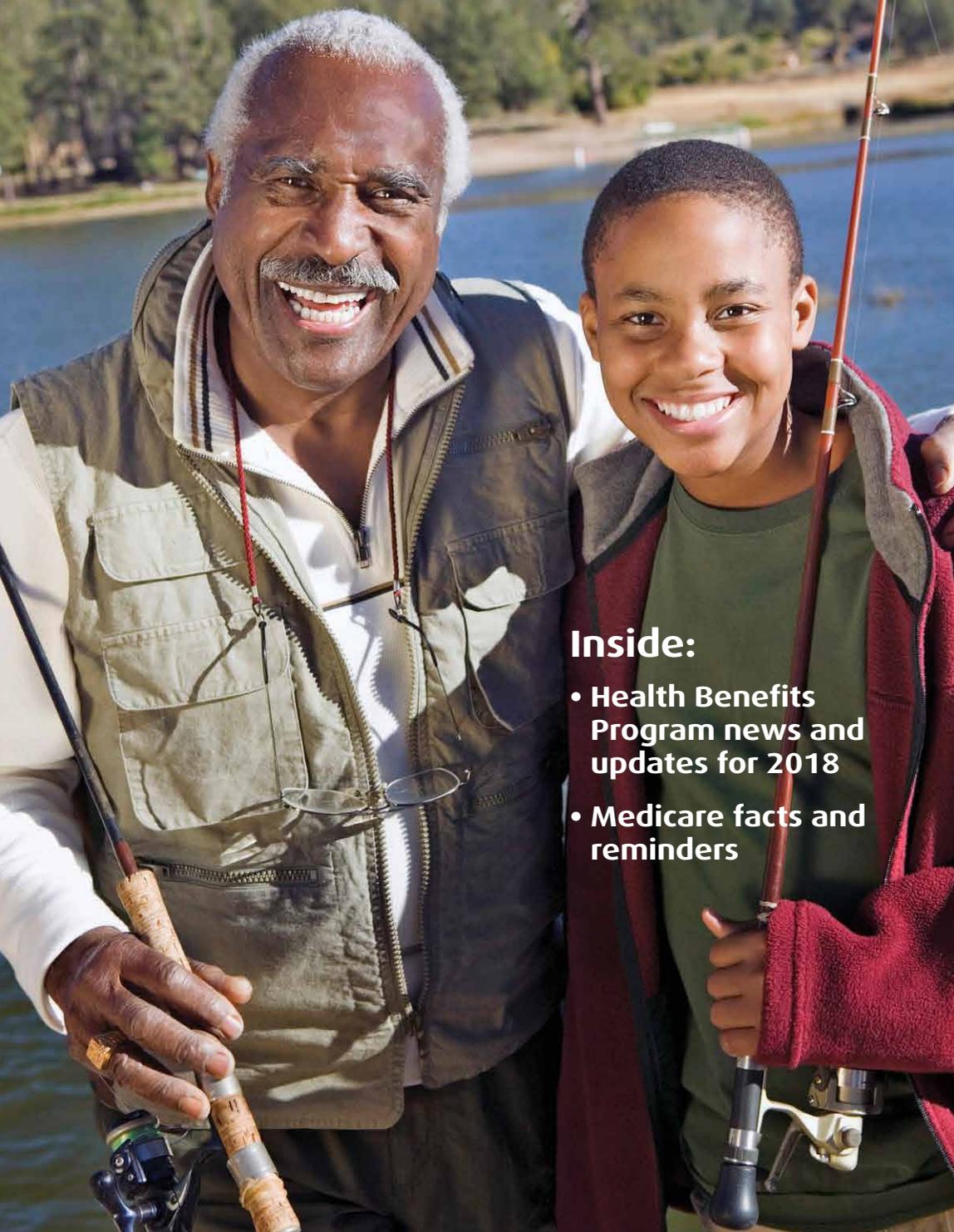




News, Facts and Reminders about Your 2018 Health Benefits Program

DoD NAF Open Enrollment: November 6 – December 1, 2017



Inside:

- Health Benefits Program news and updates for 2018
- Medicare facts and reminders

Good news for 2018

There's good news for your health and your pocketbook in 2018.

★ **There's no increase in monthly premiums!**

For the first time in 17 years, premiums will not be increasing in 2018, unless you make an enrollment change. It's important to know that retirees in the plan contribute only 30% of the cost of the premiums, while your former NAF-employer picks up the remaining 70%. Visit www.nafhealthplans.com for rate amounts.

★ **Teladoc®: New for post-65 retirees in 2018!**

Teladoc is an efficient and cost-effective alternative to seek treatment for non-emergency medical issues. Teladoc lets you talk with board-certified primary care doctors and pediatricians via phone 24/7. Teladoc doctors can consult, treat and prescribe for non-emergency problems like colds, flu, sinus infections, allergies and more.

To register with Teladoc, go to www.teladoc.com/aetna. Post-65 retirees can register after January 1, 2018. Once you register, you can talk with a doctor any time, for just a \$10 copay. (Medicare will not cover this cost.)

Teladoc may not be available in all states, and is not available overseas.

★ **In 2018, you and your covered spouse have until November 30 to complete your biometric screening to earn the \$150 Health Incentive Credit!**

★ **There's still time to earn your 2017 Health Incentive Credits!**

You (and your covered spouse) have until November 30, 2017 to complete your biometric screening(s) to earn the \$100 incentive credit for 2017. Plus, there are additional healthy actions you can complete to earn even more credits by December 31, 2017.

Remember: You must complete the online Health Assessment by December 31 to unlock any Health Incentive Credits you've earned in 2017.



What you need to know and do

Retirees and family members under age 65:

This year's Open Enrollment will take place **November 6 to December 1, 2017**. Here's what you should know:

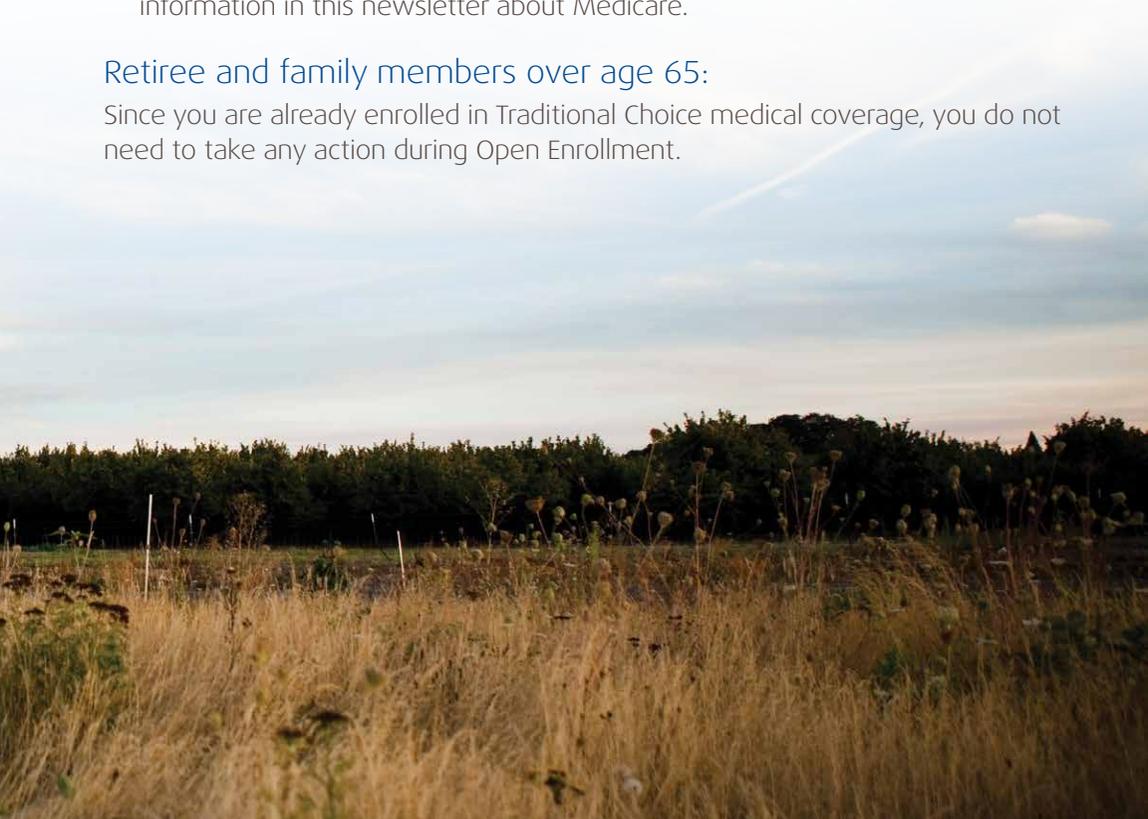
- ★ You may switch to another NAF employer-sponsored plan (if available in your geographic region) if you are currently enrolled in medical coverage. Standard eligibility criteria will apply. If another plan is not offered in your area, you will not be able to switch at this time. Go to www.nafhealthplans.com to determine if there is another plan offered in your area.
- ★ Any changes made during the enrollment period will be effective January 1, 2018.
- ★ If you are not making any changes, you don't have to do anything. Your existing coverage will remain in effect for 2018. Keep in mind, you may not enroll or re-enroll in a plan that you were not eligible for at the time you retired. You may only make changes to your coverage elections during the year if you have a qualified family status change (adding or removing family members.)

Retirees and family members turning age 65:

- ★ Depending on your NAF employer, you may not be automatically enrolled in the Aetna Traditional Choice® Indemnity Plan. You will need to check-in with your servicing Human Resources Office to see if there are any actions you need to take to enroll in the Traditional Choice Plan once you turn age 65.
- ★ You are strongly advised to enroll in Medicare Parts A and B. See additional information in this newsletter about Medicare.

Retiree and family members over age 65:

Since you are already enrolled in Traditional Choice medical coverage, you do not need to take any action during Open Enrollment.



Understanding how Medicare interacts with your DoD NAF Health Benefits Program

Medicare provides health insurance for Americans age 65 and older. The program is administered by the Centers for Medicare & Medicaid Services (CMS) and is divided into different parts, as explained in this section.

Get to know Medicare and how it works with your DoD NAF Health Benefits Program (HBP).

Medicare Part A

You become eligible for Medicare Part A when you turn 65. Medicare Part A may be provided at no cost to you if you paid FICA taxes for at least 10 years.

Medicare Part A covers:

- ★ Inpatient hospital services and supplies, including blood
- ★ Skilled nursing facility care
- ★ Home health care and hospice services

Medicare Part B

You pay a monthly premium for Medicare Part B, which covers medical services such as:

- ★ Preventive care, including routine physical exams, flu shots, bone density screening, mammograms, colorectal cancer screenings and more
- ★ Doctors' services
- ★ Outpatient medical and surgical services and supplies
- ★ Lab services
- ★ Durable medical equipment, such as a wheelchair or other assistive device

Coordination of Benefits

The DoD NAF HBP pays secondary to Medicare, and the benefits are calculated as though you have enrolled in Part B — whether or not you've actually enrolled. This is why it's important to enroll in Part B as soon as you become eligible for it.

Refer to the Coordination of Benefits Chart in the Understanding Medicare presentation at www.nafhealthplans.com/retiree.

Enrolling in Medicare Part A and Part B

If you are already receiving Social Security benefits at age 65, you will automatically be enrolled for Medicare Part A and Part B.

You'll receive a mailing from Medicare three months before you turn 65. It will include your Medicare card and information about enrollment.

If enrollment is **not** automatic, you may enroll during the Medicare enrollment period. If you don't enroll when you first become eligible, you may pay a penalty.

The DoD NAF HBP treats claims as if you are enrolled in Part A and B, so enroll in both as soon as you are eligible.

For more about late enrollment and penalties, visit www.Medicare.gov.

Medicare Direct

Once you are retired and eligible for Medicare, your DoD NAF Health Benefits program (HBP) becomes secondary to Medicare. This means Medicare pays its benefits first, then the DoD NAF HBP pays as secondary. Medicare Direct is a service that takes care of filing secondary claims.

Here's how it works: When your doctor's office submits claims to Medicare, Medicare will pay its portion of the claim, then send the remaining balance to Aetna for processing. Aetna will then pay its portion of the claim and notify you.

You are automatically enrolled in Medicare Direct if your Medicare Number is your Social Security number followed by the letter "A." If you are not automatically enrolled, you can call Aetna Member Services at **1-800-367-6276** to enroll.

Your spouse and eligible dependent(s) are not automatically enrolled in Medicare Direct, but can be enrolled by calling Aetna Member Services at the number above.

Medicare Part D

Medicare Part D covers prescription drugs. You do not need to enroll in Medicare Part D because you have prescription coverage through your HBP that has been deemed "creditable".

You may decide at a later time to enroll in Medicare Part D. If you do, you will not pay a late enrollment penalty, as the DoD NAF HBP provides creditable drug coverage. Remember, you will not receive benefits from both Medicare Part D and the DoD NAF HBP for prescription drug expenses.

For help and information

- ★ Visit www.nafhealthplans.com>**Retiree** for more information about Medicare, including answers to questions such as:
 - What happens if my doctor doesn't accept payment from Medicare?
 - What can I do if Medicare denies a claim?

On the site you'll also find information about the DoD NAF HBP, Medicare facts and reminders, and see what's new in the year ahead.

- ★ Visit www.Medicare.gov to learn more about Medicare coverage, costs, coordination of benefits and other topics. You can call Medicare at **1-800-MEDICARE (1-800-633-4227)**.

Participate in a group conference call to learn more about Aetna plans, Medicare, how Medicare coordinates benefits with your DoD NAF HBP and more.

U.S. (CONUS) (includes Alaska, Hawaii and Puerto Rico)

Call-in number: **1-844-712-3250**

Participant code: 94500945

Call schedule:

Tuesday, November 14, 9:00 – 9:30 AM EST

Tuesday November 21, 8:00 – 8:30 AM EST

Tuesday, November 28, 9:00 – 9:30 AM EST

Thursday, November 30, 1:00 -1:30 PM EST

International (OCONUS) (includes Guam)

Call-in number: **1-844-712-3250**

Participant code: 94500945

Call schedule:

Tuesday, November 21, 9:00 – 9:30 AM EST

Tuesday, November 28, 8:00 – 8:30 AM EST

Wednesday, November 29, 9:00 – 9:30 PM EST



Aetna DoD NAF Health Benefits Program
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INDICIA
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Information and changes to your DoD NAF Health Benefits Program

CCG DoD-0144 Retiree (10/17)



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