



## 2011 Plan Update

### Open Enrollment for Active Employees November 1 to November 30, 2010

During Open Enrollment (November 1 to November 30, 2010), you may:

- Enroll in the DoD NAF Health Benefits Program (HBP) for the first time, if you aren't currently enrolled.
- Enroll in an HMO plan, if one is offered at your location.
- Switch from your current HMO medical plan option (if applicable) to the DoD NAF Health Benefits Program, or vice versa.
- Elect Dental benefits, or switch from one dental plan option to another.
- Change your coverage level; for example, from individual to family coverage.
- Add or drop dependents.
- Add adult children, up to age 26, to your medical plan provided they are not eligible for coverage under another employer-sponsored plan. (See *Mandatory Notice* on the reverse side.)
- Change your Section 125 pre-tax premium election.
- Do nothing and keep your existing plan in place for 2011.

### New: Health Incentive Credits

In 2011, you will be able to earn Health Incentive Credits to use toward your deductible and coinsurance\* expenses. Here's how:

- You will receive a Health Incentive Credit of \$100 by having your annual routine physical exam, or by taking the Simple Steps To A Healthier Life® online health assessment available on Aetna Navigator® ([www.aetna.com](http://www.aetna.com)).
- Your covered family members can also receive this credit. For a family of 2, your maximum credit is \$200. For a family of 3 or more, your maximum credit is \$300.

When you complete one of the recommended actions, the health incentive credit is automatically applied to your deductible or coinsurance\*. The credit will roll over to the next plan year (up to 3 years) if you are not able to use it during 2011.

There will be no other changes to your health benefits in the coming year. The DoD NAF Health Benefits Program will continue to pay 100% of the cost for preventive care exams and screenings that can catch potential problems early, when they are easier and less costly to treat. Preventive services include routine physical exams and immunizations, routine mammograms and prostate cancer screenings, well-baby care and routine dental exams and cleanings. Be sure to take advantage of this important benefit. Schedule your preventive care appointments today!

\*Coinsurance is the percentage of your covered expenses that you pay after you meet the calendar year deductible.

### A New Look for Navigator

Aetna Navigator, your secure member website, is constantly being updated and improved to make your visits more productive and satisfying. This year is no exception. Soon, the site will have a new look as well as easier navigation to locate key features such as your ID card and the health assessment.

## Mandatory Notice — Health Care Reform: What It Means for You

The following notices are required by law. The Patient Protection and Affordable Care Act (Affordable Care Act) was signed into law in March 2010. Some provisions of the law will be phased in over a period of years, while others will take effect immediately. Here's what you should know:

### *Dependent eligibility will be extended to age 26*

Under health care reform, and beginning on January 1, 2011, young adults will be allowed to stay on their parents' plan until they turn 26 years old. This applies even if the young adult is no longer living with a parent, not claimed as a dependent on the parent's tax return, and/or no longer a student. Both married and unmarried young adults can be covered to age 26, but coverage does not extend to their spouse or children. In addition, coverage will not be extended to age 26 if coverage is available to the young adult from his or her employer's health plan or a health plan sponsored by his or her spouse's employer.

If you have an adult child whose dependent coverage ended because he or she reached age 19 (or age 25 if a full-time student), your child may enroll in the Department of Defense Nonappropriated Fund Health Benefits Program (effective January 1, 2011) during the Open Enrollment period, from November 1 to November 30, 2010.

### *Not all health care reform provisions will affect your plan*

Your DoD NAF employer believes that your Department of Defense Nonappropriated Fund Health Benefits Program is a "grandfathered health plan" under the Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act.

The DoD NAF Health Benefits Program already has in place many of the provisions required by Health Care Reform. For example, the plan already provides 100% coverage for preventive health services without cost sharing. In addition, the plan does not have a lifetime benefit limit.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your NAF employer. You may also contact the U.S. Department of Health and Human Services at [www.healthcare.gov](http://www.healthcare.gov).

## New: Go Mobile with Aetna

Away from your computer? You can use **Aetna Mobile web** to access Aetna Navigator® with any web-enabled mobile device. With Aetna Mobile web, you can visit [www.aetna.com](http://www.aetna.com) to:

- Search for an in-network doctor, dentist or health care facility
- Log on to Aetna Navigator and . . .
  - > View your ID card
  - > Check on claims
  - > View your Personal Health Record
  - > Check prescription drug prices
  - > Contact Aetna Member Services



Your information is safe – even if your mobile device is stolen. Your user ID and password are required every time you access Aetna Navigator. Without that information, no one can see your personal information.

### *See how it works*

If you're already mobile, visit [www.aetna.com](http://www.aetna.com) from any web-enabled phone to see Aetna mobile for yourself. If not, you can visit the site from your home or office computer to see a video clip of Aetna's mobile capabilities.

## Your Life, Your Health

Your DoD NAF employer is pleased to offer the programs and benefits described in the enclosed guide. They are designed with *Your Life, Your Health* in mind, providing information and support for health care decisions. We hope you'll take advantage of all the plan has to offer.