



# US ARMY NAF EMPLOYEE BENEFITS PROGRAM

## NAF OPEN ENROLLMENT 2019

October 28<sup>th</sup> thru November 29<sup>th</sup>, 2019

**Dear Nonappropriated Fund Employee:**

The purpose of this brochure is to provide current information about your NAF Employee Benefit Programs and to inform you that we will conduct a full Open Enrollment this year. As an eligible NAF Employee, you will be able to make certain benefit program elections and make certain changes to programs in which you currently participate. As with previous years, NAF Employees will not receive Open Enrollment packets in the mail. An employee can review Open Enrollment information online at [www.nafbenefits.com](http://www.nafbenefits.com) or on Aetna's website at [www.nafhealthplans.com](http://www.nafhealthplans.com); however, all employee Open Enrollment changes must be made at your local, servicing NAF Human Resources Office (HRO).

We are pleased to announce that we will be offering a new High Deductible Health Plan (HDHP) with a corresponding Health Savings Account (HSA) (CONUS) or a Health Reimbursement Account (HRA) (OCONUS) in addition to the current DoD Health Benefit Plan (DODHBP).

We also strongly encourage you and your family members to view the [NAF Open Enrollment Video](#) and use the interactive benefits counselor, [Alex](#), at [www.nafhealthplans.com](http://www.nafhealthplans.com). Based on your individual/family health care needs, Alex can assist in determining which health plan may be the best choice for you.

Reminder: For the Health Benefit Plans and Stand Alone Dental Plan, there are four premium tiers available to choose from: Single; Single plus Child(ren); Single Plus Spouse and Family (Single plus Spouse plus Child(ren)).

In CY 2020 and going forward, Active CONUS employees and Pre-65 Retirees will pay one premium rate based on the tier selected and Active OCONUS employees and Post-65 Retirees will pay a different premium rate based on the tier selected for the DODHBP or HDHP. Please note that the healthcare premiums for Active OCONUS employees will be lower as healthcare services accessed in the various countries overseas cost less than those in the U.S. The rates for Post-65 Retirees will also be lower because this group has lower medical costs (due to Medicare being the primary payer). This approach is in line with industry standards where post-65 retirees and employees overseas are rated separately.

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## Health Benefit Plans

You may enroll in any of our Health Benefit Plans, either the DODHBP or the new HDHP, the Stand Alone Dental Plan, or one of our Health Maintenance Organizations (HMOs), where available. You may also change from the DODHBP to an HMO, from an HMO to the DODHBP, or from one HMO to another. Please check with your servicing NAF HRO for information on HMOs available at your installation.

You will also be able to make changes to your Health Benefit Plan coverage, including adding or deleting dental coverage, increasing your coverage from Single, to Single plus Child(ren), Single plus Spouse or Family (Single plus Spouse plus Child(ren)), decreasing your coverage from family to single or canceling your coverage. All Open Enrollment health plan changes and elections will be effective January 1<sup>st</sup>, 2020.

**Premium Rates for 2020:** The DODHBP medical and dental plans premium rates for 2020 will increase by 5.25% for CONUS/Pre-65 Retirees and will decrease by 2.71% for OCONUS/Post-65 Retirees. The employee/employer premium share split remains 30/70.

The bi-weekly employee premiums for Active CONUS Employees are:

Single w/o Dental	\$86.15	Single w/Dental	\$90.65
Single plus Child(ren) w/o Dental	\$166.27	Single plus Child(ren) w/Dental	\$174.95
Single plus Spouse w/o Dental	\$199.01	Single plus Spouse w/Dental	\$209.39
Family w/o Dental	\$263.62	Family w/Dental	\$277.38

The bi-weekly employee premiums for Active OCONUS Employees are:

Single w/o Dental	\$79.18	Single w/Dental	\$83.68
Single plus Child(ren) w/o Dental	\$152.82	Single plus Child(ren) w/Dental	\$161.50
Single plus Spouse w/o Dental	\$182.92	Single plus Spouse w/Dental	\$193.30
Family w/o Dental	\$242.30	Family w/Dental	\$256.05

The 2020 bi-weekly premium rates for the HDHP for Active CONUS Employees are:

Single w/o Dental	\$68.92	Single w/Dental	\$73.42
Single plus Child(ren) w/o Dental	\$133.02	Single plus Child(ren) w/Dental	\$141.70
Single plus Spouse w/o Dental	\$159.21	Single plus Spouse w/Dental	\$169.59
Family w/o Dental	\$210.89	Family w/Dental	\$224.65

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The bi-weekly employee premiums for the HDHP for Active OCONUS Employees are:

Single w/o Dental	\$63.35	Single w/Dental	\$67.85
Single plus Child(ren) w/o Dental	\$122.26	Single plus Child(ren) w/Dental	\$130.94
Single plus Spouse w/o Dental	\$146.33	Single plus Spouse w/Dental	\$156.71
Family w/o Dental	\$193.84	Family w/Dental	\$207.60

The 2020 bi-weekly premium rates for the Stand Alone Dental Plan offered as an employee pay-all plan will decrease by 3.5%. The rates for 2020 are as follows:

\$15.54 for Single coverage
\$31.08 for Single plus Spouse
\$34.97 for Single plus Child(ren)
\$50.51 for Family coverage

Please check with your servicing NAF HRO for the Calendar Year 2020 HMO rates.

## High Deductible Health Plan Design

The HDHP is part of the same network (listing of providers) as the current preferred provider organization plan, to include in-network and out-of-network coverage. The Summary of Benefits for the plan lists the covered services for the Deductible, out-of-pocket amounts, and pharmacy as shown below.

A qualified HDHP can be combined with a HSA allowing individuals to use pre-tax dollars to pay for eligible health expenses and to build a savings fund for future medical costs. According to IRS rules and regulations, OCONUS employees and post-65 retirees enrolled in the HDHP are not eligible for an HSA and instead will be offered a Health Reimbursement Arrangement (HRA).

There is no provision for an employer contribution to a Health Savings Account during Temporary Continuation of Coverage on the HDHP medical plan.

Please visit [www.nafhealthplans.com](http://www.nafhealthplans.com) for additional information.

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Employer HSA/HRA Deposit	\$500 Employee/Retiree Only \$1,000 Family  (Family = Employee + Spouse, Employee +Child(ren), and Employee + Family)
Deductible (In-Network)	\$1,500 Employee/Retiree Only \$4,500 Family
Deductible (Out-of-Network)	\$4,500 Employee/Retiree Only \$9,000 Family
Out of Pocket (In-Network)	\$6,000 Employee/Retiree Only \$12,000 Family
Out of Pocket (Out-of-Network)	\$12,000 Employee/Retiree Only \$16,000 Family
Office Visits	In-network preventative care is 100% covered. Coinsurance after deductible: 75% for In-Network 60% for Out-of-Network
Pharmacy	Covered In-Network Only. Includes Preventive Medicine List. Tier 1 – 0% after deductible Tier 2 – 35% after deductible with \$75 max Tier 3 – 50% after deductible with \$125 max Tier 4 – 50% after deductible with \$125 max

## FLEX Employees

### Expansion of Medical Eligibility Criteria to Cover NAF Flexible Category Employees Who Work 30 or More Hours Per Week On Average:

The Patient Protection and Affordable Care Act (PPACA), P.L. 111-148, Section 1513 amends the Internal Revenue Code, Section 49080H. This requires the DoD NAF employers to offer medical coverage in the NAF HBP to flexible category employees working 30 or more hours per week on average.

Who is eligible to enroll during Open Enrollment?

Prior to the open enrollment period, the Army NAF Employee Benefits Office will look back at the work history of flexible category employees to determine who meets the 30 or more hours per week work requirement. Notification to eligible employees will begin prior to the open enrollment period.

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When does coverage begin?

Newly eligible employees may enroll themselves for single coverage and/or their spouse and eligible family members during the open enrollment period. Coverage will begin January 1st, 2020.

Dental Coverage:

There is no legal requirement to offer dental insurance to newly eligible flexible category employees and their dependents. The fully insured stand-alone dental plan and the Aetna bundled dental plan will not be offered.

Temporary Continuation of Coverage (TCC):

TCC is available for flexible category employees who lose coverage in the NAF HBP for any reason other than termination for cause.

What plans are available?

Newly eligible flexible category employees, their spouses and their dependents may elect to enroll in any Health Maintenance Organization (HMO) plan or non-HMO plan offered by their NAF employer.

## Creditable Coverage Certificates

Certificates of Creditable Coverage are posted on [www.nafhealthplans.com](http://www.nafhealthplans.com).

## CY 2020 Electronic Open Enrollment Communications Information

DODHBP Plan Information Packets will be electronic for Calendar Year 2020. Participants will receive a newsletter in October announcing NAF Open Enrollment. In addition, participants will receive a link to the new NAF Open Enrollment Video. All members and family members are strongly encouraged to view this video. Please log-on to [www.nafhealthplans.com](http://www.nafhealthplans.com) for the complete communications package.

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## Premium Tax Credit

The Internal Revenue Code Section 125 Pre-Tax Health Premium Program will continue in effect in 2020. This program allows you to pay your employee share of the Health Benefit Plan, HMO and Dental Plan premiums with pre-tax dollars, thus reducing your taxable income and increasing your take-home pay. This benefit will automatically continue in 2020, unless you opt out of this program during this Open Enrollment. Because the Internal Revenue Code does not allow canceling your plan participation during the plan year, January 1<sup>st</sup> thru December 31<sup>st</sup>, 2020, you will have the option of declining participation in the program during this Open Enrollment. To decline participation in the Pre-Tax Health Premium Program, please contact your local, servicing NAF HRO.

## Life Insurance Plan

You may enroll in the Life Insurance and Accidental Death and Dismemberment Plan, without evidence of insurability, during this Open Enrollment. There are a number of coverage options available.

## Basic Life Insurance

The Basic Life Insurance Plan gives you life insurance protection, accidental death and dismemberment (AD&D) coverage, and dependent life insurance coverage. The rate for 2020 remains the same at 11 cents per \$1,000 dollars of coverage for both employees and employers. The policy pays the face amount in the event of your death. The AD&D coverage pays additional benefits to your beneficiary in the event of your accidental death or to you if you lose your sight or a limb as a result of an accident. Dependent life insurance is included at no additional cost. The dependent coverage is \$5,000 for your spouse and \$2,500 for each eligible dependent child. You may choose one or two times your basic salary, rounded to the next higher \$1,000, not to exceed \$500,000.

## Optional Dependent Life Insurance

You may also elect additional Optional Dependent Life Insurance. Currently, if you have elected Basic Life Insurance, you automatically receive Dependent Life Insurance free of charge. Your spouse is covered for \$5,000 and each of your eligible dependent children are covered for \$2,500. However, you and your eligible family members may elect additional coverage for your spouse and children in increments of \$5,000/\$2,500 at a modest bi-weekly cost, up to a maximum of \$25,000 for your spouse and \$12,500 for your eligible dependent children. You must be enrolled in the Basic Life Insurance Plan to elect additional Optional

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Dependent Life. Optional dependent insurance rates are also listed on the Benefits website. If you enroll in the Basic Life Insurance Plan, the Optional Life Insurance, or the Optional Dependent Life Insurance Plans, your election will be effective January 1<sup>st</sup>, 2020, provided you are actively at work on or after January 1<sup>st</sup>, 2020. If you would like to enroll in the Group Life Insurance Plan or make changes to your current Life Insurance Plan election, please contact your local, servicing NAF HRO.

## Optional Life Insurance

If you have elected Basic Life Insurance, you may also purchase Optional Life Insurance in increments of \$10,000. You may choose an Optional Life Insurance amount up to two times the amount of your Basic Life Insurance coverage, not to exceed \$500,000. (*Evidence of Insurability is required if you choose to purchase more than \$100,000 of Optional Life Insurance coverage.*) The bi-weekly cost of Optional Life Insurance is based on your age and the amount of coverage you choose. Rates are available on our website at [www.nafbenefits.com](http://www.nafbenefits.com).

## Federal Long Term Care (FLTCIP) Insurance Program

Enrollment in the FLTCIP requires evidence of insurability. Enhanced coverage options are available. This excellent Long Term Care Insurance Program is a valuable benefit you should consider. Premiums are based on your age when enrolling; each year you wait to enroll means the premiums will be a little higher. For information concerning the FLTCIP, including how to enroll, please visit <https://www.ltcfeds.com/>.

## Flexible Spending Accounts (FSAs)

FSAs allow you to set aside a portion of your salary into special accounts to pay for health expenses not covered by your Health Insurance and to cover expenses incurred for child and adult Dependent Care. These are two separate types of FSAs. You may elect to put money aside in one or both types of FSAs. Participants enrolled will be able to use the debit cards to make payments to merchants for health expenses only. For those employees who enrolled in the FSA Plan for 2019, your FSA election will not automatically rollover into 2020. If you are interested in enrollment for 2020, you must reenroll for during the NAF Open Enrollment period

If you have a remaining balance in your Health Care FSA at the end of year, December 31<sup>st</sup>, 2019, and continue to be active eligible employee on the last day of the plan year, you'll be able to carry over up to \$500 in unused funds to the next plan year. In addition, the amount you carry over does not change the amount you can contribute to a Health Care FSA. **In CY 2019, you could contribute up to \$2,700. The CY 2020 limit has not yet been released by the IRS, but we anticipate it will increase by \$50 to \$2,750.**



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If you are interested in enrolling or reenrolling in the FSA plan, please contact your local, servicing NAF HRO. There is additional information on our website, [www.NAFBenefits.com](http://www.NAFBenefits.com), links to the Aetna FSA website, as well as tools to help you determine if this program will help you save money on health care and dependent care. You do not have to be enrolled in a health insurance plan to enroll in the FSA Program. This is a calendar year (tax year) program. Your election will remain in effect throughout the year, unless you experience a qualifying family life event, which would allow you to change your election. Enrollment is only available through your local, servicing NAF HRO.

## NAF Employee 401(k) Savings Plan

401(k) Plan changes are not restricted to Open Enrollment; you may enroll in the 401(k) Savings Plan or change your contribution rate at any time. The IRS sets a maximum amount you can contribute to a 401(k) plan in any given year and it is usually adjusted upward to account for inflation. For 2019, the limit was \$19,000. Employees age 50 or older could also make "catch-up contributions" of up to \$6,000 above and beyond the limit amount of \$19,000. **The contribution limits for 2020 have not yet been released by the IRS, but we anticipate the limit will increase by \$500 to \$19,500 and the catch-up amount will also increase an additional \$500 to \$6,500 for a combined total of \$26,000.**

Ten (10) funds are available for investment, in addition to twelve (12) Life Cycle Funds for those who want to have their investments managed by professional investors. The Life Cycle Funds are keyed to your anticipated retirement date so that your funds are invested to coincide with where you are in your life cycle as you accumulate assets for your retirement years. For more information about your investment options, please visit Fidelity's website at [www.401k.com](http://www.401k.com). To enroll in the 401(k) Plan, change your contribution rate, or update your beneficiary information, please visit your local, servicing NAF HRO. To take advantage of your investment options, please access your Fidelity account through our website or call Fidelity Investments for assistance at 1-800-835-5093 (OCONUS ATT Direct Access Code + 1-877-833-9900).

A new 401(k) Automatic Enrollment feature was implemented CY16 for all eligible new hires and rehired employees only. Employees enrolled in the NAF 401(k) Savings Plan have the option to opt out of the Plan or increase their contribution levels at any time.

## NAF Employee Retirement Plan

You may enroll in the NAF Employee Retirement Plan at any time. Currently, 95% of NAF employees are enrolled in the plan, which provides a generous benefit when you retire, without Social Security offset. To enroll and start earning creditable service for retirement, see your local, servicing NAF HRO.



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## Employee Benefits Online

Remember, you can view and print a summary of your benefits data, including your current elections and personal information in the NAF Employee Benefits System, run a retirement projection, and submit a Service Request to correct or update your data. Employee Benefits Online is secure and simple to use. Go to [www.nafbenefits.com](http://www.nafbenefits.com) under News and Tips, click on the Employee Self Service Portal link, and follow the sign-in instructions. Once you are in, all the information you need is there. If you need help resetting your password, please contact the Benefits Office at 210-466-0756.

## Opportunity to Speak Directly with an Aetna Representative

The Aetna Account Representatives will be hosting several question and answer opportunities for NAF employees in preparation for NAF Open Enrollment. This will be a great opportunity for you to talk directly to the Aetna Plan representatives regarding any Plan changes for 2020.

Please note that these calls are for Aetna benefits only. A partial schedule is posted below. For the complete schedule, please visit [www.nafhealthplans.com](http://www.nafhealthplans.com).

US (CONUS) call schedule is below and the call in number for these calls is:  
(844) 712-3250 Participant Code: 94500945

Tuesday, October 29 <sup>th</sup>	10:00 - 11:00 AM EDT
Wednesday, October 30 <sup>th</sup>	3:00 - 4:00 PM EDT
Thursday, October 31 <sup>st</sup>	9:00 – 10:00 AM EDT
Monday, November 4 <sup>th</sup>	7:00 - 8:00 PM EST
Tuesday, November 5 <sup>th</sup>	12:00 – 1:00 AM EST
Friday, November 8 <sup>th</sup>	10:00 - 11:00 AM EST
Tuesday, November 12 <sup>th</sup>	1:00 – 2:00 PM EST

Aetna International (OCONUS) call schedule is below and the call in number for the AI calls is:  
(844) 712-3250 Participant code: 94500945

Tuesday, October 29 <sup>th</sup>	8:30 - 9:00 AM EDT
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Wednesday, October 30 <sup>th</sup>	9:30 - 10:00 PM EST
Thursday, October 31 <sup>st</sup>	8:30 – 9:00 AM EDT
Monday, November 4 <sup>th</sup>	9:30 - 10:00 PM EST
Tuesday, November 5 <sup>th</sup>	8:30 – 9:00 AM EST
Wednesday, November 13 <sup>th</sup>	8:30 - 9:00 AM EST

## Conclusion

All Open Enrollment changes to your life and health insurance will be effective January 1<sup>st</sup>, 2020, provided you are actively working. Changes to your 401(k) plan election will be effective the first full pay period after receipt of enrollment forms by Payroll. Retirement Plan enrollment is effective immediately on the date you sign the enrollment form. Please stop by your local, servicing NAF HRO and update your beneficiaries and demographic data.

**Important: Every member/dependent enrolled in a health plan must have a valid Social Security Number (SSN) on file in the Benefits Workstation System (Ariel) to ensure compliance with IRS tax reporting requirements under the Affordable Care Act.**

We hope this information is helpful to you and will encourage you to review your Benefit participation to make full use of these opportunities.