



Taking Care
**of
YOU**

nafhealthplans.com



OCONUS EMPLOYEES & RETIREES 2020 OE Overview

(844) 712-3250 Participant code: 94500945 ¹

2020 Plan Changes

- There are NO changes to the current Aetna International Plan.
- A New High Deductible Health Plan (HDHP) with a Health Reimbursement Account (HRA) is being added as an option. In 2020 and going forward, you'll have a choice of medical plans to choose from.
- No changes for 2020 to dental plans.

2020 Cost REDUCTION!

- The cost of the current Aetna International medical plan will **decrease** by 2.71%
- The new HDHP w/HRA will cost 20% less than the Aetna International plan in 2020.
- There is NO cost change for dental. Stand Alone Dental Rates, available for employees (not retirees), will decrease by 3.5% for 2020.

2020 Aetna International Plans Bi-weekly Payroll Cost Comparison (Employees)

	Aetna International Traditional Choice Plan	<u>New</u> Aetna International High Deductible Health Plan (HDHP)	Annual Savings from 2020 cost of Aetna International Traditional Plan
Employee ONLY	\$79.18	\$63.35	-\$411.58
Employee + Spouse	\$182.92	\$146.33	-\$951.34
Employee + Child(ren)	\$152.82	\$122.26	-\$794.56
Employee + Family	\$242.30	\$193.84	-\$1,259.96

2020 Aetna International Plans Monthly Cost Comparison (Retirees)

	Traditional Choice and Choice POSII Plans	<u>NEW</u> High Deductible Health Plan (HDHP)	Annual Savings from 2020 cost of Aetna International Traditional Plan
Employee ONLY	\$171.56	\$137.25	-\$411.72
Employee + Spouse	\$396.31	\$317.05	-\$951.12
Employee + Child(ren)	\$331.11	\$264.89	-\$794.64
Employee + Family	\$524.98	\$419.98	-\$1,260.00

New HDHP is being added as an option for 2020 and forward!

- The new plan being offered as an option to the current Aetna International plan is a High Deductible Health Plan (**HDHP**). A HDHP is just a type of medical plan that has a higher deductible in exchange for lower payroll costs but with this plan, you can also enroll in the Health Reimbursement Account (HRA).
- You'll now have a choice for medical plans. You can decide which medical plan best meets the needs of you and your family. During Open Enrollment, active employees will have a cool tool call **ALEX** to put in your estimated healthcare needs and the tool can help you decide which plan may be best for you.

This new HDHP plan sounds different. How is this new HDHP plan similar to the plan I have today?

- HDHP will use the **same direct settlement listing of providers** and in the US, the same pharmacy network as the current Aetna International plan.
- HDHP will have the **same services covered** (i.e. 100% preventive, what drugs are covered, what is excluded, etc.) but at a **different cost share** than current. With a higher deductible, you'll pay more as you use the plan vs. paying more for a higher coverage level.
- HDHP will cover the **same program features** such as healthy incentives for healthy actions (biometric screenings/completing a health assessment/online, 24/7/365 Member Services, currency conversion, language translation and access to the Care and Response Excellence (CARE) Team, etc.
- HDHP will have the **same \$150 vision hardware reimbursement** benefit as in the current Aetna International Traditional Choice Plan.
- HDHP will have the **same 100% preventive screenings coverage** as the current Aetna International Traditional Choice Plan.
- Maintenance Choice & Choose Generics (for RX in the US) and the 2020 Aetna Standard Formulary (what prescription drugs are on which tier) is the same as the current plan.

What will be different on the new HDHP medical vs the current Aetna International Plan?

- What is different between the current plan and the new HDHP is the amount you'll pay before and after HDHP deductible has been met. The deductible, coinsurance and Out of Pocket maximum will be higher in exchange for the 20% lower cost in payroll deductions.
- On this HDHP plan, you will have to pay the full price of the prescription drug until the deductible has been met. This is the same as how the Aetna International Plan for outside the US works currently. In country, generic will continue to be 100% covered after deductible. Brand will be covered at 75% after deductible so your cost share will be 25%.
- If the prescription drug you take is on the 2020 Preventive Medicine list, the HDHP deductible is waived. This list of drugs can be found under Resources (on the far left) at: <https://www.nafhealthplans.com/health-benefits/medical/hdhp/>
- **For any fills in the US: You pay the *full discounted price* until the deductible has been met. Once the deductible has been met, coverage for up to 30 day supply at Participating Retail Pharmacy is:**
 - ❖ Tier 1 - Generic – you pay 0% after deductible or if deductible is waived (prescription drug is on the 2020 Preventive Medicine List)
 - ❖ Tier 2 – Preferred brand-name drugs – 35% up to \$75 maximum
 - ❖ Tier 3 – Non-preferred brand-name drugs – 50% up to \$125 maximum (same maximum as Tier 3 on current plan)
 - ❖ Tier 4 – Specialty drugs – 50% up to \$125 maximum (same maximum as Tier 4 on current plan)

Let's talk HRA!

- Health Reimbursement Account (HRA), administered by PayFlex, is available only when you enroll in the HDHP option.
- For 2020, your NAF employer will fund \$500 for Employee/Retiree Only and \$1,000 for Family (employee/retiree + spouse, employee/retiree + child/ren and employee/retiree + family) into your HRA account. Your NAF employer will make a contribution deposit to your HRA each plan year you are **enrolled in both the Aetna International HDHP and the HRA.**
- The HRA funds are there for any eligible healthcare expense for any tax dependent for the time you are covered by the Aetna International HDHP plan. If you change plans or leave, these are employer funds and are not portable.
- **You are in charge** of your HRA funds. This makes you the decision maker of when to use your HRA monies for eligible healthcare expenses for you and any of your tax dependents.
- You can use the PayFlex debit card (where merchant coding by country allows) or submit for reimbursement for eligible healthcare expenses.
- You can earn more HRA funds by completing Health Incentives. These health incentives are added to your HRA.

Health Care Flexible Spending Account (HCFSA) – Available for Employees ONLY (not retirees)

- IRS pretax employee payroll contributions to pay for eligible healthcare expenses for any tax dependent. HCFSA is administered by PayFlex.
- Health Care FSA is available even if you don't have DoD NAF HBP medical coverage
- HCFSA has a "Use it or lose it" rule up to \$500 rollover each year. (Air Force does not have rollover but does have a 3 month grace period to use funds from prior year)
- REMEMBER: You must make an annual election each year during Open Enrollment to enroll or re-enroll. This annual election amount is available in January
- Need to submit receipts for reimbursement and for some debit card purchases. Use the PayFlex mobile app to make this really easy! (All but Air Force).
- You can have the AI HDHP with HRA and also elect FSA if you'd like. The FSA monies would be used first as those are "use it or lose it" up to \$500 rollover.

2020 Health Incentives

- **No changes to the Health Incentive program from 2019.**
- Any health incentives earned while enrolled in the HDHP and HRA will deposit to the HRA. If you enroll in the HDHP but do not enroll in the HRA, you will not be eligible to earn the health incentives. Incentive monies deposited to HRA are in the account until you decide when to use them to reimburse eligible healthcare expenses.
- Incentives earned in the Aetna International Traditional Choice medical plan roll over up to 3 years and are used as you have deductible and/or coinsurance claims.
- Information about how to earn health incentives and to register for a biometric screening are on nafhealthplans.com. It's not too late to earn incentives in 2019!!!
- Earn up to \$300 employee/retiree only or up to \$600 for family each year in health incentives by doing:
 - \$150 each for Biometric Screening for employee/retiree and covered spouse. You will need to choose Provider Form option, completed and signed by a doctor, to fax in your results to earn the biometric screening health incentive. This deadline is 11/30.
 - \$75 each for employee/retiree and covered spouse to complete an online health assessment by 12/31
 - \$75 each online wellness journey (up to 4 each) for employee/retiree and covered spouse completed by 12/31
- Information about how to earn health incentives and to register for a biometric screening are on nafhealthplans.com. It's not too late to earn incentives in 2019!!!

How can I learn more about 2020 and the new HDHP option?

- The www.nafhealthplans.com website
- Attend any of the employee **calls** that will be scheduled during the 1st 4 of the 5 weeks of OE (call schedule is posted on the home page on www.nafhealthplans.com).
- Use **ALEX** during Open Enrollment to help you decide which plan is best. It's a great tool that will guide you through benefit comparison so you can input your personal healthcare scenario for **ALEX** to make a recommendation of which plan may be better for you and your family.
- **Be sure to check out aetnainternational.com** and register to access the direct settlement provider listing by country and lots more!