

Aetna International Traditional Choice® Indemnity Medical Plan

Department of Defense Nonappropriated Fund Health Benefits Program

Summary of Benefits effective January 1, 2018

Plan Provisions	Plan Benefits†
Calendar Year Deductible	
✧ Individual	\$500
✧ Family of 2	\$1,000 (2 times individual)
✧ Family of 3 or more	\$1,500 (3 times individual)
Health Incentive Credit	
Earn credit toward your deductible and coinsurance* expenses by completing certain healthy actions. For more details about the healthy actions and the incentives, visit www.nafhealthplans.com > Health Incentive Credit. The credit does not apply to copayments. The annual maximum credit is \$250 for employee only and \$600 for an employee that covers dependents.	
*Coinsurance is the percentage of your covered expenses that you pay after you meet the calendar deductible.	
Out-of-Pocket Maximum	
This is the maximum amount you pay for your share of covered expenses in a calendar year. It includes deductibles, coinsurance and copays. Prescription eyewear, Choose Generics penalties, expenses covered at 50% and non-covered expenses do not count toward your out-of-pocket maximums.	
✧ Individual	\$4,000
✧ Family of 2	\$8,000 (2 times individual)
✧ Family of 3 or more	\$12,000 (3 times individual)
Lifetime Maximum	Unlimited
Hospital Precertification	You must precertify any scheduled hospital stay.
Please see your Summary Plan Description (SPD) for details.	\$500 penalty for failure to precertify (penalty waived if you are overseas)
Preventive Care	
✧ Routine physical exam (one per calendar year) and immunizations	100%, no deductible
✧ Well-child care and immunizations (Birth to age 7. Please see your SPD for age and frequency schedule.)	100%, no deductible
✧ Routine gynecological exam including Pap test and related lab fees (one per calendar year)	100%, no deductible
✧ Routine mammogram (one per calendar year for women age 35 and over)	100%, no deductible
✧ Routine colonoscopy (one every 10 years; age 50 and over)	100%, no deductible
✧ Routine prostate screening exam (one per calendar year for men age 40 and over)	100%, no deductible
✧ Routine eye exam and/or contact lenses fitting (one each per calendar year)	100%, no deductible
✧ Prescription eyewear – lenses, frames and contacts. You are also eligible to use Aetna vision discounts.	100% 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 (covered codes are: V2020, V2100-2199, V2200-2299, V2300-2399, V2121, V2221, V2321)	100%, no copay
✧ Routine hearing exam (one per calendar year). You are also eligible to use the Amplifon Hearing Health Care Discount Program.	100%, no deductible
✧ Hearing aids (\$3,000 maximum every 3 years). You are also eligible to use the Amplifon Hearing Health Care Discount Program.	80% after deductible

†Coverage is subject to recognized changes.

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Physician Services

★ Office visits for treatment of illness or injury	80% after deductible
★ Walk-in clinic visit	80% after deductible
★ Diagnostic lab and X-ray	80% after deductible
★ Maternity care office visits	80% after deductible
★ In-office surgery	100% of first \$1,000, no deductible; then 80% after deductible
★ Physician hospital visits	80% after deductible
★ Anesthesia	80% after deductible
★ Allergy testing, serum and injections	80% after deductible
★ Specialists (office visits)	80% after deductible
★ Second surgical opinion	100%, no deductible

Hospital Services

★ Inpatient hospital room and board and ancillary services	80% after deductible
★ Inpatient and outpatient surgery	80% after deductible
★ Outpatient services	80% after deductible
★ Pre-operative testing	80%, no deductible
★ Other hospital services	80% after deductible

Urgent and Emergency Care

★ Hospital emergency room	80% after deductible
★ Hospital emergency room for non-emergency care	50% after deductible
★ Urgent care facility	80% after deductible
★ Ambulance	80% after deductible

Other Health Care

★ Convalescent facility (up to 90 days per calendar year)	80% after deductible
★ Home health care (up to 90 visits per calendar year)	80% after deductible
★ Private duty nursing (up to 70 eight-hour shifts per calendar year)	80% after deductible
★ Hospice (inpatient and outpatient)	100%, no deductible
★ Independent lab and X-ray facilities	80% after deductible
★ Voluntary sterilization	80% after deductible
★ Short-term rehabilitation (60-visit maximum per course of treatment)	80% after deductible
★ Durable medical equipment	80% after deductible
★ Spinal disorder (chiropractic) (20 visits per calendar year)	80% after deductible
★ Bariatric surgery	80% after deductible

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Mental Health Care

- | | |
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| ★ Inpatient (no maximum number of days) | 80% after deductible |
| ★ Outpatient (no maximum number of visits) | 80% after deductible |

Substance Abuse Treatment

- | | |
|--|----------------------|
| ★ Inpatient (no maximum number of days) | 80% after deductible |
| ★ Outpatient (no maximum number of visits) | 80% after deductible |

Prescription Drug Benefits

Participating Pharmacy

Non-Participating Pharmacy

★ Participating Retail Pharmacy Program (Up to a 12-month supply purchased at a participating U.S. pharmacy. Separate copays apply to each 30-day supply.)		
> Tier One – Generic drugs	100% after \$10 copay	Not covered
> Tier Two – Preferred brand-name drugs	100% after \$35 copay	Not covered
> Tier Three – Non-preferred brand-name drugs Choose Generics program*	100% after 35% copay – the minimum you pay per prescription is \$60; the maximum is \$125.	Not covered
> Tier Four – Specialty drugs	100% after 40% copay – the minimum you pay per prescription is \$60; the maximum is \$125.	Not covered
★ Aetna Rx Home Delivery® (for a 31 – 90-day supply)		
> Tier One – Generic drugs	100% after \$20 copay	Not covered
> Tier Two – Preferred brand-name drugs	100% after \$70 copay	Not covered
> Tier Three – Non-preferred brand-name drugs*	100% after 35% copay – the minimum you pay per prescription is \$120; the maximum is \$250.	Not covered
★ Prescriptions Purchased Overseas		
> Generic drugs	Not applicable	100% after deductible
> Brand-name drugs*	Not applicable	80% after deductible
★ Smoking Cessation Medications	100%, no copay	Not covered
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 8 counseling sessions per calendar year.		
★ Anti-Obesity Medications**	100% after applicable Tier Two and Tier Three copays	Not covered

*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. If you choose a brand drug, 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.

**Learn more at www.aetna.com/products/rxnonmedicare/data/2014/MISC/antiobesity.html.

† Coverage is subject to recognized changes.

Aetna International Dental Plan

Department of Defense Nonappropriated Fund Health Benefits Program

Summary of Benefits effective January 1, 2018

Plan Provisions	Plan Benefits†
Calendar Year Deductible	
★ Individual	\$100
★ Family of 2	\$200 (2 times individual)
★ Family of 3 or more	\$300 (3 times individual)
Calendar Year Benefit Maximum	\$2,500 per person
Preventive Care	
★ Routine oral exams and cleanings – two per calendar year*	100%, no deductible
★ Problem-focused exams – two per calendar year	100%, no deductible
★ X-rays (frequency limits apply), fluoride (no age limit) and sealants to age 18	100%, no deductible
<small>*A third cleaning will be covered for those who qualify due to certain medical conditions such as pregnancy, diabetes or heart disease. Contact Member Services for details.</small>	
Basic Care	80% after deductible
Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19, palliative treatments	
Restorative Care	50% after deductible
Inlays, crowns, fixed bridgework, gold fillings	
Oral Surgery	100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar year maximum
Services that are dental in nature	
TMJ Treatment	50%, no deductible
Temporomandibular Joint Dysfunction	\$750 lifetime maximum per person
Orthodontia for adults and children	50%, no deductible
Includes TMJ appliances	\$2,000 lifetime maximum per person
Claim Filing	
You are responsible for filing claims when you receive dental care overseas. When you receive care in the United States from a dentist who participates in Aetna's dental network, the dentist will file your claim. You may be responsible for filing claims when care is provided by a non-participating dentist.	

†Coverage is subject to recognized charges. This provision does not apply for services provided overseas.

These charts display only a general description of your benefits under the DoD NAF HBP. Should there be a conflict between the benefits shown on the chart and those in the Summary Plan Description (SPD), the terms of the SPD will be used to determine coverages and benefits.



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