

Aetna High Deductible Health Plan

(for Aetna Choice® POS II network)

Department of Defense Nonappropriated Fund (NAF) Health Benefits Program

Summary of Benefits effective January 1, 2025

Plan Provisions

Preferred (In Network)

Non-Preferred (Out of Network)*

Calendar-Year Deductible¹ (includes pharmacy)

UPDATE

Employee only	\$1,650 ²	\$4,950 ²
Family (employee + one or more dependents)	\$4,500	\$9,000

Out-of-Pocket Maximum

This is the maximum amount you pay for your share of covered expenses in a calendar year. It includes deductibles and coinsurance.³ It does not include prescription eyewear, Choose Generics penalties, expenses covered at 50% and non-covered expenses.

Employee only	\$6,000	\$12,000
Family (employee + one or more dependents)	\$12,000 ⁴	\$16,000
Lifetime maximum	Unlimited	Unlimited

Health Incentives

Each year employees and covered spouses can each earn up to \$300 by completing certain healthy actions. Earned incentive monies can go toward paying eligible out-of-pocket health care expenses. **For details, visit nafhealthplans.com > Wellness & rewards > Health Incentives Program.**

Hospital Precertification

Certain services require precertification. Please see your Summary Plan Description (SPD) for details.	Network physician handles	You handle; \$500 penalty for failure to precertify
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Preventive Care

(Deductible is waived for preventive care services.)

	Plan pays	Plan pays
Routine physical exam (one per calendar year) and immunizations	100%, no deductible	Not covered
Well-child care and immunizations (birth to age 7) Please see your SPD for age and frequency schedule.	100%, no deductible	Not covered
Routine gynecological exam, including Pap test and related lab fees (one per calendar year)	100%, no deductible	Not covered
Routine mammogram (one per calendar year for women age 35 and over)	100%, no deductible	Not covered
Routine colonoscopy (one every 10 years, age 45 and over)	100%, no deductible	Not covered
Routine prostate screening exam (one per calendar year for men age 40 and over)	100%, no deductible	Not covered
Routine eye exam and/or contact lenses fitting (one each per calendar year)	100%, no deductible	Not covered
Prescription eyewear – lenses, frames and contacts You are also eligible to use Aetna® vision discounts	100%, no deductible, up to a \$150 maximum benefit per person, per calendar year	100%, no deductible, up to a \$150 maximum benefit per person, per calendar year
Pediatric vision (dependent children up to age 22), one pair of basic frames and lenses per calendar year ⁵	100%, no deductible	100%, no deductible
Routine hearing exam (one per calendar year)	100%, no deductible	Not covered

¹ In-network expenses and out-of-network expenses accumulate separately. In-network expenses are applied to the in-network deductible only; out-of-network expenses are applied to the out-of-network deductible only.

² The IRS sets minimum in-network deductible amounts for qualified HDHPs. This requires the employee-only deductible to increase from \$1,600 in 2024 to \$1,650 in 2025 from \$4,800 in 2024 to \$4,950 in 2025.

³ Coinsurance is the percentage of your covered expenses you pay after you meet the calendar-year deductible.

⁴ In compliance with the Affordable Care Act, if one individual under family coverage has \$9,200 applied toward the in-network out-of-pocket maximum, that individual will have the plan pay 100% for covered services for the remainder of the plan year.

⁵ Covered codes are: V2020, V2100-2199, V2200-2299, V2300-2399, V2121, V2221, V2321.

* Non-preferred benefits are subject to recognized charges. Covered dependents who live outside the Aetna Choice POS II network area will receive the Traditional Choice® Indemnity Plan level of benefits. Please see your Human Resources representative for details.

MOD DOD-1765 HDHP/CP11 (1/25)

Aetna Member Services 1-800-367-6276 (TTY: 711) nafhealthplans.com



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Physician Services	Plan pays	Plan pays
Office visits for treatment of illness or injury	75% after deductible	60% after deductible
Walk-in clinic visit	75% after deductible	60% after deductible
Diagnostic lab and X-ray		
• When part of an office visit (not billed separately or provided by an independent lab that may be located in your doctor's office)	75% after deductible	60% after deductible
• Separate office visit	75% after deductible	60% after deductible
• Independent facility (not affiliated with a doctor's office that may be located in the same location)	75% after deductible	60% after deductible
Maternity care office visits	75% after deductible	60% after deductible
In-office surgery	75% after deductible	60% after deductible
Physician hospital visits	75% after deductible	60% after deductible
Anesthesia	75% after deductible	60% after deductible
Allergy testing, serum and injections	75% after deductible	60% after deductible
Second surgical opinion	100% after deductible	100% after deductible
Teladoc Health⁶		
General medicine	100% after deductible	N/A
Behavioral health	75% after deductible	N/A
Dermatology	75% after deductible	N/A
Hospital Services		
Inpatient hospital room and board and ancillary services	75% after deductible	60% after deductible and \$400 per-confinement fee ⁷
Inpatient and outpatient surgery	75% after deductible	60% after deductible
Outpatient services	75% after deductible	60% after deductible
Pre-operative testing	75% after deductible	60%, no deductible
Other hospital services	75% after deductible	60% after deductible
Urgent and Emergency Care		
Hospital emergency room	75% after deductible	75% after deductible
Hospital emergency room for non-emergency care	50% after deductible plus separate \$350 emergency room copay	50% after deductible plus separate \$350 emergency room deductible
Urgent care facility	75% after deductible	60% after deductible
Ambulance	75% after deductible	75% after deductible

⁶ Teladoc Health is not available overseas.

⁷ Hospital confinement fee is waived for newborns and for subsequent hospital confinements for the same condition within the same calendar year.

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Plan Provisions	Preferred (In Network)	Non-Preferred (Out of Network)*
Other Health Care	Plan pays	Plan pays
Convalescent facility (up to 90 days per calendar year)	75% after deductible	60% after deductible
Home health care (up to 90 visits per calendar year)	75% after deductible	60% after deductible
Private duty nursing (up to 70 eight-hour shifts per calendar year)	75% after deductible	60% after deductible
Hospice (inpatient and outpatient)	100% after deductible	100% after deductible
Independent lab and X-ray facilities	75% after deductible	60% after deductible
Voluntary sterilization	75% after deductible	60% after deductible
Outpatient short-term rehabilitation (60-visit maximum per course of treatment)	75% after deductible	60% after deductible
Habilitative physical therapy	75% after deductible	60% after deductible
Habilitative occupational therapy	75% after deductible	60% after deductible
Habilitative speech therapy	75% after deductible	60% after deductible
Autism behavioral therapy (treated as outpatient mental health visits)	75% after deductible	Refer to Mental Health Care benefits below
Autism applied behavior analysis (covered same as any other outpatient mental health – all other)	75% after deductible	Refer to Mental Health Care benefits below
Autism physical therapy	75% after deductible	60% after deductible
Autism occupational therapy	75% after deductible	60% after deductible
Autism speech therapy	75% after deductible	60% after deductible
Durable medical equipment	75% after deductible	75% after deductible
Spinal disorder (chiropractic) (20-visit maximum per calendar year)	75% after deductible	60% after deductible
Bariatric surgery	75% after deductible	Not covered
Hearing aids (\$3,000 maximum every 3 years) You are also eligible to use the Amplifon Hearing Health Care Discount Program.	75% after deductible	60% after deductible
Mental Health Care		
Inpatient (no maximum number of days)	75% after deductible	60% after deductible plus \$400 inpatient per-confinement fee
Outpatient (no maximum number of visits)	75% after deductible	60% after deductible
Outpatient – all other ⁸ (no maximum number of visits)	75% after deductible	60% after deductible
Substance Abuse Treatment		
Inpatient (no maximum number of days)	75% after deductible	60% after deductible plus \$400 inpatient per-confinement fee
Outpatient (no maximum number of visits)	75% after deductible	60% after deductible

⁸ Includes transcranial magnetic stimulation (TMS), psychological/neuropsychological testing (PTS), psychiatric & substance use disorder (SUD) home care services, psychiatric & SUD partial hospitalization (PHP), psychiatric & SUD intensive outpatient (IOP), outpatient detox (OPD) and applied behavior analysis (ABA).

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Prescription Drug Benefits (Formulary: Aetna Standard Plan for DoD)	You pay	You pay
Participating Retail Pharmacy Program (up to a 30-day supply) ⁹		
• Tier One – Generic drugs	0% after deductible	Not covered
• Tier Two – Preferred brand-name drugs	35% after deductible; \$75 maximum	Not covered
• Tier Three – Non-preferred brand-name drugs ¹⁰	50% after deductible; \$125 maximum	Not covered
• Tier Four – Specialty drugs	50% after deductible; \$125 maximum	Not covered
Maintenance Choice®: CVS Caremark® Mail Service Pharmacy or CVS Pharmacy® (for a 31- to 90-day supply) ⁹		
• Tier One – Generic drugs	0% after deductible	Not covered
• Tier Two – Preferred brand-name drugs	35% after deductible; \$75 maximum	Not covered
• Tier Three – Non-preferred brand-name drugs ¹⁰	50% after deductible; \$125 maximum	Not covered
Preventive Drug List (up to a 30-day supply)		
• Tier One – Generic drugs	Deductible waived; 0%	Not covered
• Tier Two – Preferred brand-name drugs	Deductible waived; 35% with \$75 maximum	Not covered
• Tier Three – Non-preferred brand-name drugs ¹⁰	Deductible waived; 50% with \$125 maximum	Not covered
Smoking-cessation medications ¹¹		
• Tier One – Generic drugs	0% after deductible	Not covered
• Tier Two – Preferred brand-name drugs	35% after deductible; \$75 maximum	Not covered
• Tier Three – Non-preferred brand-name drugs ¹⁰	50% after deductible; \$125 maximum	Not covered

⁹ With Maintenance Choice, it is **mandatory** that you get a 90-day supply of certain maintenance medications, such as drugs that treat conditions like arthritis, asthma, diabetes or high cholesterol, by using either CVS Caremark Mail Service Pharmacy or a CVS Pharmacy near you. **After two 30-day fills, the plan will no longer cover 30-day fills. You will be responsible for paying the full cost of the drug, and it will not count toward your out-of-pocket maximum. View the Maintenance Choice drug list at nafhealthplans.com > Explore benefits > Pharmacy benefits.**

¹⁰ With the Choose Generics program, your pharmacy will automatically fill your prescription with a generic drug, if one is available. If you choose the brand name instead, you will pay the difference in actual cost between the brand name and generic equivalent plus the Tier Three copay. In addition, the amount that is the difference between the actual brand cost and actual generic cost does NOT go toward your plan's calendar-year out-of-pocket maximum.

¹¹ Covers a 180-day supply of the following FDA-approved medications with a valid prescription: bupropion SR, nicotine gum, nicotine inhaler, nicotine lozenge, nicotine nasal spray, nicotine patch and varenicline. Includes eight counseling sessions per calendar year.

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MOD DOD-1765 HDHP/CPH (1/25)

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Aetna Passive PPO Dental Plan

Department of Defense Nonappropriated Fund (NAF) Health Benefits Program

Summary of Benefits effective January 1, 2025

Plan Provisions	Preferred (In Network)	Non-Preferred (Out of Network)
Calendar-Year Deductible		
Individual	\$100	\$100
Family of 2	\$200 (2 times individual)	\$200 (2 times individual)
Family of 3 or more	\$300 (3 times individual)	\$300 (3 times individual)
Calendar-year benefits maximum	\$2,500 per person	\$2,500 per person
Preventive Care		
	Plan pays	Plan pays
Routine oral exams and cleanings – two per calendar year ¹	100%, no deductible ²	100%, no deductible ³
Problem-focused exams – two per calendar year	100%, no deductible ²	100%, no deductible ³
X-rays (frequency limits apply), fluoride (no age limit) and sealants to age 18	100%, no deductible ²	100%, no deductible ³
Basic Care		
Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19, palliative treatments	80% after deductible ²	80% after deductible ³
Restorative Care		
Inlays, crowns, fixed bridgework, gold fillings (Alternative treatment rule may apply. See Summary Plan Description for details.)	50% after deductible ²	50% after deductible ³
Oral Surgery		
Services that are dental in nature	100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar-year maximum ²	100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar-year maximum ³
TMJ Treatment		
Temporomandibular joint dysfunction	50%, no deductible ² \$750 lifetime maximum per person	50%, no deductible ³ \$750 lifetime maximum per person
Orthodontia for Adults and Children		
Includes TMJ appliances	50%, no deductible ² \$2,000 lifetime maximum per person	50%, no deductible ³ \$2,000 lifetime maximum per person
Network savings and convenience		
<p>When you receive care from a dentist who participates in the Aetna® dental network, you pay less for your share of the dental expense because network dentists have agreed to accept the Aetna contracted rates. A network dentist will file your claim. You can search for Dental PPO network providers on Aetna.com.</p> <p>When you use an out-of-network dentist, your coverage is subject to recognized charges. You may be responsible for filing claims when care is provided by an out-of-network dentist.</p>		

¹ A third cleaning will be covered for those who qualify due to certain medical conditions, such as pregnancy, diabetes or heart disease. Contact Aetna Member Services for details.

² Based on contracted rates.

³ Subject to recognized charges.

These charts show only a general description of your benefits under the DoD NAF Health Benefits Program.

If there is a conflict between the benefits shown in the charts and those in the Summary Plan Description (SPD), the terms of the SPD will be used to determine coverage and benefits.

MOD DOD-1765 PPO DENTAL (1/25)

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