



2022 MEDICAL PLAN COMPARISON- In-Network Provisions Only
KAISER CALIFORNIA HMO, AETNA POS II, AETNA HDHP

PLAN DESIGN	Kaiser California	Aetna Choice POS II In-Network	Aetna HDHP In-Network
Deductible Individual/Family	Individual: None Family: None	Individual: \$500 Family: \$1,500	Individual: \$1,500 Family: \$4,500
Out-of-Pocket Max Individual/Family	Individual: \$1,500 Family: \$3,000	Individual: \$4,000 Family: \$8,000	Individual: \$6,000 Family: \$12,000
Rx Out-of-Pocket Max	Included above	Included above	Included above
Office Visit Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit PCP	\$30	\$40	Covered at 75% after deductible
Office Visit Specialist	\$30	\$60	Covered at 75% after deductible
Routine Eye Exam & Materials (Adult) <i>See Benefit Summary for Pediatric Benefit</i>	No charge for routine eye exam with plan Optometrist; \$175 allowance for materials every 24 months	One exam per calendar year – 100% no deductible; \$150 allowance for materials every 12 months	One exam per calendar year – 100% no deductible; \$150 allowance for materials every 12 months
Inpatient Hospital	\$250 per admission	Covered at 90% after deductible plus \$200 per confinement fee	Covered at 75% after deductible
Outpatient Surgery	\$30 per procedure	Covered at 90% after deductible	Covered at 75% after deductible
Diagnostic lab and X-ray <i>*LabCorp & Quest are in-network providers for Aetna</i>	No charge *See SBC for Advanced/Specialty imaging	If billed as part of an office visit – 100% (no copay); separate office visit – 100% after \$40 PCP/\$60 Specialist; independent facility – 90% after deductible	Covered at 75% after deductible
Emergency Room	\$100 copay (waived if admitted)	Covered at 90% after \$350 copay (waived if admitted) for medical emergencies	Covered at 75% after deductible (medical emergencies)
Urgent Care	\$30 copay/\$40 copay	\$40 copay	Covered at 75% after deductible
Prescriptions 30 day Supply <i>Mandatory maintenance choice for maintenance RX for Aetna</i>	Kaiser Plan Pharmacy: Generic: \$15 Brand: \$30 Specialty: 30% max \$150 Specialty: 30% max \$150	Tier 1: \$10 Tier 2: \$35 Tier 3: 35% min/\$60 max \$125 Tier 4: 40% min/\$60 max \$125 (Standard Formulary)	After deductible: Tier 1: \$0 Tier 2: 35% \$75 max Tier 3: 50% \$125 max Tier 4: 50% \$125 max (Standard Formulary)
Prescriptions Mail Order (90 day Supply)	Kaiser Plan Pharmacy: Generic: \$30 Brand: \$60	Tier 1: \$20 Tier 2: \$70 Tier 3: 35% min/\$120 max/\$250 (Standard Formulary) CVS/Caremark Mail Service	After deductible: Tier 1: \$0 Tier 2: 35% \$150 max Tier 3: 50% \$250 max (Standard Formulary) CVS/Caremark Mail Service *See plan material for Preventive Drug detail

This is not intended to be inclusive and is only a summary. Detailed provisions of the plans are determined by the plan coverage document. This is for informational purposes and is not an entitlement to eligibility or a benefit. Every effort has been made to ensure accuracy of these benefits – however, if there is an error the Plan document prevails. For more details on these plans, including plan changes and required legal notices, contact your local NAF Human Resources Office or visit MCCS Employee Benefits (usmc-mccs.org) <https://usmc-mccs.org/employ/benefits/>



Open Enrollment: November 1 – 30, 2021

2022 Bi-weekly Premiums

Tier	Kaiser California	Tier	Aetna POS II	Tier	Aetna HDHP
Employee Only	\$78.68	Employee Only	\$103.12	Employee Only	\$79.33
Employee + Child(ren)	\$157.36	Employee + Child(ren)	\$199.03	Employee + Child(ren)	\$153.11
Employee + Spouse	\$173.10	Employee + Spouse	\$238.22	Employee + Spouse	\$183.25
Employee + Family	\$222.67	Employee + Family	\$315.57	Employee + Family	\$242.74

Let Alex[®] help with your enrollment decisions

There's a lot to consider as you make your enrollment decisions. With Alex, you've got help. Alex is your interactive benefits counselor—smart, friendly and easy to use. Just provide some basic information and Alex will walk you through your plan options for medical, dental—Flexible Spending Accounts and Health Savings Accounts, too!



You'll find a link to Alex on www.nafhealthplans.com. Go to the NAF Enrollment tab and select Marine Corps. Meet Alex in the middle of the page!

During Open Enrollment, you can:

- Enroll you and your eligible dependents in a health plan
- Switch plans
- Cancel coverage for 2022
- Add or remove eligible dependents
- Waive coverage
- Elect to enroll or re-enroll in the Health Flexible Spending Account (HFSA),* or enroll in or update your annual Health Savings Account (HSA) **
- Enroll or re-enroll in the Dependent Care Flexible Spending Account (DFSA)
- Enroll in Stand Alone Dental provided you are not enrolled in a MCCS sponsored medical plan

* HFSA is available even if you are not enrolled in group medical, except for those enrolling/enrolled in the HDHP.

** HSA available only to those enrolled in HDHP

To learn more about the medical/dental/pre-tax savings accounts offered log on to www.nafhealthplans.com, <https://www.usmc-mccs.org/employ/benefits/fsa/>, or contact your local NAF Human Resources Office.

IF YOU ARE CURRENTLY ENROLLED IN EITHER/BOTH FSA PLAN OR THE HSA PLAN – YOU WILL BE REQUIRED TO RE-ENROLL FOR 2022. THESE BENEFITS DO NOT CARRY OVER FROM YEAR TO YEAR.

Important Notes

- If you don't have any changes to make, you don't have to do anything to continue your current coverage into 2022.
- Plan changes made during open enrollment are effective January 1, 2022.
- All enrollments or changes made during open enrollment must be completed via PeopleSoft self-service by November 30, 2021. For questions about PeopleSoft self service, contact your local NAF HR office. The addition of an eligible dependent requires supporting documentation for all dependents (e.g., copy of birth certificate for child, marriage certificate and IRS form 1040 for spouse). Failure to provide required documentation will result in the removal of the dependent from coverage.

IMPORTANT: If you or your eligible dependent were enrolled in a Marine Corps group medical for at least 90 days, and lose group medical coverage due to eligibility status change or termination of employment you may be eligible for Temporary Continuation of Coverage (TCC). Exclusions do apply, please contact your local NAF Human Resources Office for further information.