Looking Ahead

News and Updates to Help You Prepare for Open Enrollment

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Welcome to Open Enrollment

Open Enrollment is your time to consider the benefit choices that will best meet your personal and family needs in the year to come. Below you'll see the actions you can take during Open Enrollment. This year, the new DoD NAF Health Benefits Program website will be available to you, with detailed information about your health care plans, and instructions on how to enroll and/or make changes to your coverage.

Important: You will ***not*** receive a printed enrollment kit this year. Instead, all the information and updates about your DoD NAF Health Benefits Program are contained in this newsletter, with more details available online at the new DoD NAF Health Benefits Program website, **www.nafhealthplans.com**.

Be sure to read this newsletter carefully and go to **www.nafhealthplans.com** for everything you need to learn about your available plan, and for instructions about how to enroll and/or make changes to your coverage.

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Get Ready for Open Enrollment: November 5 – 30, 2012

During Open Enrollment, eligible employees may make health benefit choices and changes. Here's what you can do:

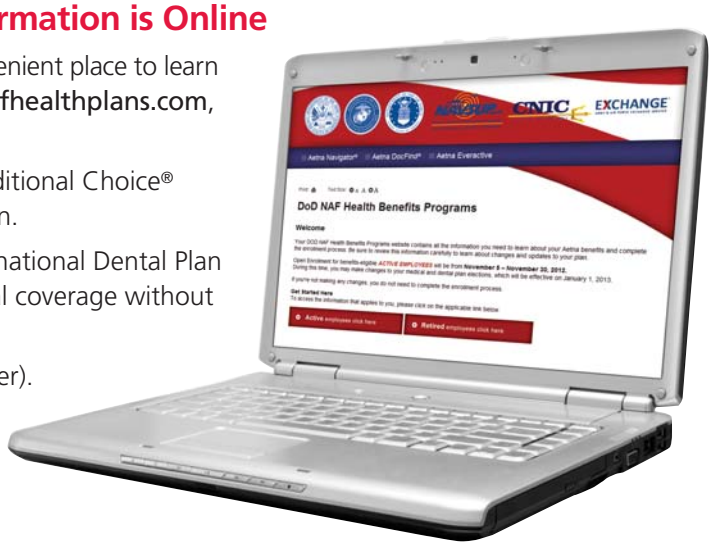
- Join the DoD NAF Health Benefits Program if you are not already enrolled.
- Switch plans. For example, if you are currently enrolled in another employer-sponsored health plan, you may switch to the DoD NAF Health Benefits Program.
- Add or remove eligible dependents from your coverage.
- Elect one or both Flexible Spending Accounts (if offered by your DoD NAF employer). Remember, current FSA elections do not carry over to 2013.

Enrollment instructions are available online at **www.nafhealthplans.com**. The elections you make will take effect on January 1, 2013.

If you are not making any changes to your health benefits, you do not need to complete the enrollment process. But, be sure to read on for benefits news and updates.

Remember: If your NAF employer offers Flexible Spending Accounts (FSAs), you must elect one or both during Open Enrollment (and indicate your contribution amounts) to participate in 2013.

New! The DoD NAF Health Benefits Program Information is Online



The new DoD NAF Health Benefits Program website provides one convenient place to learn about your plans and how to enroll and/or make changes. At **www.nafhealthplans.com**, you'll find detailed information about:

- **Medical plans:** The Aetna Open Choice® PPO Plan, the Aetna Traditional Choice® Indemnity Plan and the Aetna International Traditional Choice® Plan.
- **Dental plans:** The Aetna Passive PPO Dental Plan, the Aetna International Dental Plan and the Aetna Stand Alone Dental Plan (for those who want dental coverage without enrolling in an employer-sponsored medical plan).
- **Flexible Spending Accounts** (if offered by your DoD NAF employer). Remember, you must elect one or both FSAs each year if you want to participate. Current FSA elections do not roll over year to year.

You can view plan brochures, benefit charts and detailed Summary Plan Descriptions for the plans available to you. There is also information specific to your DoD NAF employer, such as enrollment instructions, contact information, forms and reference documents.

The new website walks you through your plan information, step by step. When you are ready, you can go to the NAF-specific section of the site during the Open Enrollment period for additional information and enrollment instructions.

Your 2013 Health Plan Contributions

The chart below shows your bi-weekly 2013 medical and dental contributions for the Aetna plans. You'll be pleased to know that only minimal premium increases are necessary for the coming year. This is the direct result of DoD NAF employees taking steps to help control costs, such as:

- Using in-network providers
- Using the mail-order service for long-term prescriptions
- Asking for generic medications, when available
- Using the hospital emergency room for true emergencies only
- Visiting walk-in clinics and urgent care centers for non-emergency care

Your wise health care decisions and everyday choices make a financial difference for you, your family and your fellow DoD NAF employees.

2013 Bi-Weekly Premiums

Plan	Individual Coverage		Family Coverage	
	2012	2013	2012	2013
Medical Plan	$68.96	$69.65	$160.44	$162.04
Dental Plan	$ 4.08	$ 4.36	$ 9.64	$ 10.32
Medical and Dental	$73.04	$74.01	$170.08	$172.36
Stand Alone Dental Plan (Premium is the same as 2012)	$17.98	$17.98	$ 42.52	$ 42.52

See How You Can Save . . .

With walk-in clinics and urgent care centers

When you need medical care in a hurry — and it's not a life-threatening emergency — your best choices are walk-in clinics and urgent care centers. Here's an example that shows how these options save over the cost of a hospital ER visit:

If you get care here:	You pay[1]
Walk-In Clinic	$20 copay
Urgent Care Center	$20 copay
Emergency Room (true emergency)	$350 ER copay, plus 10% of the total cost of the visit (copay waived if admitted)[2] Cost of average ER visit = $1,600, so you pay $350 + $160 = $510

[1]Based on Open Choice PPO Plan in-network care. Your costs will be different for out-of-network care, or if you are covered by the Traditional Choice Indemnity Plan.

[2]Non-emergency care provided in a hospital emergency room is covered at 50% after the deductible and separate $350 ER copay.

Save with in-network labs

If you're enrolled in the Open Choice PPO Plan, you can save when your lab work is done at an in-network lab. Here's an example:

	In-network free-standing lab	In-network hospital lab	Out-of-network lab
Cost of lab test	$30	$60	$300
Your plan share	10% after deductible	10% after deductible	40% after deductible
You pay out of pocket	$3, after deductible	$6, after deductible	$120, after deductible

Not only does the out-of-network lab charge more, but you also pay a larger share of the cost. Here's what you can do:

- If your doctor collects a sample *in the office*, request to have it sent to an in-network lab
- If your doctor sends you *outside the office* to have a sample collected, be sure you go to an in-network lab

You can find in-network labs online with DocFind®, Aetna's online provider directory or call Member Services at the number on your Aetna member ID card. If you have a smartphone, you can go to **www.aetna.com**, log in to Aetna Navigator® and access DocFind from your home page.

Have you lost your Aetna ID card?

Use the "Contact Us" link on Aetna Navigator (on the top right of your home page) to e-mail Member Services and request a new card. You can also print a temporary ID card — follow the instructions provided on Aetna Navigator.

Find facilities near you with DocFind

Aetna's online provider directory not only lists doctors and hospitals, but also facilities such as walk-in clinics, urgent care centers and free-standing labs.

To use DocFind, log in to Aetna Navigator at **www.aetna.com** and click "I want to . . . find a doctor, pharmacy or facility." (Tip: You'll find labs under Provider Type "All Other.")

Save with generic drugs

Here's another way to save — and it's easy. If you're currently using brand-name medications or your doctor prescribes a new medication for you, ask if generics are available. Generic drugs are as safe and effective as their brand-name counterparts, but cost much less. Remember, too, that many well-known brand-name drugs become available as generics after a certain period of time on the market. It pays to ask!

You can use the mail-order service to save even more. A 90-day supply of a generic medication costs just $20. To get started with mail order, visit Aetna Navigator at **www.aetna.com** or call **1-866-612-3862** (toll free).

Earn Your Health Incentive Credit

The Health Incentive Credit will continue in 2013. Once again, you will be able to earn money toward your deductible or coinsurance* expenses by completing healthy actions. Here's how it works:

For employees and dependents over age 18

- You earn a credit of $50 when you complete or update the Simple Steps To A Healthier Life® online health assessment, available on Aetna Navigator (**www.aetna.com**).
- Your covered dependents, age 18 and above, also may earn the credit by completing or updating the health assessment.
- You'll earn an additional $50 when you receive your annual routine physical exam (well-adult or well-woman exam).

For dependents under age 18

Your dependents under the age of 18 can earn $100 by having a well-child exam.

Maximum credits

Individuals may earn up to $100 in Health Incentive Credits; the family maximum is $300. Credits will be automatically applied to your deductible or coinsurance. Credits roll over to the next plan year (for up to 3 years) if you are not able to use them during 2013.

*The Health Incentive Credit does not apply to copay amounts.

Schedule Your Routine Dental Exam

Your dental exam is not just about your teeth — it's also about your overall health. By examining your mouth, your dentist can spot (and help prevent) health problems. That's because what goes on in your mouth can affect the rest of your body.

Illnesses such as diabetes and heart disease can show their first signs in the mouth. Another condition that can show symptoms in the mouth is osteoporosis (bone loss, revealed in dental X-rays). Problems with your teeth and gums can actually cause trouble elsewhere. Gum disease in particular can release bacteria into the bloodstream, increasing the risk of heart disease, pregnancy complications and even diabetic complications.

Why take chances? Stay up to date on your dental visits and your whole body will thank you. And remember, your DoD NAF Dental Plan with Aetna covers two routine oral exams and cleanings at 100%, with no deductible. If you have been diagnosed with certain health conditions, such as pregnancy, diabetes or heart disease, you may be eligible for three annual routine exams.

Health Care Reform Update

In March 2010, Congress passed the Patient Protection and Affordable Care Act, also known as Health Care Reform. Provisions of the law are being phased in each year until 2020. Below is a summary of key changes that will take effect in 2013:

Enhanced benefits for women's preventive care

The following preventive care will be covered at 100% (not subject to the deductible) when given by an in-network provider:

- Well-woman visits, including prenatal visits during pregnancy
- Health screenings and counseling, to include:
  - Screening for human papillomavirus (HPV)
  - Counseling for sexually transmitted infections
  - Counseling and screening for human immune-deficiency virus (HIV)
  - Screening and counseling for interpersonal and domestic violence
- Gestational diabetes screening
- Breastfeeding support, supplies and counseling, including rental equipment and lactation support and counseling
- FDA-approved women's contraceptive drugs and approved devices are covered at 100% when prescribed by a doctor and obtained through Aetna's network. You can find a list of contraceptive drugs and devices at **www.aetna.com/formulary**. This list will also be posted on the health benefits website at **www.nafhealthplans.com**.
- Contraceptive counseling
- Female sterilization, including implants (Essure®) and surgery

W-2 form shows 2012 premiums

The 2012 W-2 form that you will receive in January 2013 will, for the first time, show the total cost of your DoD NAF Health Benefits Program coverage.

Flexible Spending Accounts

If your NAF employer offers FSAs . . .
The Internal Revenue Service contribution maximum for Health Care Flexible Spending Accounts will be limited to $2,500 in 2013. This is a reduction from the previous limit of $5,000.

Summary of Benefits and Coverage

The Patient Protection and Affordable Care Act is setting guidelines for how benefits information is communicated to plan members. A Summary of Benefits and Coverage (SBC) is now required by law, and will be available at **www.nafhealthplans.com**.

The Summary of Benefits and Coverage contains detailed information about plan benefits, including what is and what is not covered. It also includes a glossary of health plan terms.

To learn more about Health Care Reform and to see a timeline, visit **www.whitehouse.gov/healthreform**.

Aetna Navigator: Visit Often, Stay a While

Aetna Navigator is your secure, self-service member website, accessed from **www.aetna.com**. If you haven't already registered, take this important step today. Once you do, you'll have a personalized home page. From here, you can take care of personal benefits business, use helpful tools and lookups, contact Member Services with questions and requests, and much more.

Is your doctor in Aetna's network? You can use DocFind to check. You can search for a specialist, find hospitals and other facilities or search for all in-network providers in a given area.

Need to know when you had that last flu shot? Link to your Personal Health Record (PHR) from your Aetna Navigator home page to see treatments and procedures you've had, prescriptions you've filled, preventive care services you've received — when, where and with whom.

Want to be a smarter health care consumer? Use the Member Payment Estimator and the enhanced Price-a-Drug℠ tool on Aetna Navigator. Learn the costs of your services and medications *before* you get the bill.

Do you have your Aetna Mobile App yet? If you have a smartphone, you can use it to log in to Aetna Navigator at **www.aetna.com**. Then, you can look for a doctor, check on claims, look up drug costs, view your Aetna member ID card front and back, contact Member Services and more.

Download your free Aetna Mobile App from the Apple iTunes App Store, Blackberry® App World or Android Market.

When you're looking for a specialist, look for the blue star

If you see a blue star ★ next to a specialist's name in DocFind, that means he or she is an Aetna Aexcel® provider. Aexcel specialists are designated for their ability to meet stringent qualifications of excellence in the areas of case volume, clinical performance and cost-efficiency. For you, this means less guesswork when you need to find the right specialist.

Call the 24/7 Nurse Line — Anytime! 1-800-556-1555

The Informed Health® Line is a toll-free phone line staffed by trained nurses ready 24 hours a day, 7 days a week to talk about your health-related questions and concerns. While the nurses can't diagnose or prescribe, they can help you:

- Understand a diagnosis, medical condition or procedure
- Know what to do about a non-emergency problem until you are able to see your doctor
- Know what questions to ask your doctor

The same toll-free number also connects you with an Audio Health Library that lets you listen to information on hundreds of health topics in the privacy of your home. You can find codes for Audio Health Library topics online on Aetna Navigator. Log in at **www.aetna.com**, then select Health Programs > 24-Hour Nurse Line.

Get Fit with Aetna Everactive

If you've been wanting to get into a fitness routine, there's no time like the present. Join Aetna Everactive℠ and you'll have help and support to get started and keep going.

Aetna Everactive is an online community of people who want to get fit and live healthier. When you join them, you get encouragement and resources for a more active life — whether you're just starting out or looking for new ways to stay motivated. With Everactive, you can:

- Look up local activities to participate in, such as walking, running and biking events. (The site does not include overseas events.)
- Download a fitness training plan that's right for you
- Get tips on healthy eating and weight management
- Share your journey and hear the success stories of other participants
- Set goals, whether it's drinking more water each day or training for a 5k

You can even set preferences to have workout reminders sent to your mobile phone.

To see what Aetna Everactive can do for you, visit **www.aetnaeveractive.com/?cmp=48-8000**. You can tour the site and sign up for free to get started with programs and activities. Share this information with your family and friends, and get them involved, too!

Find Your Way with iTriage

There always seems to be more to know about health care. Now, you have a handy guide with iTriage®. It's a free mobile and web app that lets you:

- Look up symptoms and conditions using an interactive map of the human body
- Find the right doctors and services for your problem or condition
- Learn about medications
- Book appointments and get turn-by-turn directions to a facility or doctor's office
- Look up hospital emergency room wait times

You should know that the doctors and facilities suggested by iTriage may or may not participate in the Aetna network. Use DocFind at **www.aetna.com** to learn whether or not a provider belongs to the network.

The world of health care can be confusing and complex. With iTriage, you can find your way around and make sense of your options. You can use iTriage on your Android phone, or your iPhone or iPad. Get it *free* at the Android Market or Apple iTunes App Store.

Your Life, Your Health

Your DoD NAF employer provides the benefits and programs described in this newsletter with *Your Life, Your Health* in mind. Take the time to learn about all the programs and services that are available to you.

Visit the new DoD NAF Health Benefits Program website at **www.nafhealthplans.com**.

This newsletter highlights the key features of the DoD NAF Health Benefits Program. It does not attempt to cover all plan details, which are contained in the official Plan Documents and insurance contracts that govern the operation of the various plans within the program. Please reference the Summary Plan Description (SPD) for a complete description of benefits, exclusions, limitations and conditions of coverage. Should there be any conflict between the information in this newsletter and the provisions of the legal documents and contracts, the terms of those documents and contracts will control. Receipt of this newsletter is not a promise of a benefit or entitlement to a benefit. If this information was received in error, please disregard.

Aetna – DoD NAF Health Benefits Program
151 Farmington Avenue, RSBH
Hartford, CT 06156

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