

NAF Open Enrollment

November 1–30, 2026

Ready. Set. Enroll.



Visit nafhealthplans.com > NAF retirees
for more information.



NAF health
benefits

nafhealthplans.com

Open Enrollment Checklist

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

- **Consider the HDHP.** Take a look at how you can save with this plan.
- **Register to attend an enrollment conference call.** Learn more about plan changes and program enhancements for next year. See the schedule below.
- **Review the retiree premiums for 2027.**
- **Make your 2027 elections.** Follow instructions on the NAF retirees page.

Call schedule

Sign up for a call at nafhealthplans.com

Tuesday, November 3	11 AM EST
Monday, November 9	9 AM EST
Monday, November 9	4 PM EST
Thursday, November 12	9 AM EST
Thursday, November 12	4 PM EST

Register for a call today

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



Earn up to \$300 in health incentives

Don't forget — for the remainder of 2026: 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 MA + PD, visit nafhealthplans.com > **NAF retirees.**

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, 2027.



What's new for 2027?

For 2027, the average annual cost of medical coverage is \$16,725 per employee. Your NAF employer covers 70% of this amount (\$11,708), while employees contribute the remaining 30% (\$5,017) 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. Scan the QR code on the right to access the changes in coverage for 2027.



2027 plan changes

Aetna Choice® POS II and Traditional Choice Plans: There are no changes to your plan's coverage for 2027. The only changes for 2027 are to the Health Incentives Program:

1. **Beginning in 2027**, the maximum health incentive will increase from \$300 to \$400 for both you and your covered spouse. Each of you will have the opportunity to earn up to \$400 by taking healthy actions.
2. There will be 2 additional ways to earn incentives:
 - Connect a Device: Physical Activity Tracking
5,000 steps or 30 minutes of exercise a day
 - Complete 3 calls with a Lifestyle Coach to work on a health goal



To learn more about the Health Incentives Program, scan the QR code above.

New in 2027: Cylinder Health

Digestive health program offering digital support for gastrointestinal (GI) issues. Scan this QR code to learn more:



To view the **2027 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 **Find resources & forms**.

Important information for 2027

If you're not making any changes, you don't have to do anything. Your current coverage will remain in effect for 2027. 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 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 + Aetna Medicare Rx® offered by SilverScript® Prescription Drug (MA + PD) 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**.

For any current or new enrollments in MA + PD for 2027 — you'll receive **two new ID cards** (one medical and one for prescriptions) in the mail to reflect the coverage change. Since MA + PD plans do not include dental benefits, you'll have separate medical and dental plans, and you'll receive a separate dental ID card for your dental along with your new medical and prescription ID cards. Your dental coverage and your Aetna ID number for dental does not change.

Covered dependents who are not Medicare eligible will remain in their current DoW NAF retiree medical plan, or whichever retiree medical plan they select for 2027. 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 2027

If you or your covered dependents change medical plans for 2027, you will receive new ID cards for the new plan you enrolled in.

*The MA + PD 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 DoW NAF retiree health plan.

***NEXCOM grandfathered pre-65 retirees receive no-cost DoW NAF medical coverage until age 65, when Medicare eligibility and retiree medical rates apply.

Monthly premium rates for 2027

There is a 9.5% increase in medical and 3% increase in dental plan rates for 2027. The chart below shows rates for pre-65 retirees as well as rates for combined coverage if you have a spouse who is MA + PD eligible.

2027 monthly medical and dental premium rates					
Coverage level	MA + PD plan	Aetna Choice POS II, Traditional Choice®	Total medical	Dental	Total medical and dental
Retiree only	N/A	Retiree only	\$304.51	\$11.77	\$316.28
Retiree + under 65 spouse	N/A	Retiree + spouse	\$703.44	\$27.20	\$730.64
Retiree + over 65 spouse	\$61.99 spouse	\$304.51 retiree only	\$366.50	\$27.20	\$393.70
Retiree + child(ren)	N/A	Retiree + child(ren)	\$587.72	\$22.72	\$610.44
Retiree + under 65 family	N/A	Retiree + family	\$931.83	\$36.03	\$967.86
Retiree + over 65 family	\$61.99 spouse	\$587.72 retiree + child(ren)	\$649.71	\$36.03	\$685.74
Note: The 2027 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 DoW MA + PD 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.



Aetna DoW NAF Health Benefits Program
PO Box 1945
Manchester, CT 06045-1945

INDICIA
FPO

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna). Aetna is part of the CVS Health® family of companies. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans. Health benefits plans contain exclusions and limitations. For more information, visit nafhealthplans.com.

MOD DoW 82224-PRE-65 (10/26) ©2026 Aetna Inc.

