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## **New Medical Plan Added for 2020 - OCONUS**

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# New Plan Added for 2020

- During 2019 Open Enrollment, the DoD NAF HBP\* announced that there will be a **new lower cost medical plan option** offered to employees and retirees beginning 1/1/2020.
- The great news is that the new plan will be a High Deductible Health Plan (**HDHP**). A HDHP is just a type of medical plan. Your employer will also offer a Health Reimbursement Account (HRA) if you enroll in the HDHP.
- 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, you'll have a tool to put in your estimated healthcare needs and the tool can help you decide which plan may be best for you.

\*DoD Nonappropriated Health Benefit Program

# What is HDHP with HRA?

- **I've heard about this "HDHP" and "HRA".**

HDHPs with HRAs have been around since 2004. 70% of employers offer at least 1 HDHP medical plan.

- **This sounds so different than the Aetna International Traditional Choice (Indemnity) Plan we have now.**
  - The AI HDHP will also be a Traditional Choice (Indemnity) Plan and 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 payroll contributions for a higher coverage level.
  - The AI HDHP will cover the **same program features** such as incentives for healthy actions (biometric screenings/completing a health assessment/online journeys).
  - The AI HDHP will have the same resources available overseas: listing of direct settlement providers, currency conversion, language translation, 24/7/365 Member Services, etc.
  - The AI HDHP will have the **same \$150 vision hardware reimbursement** benefit as the Aetna International Indemnity plan.

# HRA vs. FSA

## HRA = Health Reimbursement Account (Administered by PayFlex)

- You are eligible to enroll in a HRA only if you are covered under the Aetna International HDHP plan (new for 2020)
- You can submit any eligible healthcare, dental or vision expense not covered by the plan for reimbursement.
- The eligible healthcare expenses are the same as those covered by a Health Care Flexible Spending Account (FSA).
- With a HRA, you can still elect the Health Care FSA. **The HRA is administered by PayFlex.** FSA is also administered by PayFlex for all NAFs except Air Force. With PayFlex for both HRA and HSA, you would have your Health Care FSA and your HRA on one debit card that uses FSA monies first.
- You have the HRA monies available for eligible healthcare expenses for the length of time covered by the AI HDHP health plan.
- Your NAF employer can make contributions to your HRA (and they will!). Employees can not contribute to their HRA.
- NOTE: if you move to CONUS and elect the HDHP with HSA, the employer monies in your HRA will be forfeited. You can submit for reimbursement for only the dates covered under the HRA.

# Health Care FSA vs. HRA

**Health Care FSA = Flexible Spending Account**  
(IRS Pretax. Administered by PayFlex except Air Force)

- Available even if you don't have DoD NAF HBP medical coverage
- "Use it or lose it" 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)
- Pretax employee payroll contribution
- Has IRS requirements
- Annual election amount available January (or time of enrollment)
- **No employer contributions allowed to a FSA**



# What will be different on the HDHP vs the current Aetna International plan?

- **LOWER PRICE.** It is estimated that the cost for the HDHP plan will be 15-20% lower than the Aetna International Indemnity plan. Final pricing will be released with 2020 OE information.
- **HRA is available.** You are eligible to elect a HRA in Aetna International HDHP plan.
- **Employer Deposit.** With a HRA, your NAF employer is able to make a contribution (one amount for individual coverage, a different amount for family coverage). It will be a one-time deposit that will occur once you have **enrolled in both** the HDHP and the HRA. The monies deposited are employer monies so if you leave the plan, you forfeit any HRA balances.
- **Pharmacy.** On the HDHP, even prescription drugs filled in the U.S. or through Mail Order Drug (MOD) will be deductible and coinsurance. Deductible and coinsurance is how prescription drugs purchased overseas are currently covered.

# How can I learn more about this new Aetna International plan?

- The [www.nafhealthplans.com](http://www.nafhealthplans.com) website will have information posted and will be updated as we get closer to 2020 Open Enrollment (OE).
- Attend any of the employee **calls** that will be scheduled May-September (call schedule will be posted soon on [www.nafhealthplans.com](http://www.nafhealthplans.com)).
- Read the informational material that we'll **mail** to you for 2020 OE in October.
- Use **ALEX** during Open Enrollment to help you decide which plan is best. NEXCOM employees will be using **bswift** for online enrollment and within bswift, Emma is the tool that will guide you through benefit comparison right into you making a plan election.