

NAF Open Enrollment

November 1–30, 2026

Ready. Set. Enroll.



Visit nafhealthplans.com > NAF retirees
for more information.



NAF health
benefits

nafhealthplans.com

Your time to ask questions

Plan to take part in a group conference call to learn more about the Aetna® Medicare Advantage (MA) + Prescription Drug (PD) plan and more. See dates and times below.

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.



For more information about Medicare, visit [Medicare.gov](https://www.medicare.gov).

For more information about the Aetna MA + PD plan, visit: nafhealthplans.com > **Explore benefits > Medical & dental plans > Medicare (MA + PD)**.



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, 2027.

What's new?

Changes to post-65 Medicare-eligible plans

Due to changes from the Centers for Medicare & Medicaid Services (CMS), starting January 1, 2027, your current Aetna Medicare Advantage plan with prescription drug coverage will become two plans. You'll get two new ID cards, one for medical coverage and one for prescription drug coverage.

Your medical benefits will still be provided by Aetna® Medicare, just like today. However, your prescription drug coverage will now be administered by Aetna Medicare Rx® offered by SilverScript®. The plan is offered by SilverScript Insurance Company, which, like Aetna, is affiliated with CVS Caremark®. Be sure to go to nafhealthplans.com/naf-retirees and be on the lookout for several additional mailings coming your way.

If you are enrolled in the MA + PD as well as dental, you will not receive a new dental only ID card but will receive an ID card for MA and a separate one for PD (to be used when filling scripts starting January 1, 2027).

Changes to pre-65 plans

If you cover dependents who aren't Medicare eligible, there are no plan changes for 2027. Be sure to check out nafhealthplans.com/explore-benefits/additional-benefits#new-programs for more information on a new program for digestive health coming in 2027 called Cylinder.

You can also check out the updated health incentive program for increased maximums and 2 new ways to earn health incentives! Visit the **Wellness & Rewards** page on your Health Benefits website to learn more. Scan the QR code on the right to explore more new benefits coming in 2027.



The nafhealthplans.com website is here for you!

As part of our mission of "Taking care of you," your DoW 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 2027

If you're eligible for the Aetna® Medicare Advantage plus Prescription Drug (MA + PD) plan, you're automatically enrolled by your former NAF employer once you provide your Medicare Part B enrollment information. This coverage will continue into 2027 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 Medicare-eligible covered dependent(s) enroll in another Medicare plan — whether it's a Medicare Advantage plan (MA), MA + PD plan, or a Part D prescription drug plan — Medicare will automatically disenroll you from your NAF MA + PD 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 Medicare Advantage and or Part D RX plan will result in termination of your NAF retiree medical and dental coverage for both you and your covered dependents. If you're the Medicare-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.**

MA + PD plan features

The Aetna MA + PD plan is a simple, low-cost plan. The Medicare Advantage plan includes Medicare Parts A and B, and the Prescription Drug plan includes Medicare Part 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	\$100 gift card For having a Healthy Home Visit to assess home health and safety needs
Meals Receive 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 two trips.)	\$400 wig allowance For members with hair loss as a result of chemotherapy

Monthly premium rates for 2027

Your overall monthly premium will depend on who’s enrolled in the MA + PD 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.

2027 monthly medical and dental premium rates					
Coverage level	MA + PD plan	Non-MA + PD plan (Aetna Choice POS II, Traditional Choice®)	Total medical	Dental	Total medical and dental
Retiree only	\$61.99 retiree	N/A	\$61.99	\$11.77	\$73.76
Retiree + under 65 spouse	\$61.99 retiree	\$224.44 spouse	\$286.43	\$27.20	\$313.63
Retiree + over 65 spouse	\$61.99 retiree + \$61.99 spouse	N/A	\$123.98	\$27.20	\$151.18
Retiree + child(ren)	\$61.99 retiree	\$224.44 child(ren)	\$286.43	\$22.72	\$309.15
Retiree + under 65 spouse + child(ren)	\$61.99 retiree	\$433.18 spouse + child(ren)	\$495.17	\$36.03	\$531.20
Retiree + over 65 spouse + child(ren)	\$61.99 retiree + \$61.99 spouse	\$224.44 child(ren)	\$348.42	\$36.03	\$384.45

Note: The 2027 premium rates for the High Deductible Health Plan (HDHP) are available at [nafhealthplans.com](https://www.nafhealthplans.com).

Not making any plan changes for 2027?
No action is required. Just be sure your former NAF employer has your current mailing address, phone number and email address on file!



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