



Information Bulletin

NAVY EXCHANGE NAVY LODGE NGIS SHIPS STORE UPMO TPO NCTRF

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Pass To: ALL HANDS

OPEN ENROLLMENT FOR 2023 PLAN YEAR BEGINS TODAY!

Medical, Dental, and Tax Advantaged Accounts

November 1 - November 30, 2022

Effective January 1, 2023

What You Can Do During Open Enrollment

Are you a full or part-time regular associate? Then you will be happy to know that Open Enrollment has officially started for the 2023 plan year. During this time, you can make choices regarding your medical, dental and tax-advantaged accounts for the upcoming plan year. This is not a biennial year for Life Insurance and Disability. The next biennial enrollment is November 2023 for November 2024.

Your Next Steps

1. First things first. Watch the 2023 Open Enrollment Video. [Click here](#).
2. Review the [2023 Benefits and Enrollment Guide](#).
3. Attend the [Virtual Benefits Fair](#) to learn which medical plans you have access to based on where you live, find enrollment forms for FSAs & medical plans, plan summaries, learn about actions you can take during Open Enrollment and plans you can enroll in anytime (e.g., 401(k), pension, Federal Long Term Care plan). You can also checkout the **new benefit** coming your way in December with an effective date of January 1st – **Pet Insurance**.
4. Go to www.nafhealthplans.com to review medical and dental premiums, plan changes, etc. If you are retiring in 2023, make sure you check out the Retirees page.
5. Attend one of the LIVE teleconferences hosted by Aetna. [Click here](#) to view the CONUS schedule and [presentation](#).
6. Visit [Alex](#), your virtual benefits counselor, to compare medical plans, figure out how much you can save by enrolling in a Healthcare FSA, and learn about your Employee Assistance Program.

7. If you enroll or are enrolled in a non-HDHP plan, consider enrolling in the Healthcare Flexible Spending Account (HFSA) for 2023. This is an annual election. In 2023, you can contribute up to \$3,050. The carry-over limit for 2023 is \$610. Enrollment
8. Consider enrolling in the Dependent Care FSA if you have children under 13 or elderly dependents (that you claim on your taxes) with daycare needs.
9. If you are enrolled in a High Deductible Health Plan (HDHP), consider contributing to a Health Savings Account (HSA). NEXCOM will contribute \$500 for those with self only coverage and \$1,000 for those with family coverage.
10. Review the [Medical Dental Plan Dependent Eligibility Requirements](#) if you plan on enrolling or making changes to your medical or dental coverage.
11. Talk with your HR representative, manager, or the NEXCOM Benefits Department if you can't find answers to your questions.

If you are ***not making changes*** to your medical/dental benefit elections you do not have to fill out any forms. If you are ***not enrolling/re-enrolling in a Flexible Spending Account (FSA)***, you do not need to fill out any forms. [Reminder: FSAs are an annual election. You will need to complete a form if you wish to participate in the HFSA and/or DFSA in 2023.]

If you are making changes or elections, be sure to submit your completed forms and supporting documentation to your HR Representative **no later than November 30, 2022.**

HR POC: Rosie Serrano, NEXCOM Code HB, Roseann.Serrano@nexweb.org or at 757-502-7526.

Prepared by: _____//s//_____
KAREN J. LOFLAND, MS, CCP
Compensation & Benefits Specialist

Approved by: _____//s//_____
STEPHEN HERRING, JD
VP, HR Total Rewards