email address on file!

Your time to ask questions

Join a call!

Plan to take part in a group conference call to learn more about the Aetna® MAPD plan and more. See dates and times below.

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.

For more information about Medicare, visit [Medicare.gov](https://medicare.gov).
For more information about the Aetna MAPD plan, visit nafhealthplans.com > **Explore benefits > Medical & dental plans > Medicare (MAPD)**.



Be on the lookout for 2026
MAPD mailings from Aetna!



Aetna DoD NAF Health Benefits Program
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