



Navy Exchange System



Changes to plan coverage take effect on 1 January 2012.
New bi-weekly premiums will become effective beginning 08 January 2012.

Important If you are a NAF employee who has been enrolled in one of the HMO plans for at least 90 days and you lose coverage for any reason other than termination for cause, you are able to apply for an individual conversion plan if enrolled in a HMO. For further details you may contact the member service unit for Optima Health. To be eligible to participate in the Aetna Temporary Continuation of Coverage plan you must be enrolled in an Aetna plan.

MEDICAL COMPARISON – OPTIMA HMO vs. AETNA PPO

Please note that medical plan changes are in red.

Plan Design	Optima	Aetna Open Choice PPO In-Network	Aetna Open Choice PPO Out-of-Network
Deductible			
Individual	None	\$300	\$900
Family	None	\$900 (family of 3 or more)	\$2,700 (family of 3 or more)
Out-of-Pocket Max			
Individual	\$1,500	\$3,000	\$4,000
Family	\$3,000	\$9,000	\$12,000
Maximum	Unlimited	Unlimited	Unlimited
PCP Office Visit	\$15	\$20	Covered at 60% after deductible
Specialist Office Visit	\$25	\$35	Covered at 60% after deductible
Preventive Care Visit	No co-pay	100%; no co-pay	Not covered
Vision	Eye exam covered 100%. Lenses covered in full; frames up to \$100, other discounts apply	One exam per calendar year; Prescription eyewear 100% up to \$150	Eye exam not covered; Prescription eyewear 100% up to \$150
Inpatient Hospital	\$250	Covered at 90% after deductible plus \$200 per confinement fee	Covered at 60% after deductible plus \$400 per confinement fee
Outpatient Surgery	\$100	Covered at 90% after deductible	Covered at 60% after deductible
Emergency Room	\$200 copay, waived if admitted	\$350 copay (waived if admitted) for medical emergencies	\$350 copay (waived if admitted) for medical emergencies
Rx			
30 day Supply	\$10/\$20/\$40/\$75	\$10/\$20/35% \$35min/\$100 max	not covered
90 day Supply	\$20/\$40/\$80/\$150	\$20/\$40/35% \$70min/\$200 max	not covered
Dependent Age	26	26	26

Dependent eligibility has been expanded to include adult children up to age 26, regardless of whether they have employer-sponsored coverage and same sex domestic partners and their children. (*There may be tax implications for those adding same sex domestic partners and their children). Supporting documentation to validate the relationship(s) is required. If you wish to add an adult child or same sex partner and children, please refer to Information Bulletin #11-38, to understand the required documentation that is necessary to validate eligibility.

This is only a summary of the principal benefits. The summary plan description should be consulted to determine the governing provisions, limitations, and exclusions for the benefits.

Additional Optima HMO plan Changes:

- Due to the change to Non-Grandfather status, there are numerous additional Optima plan changes. Please refer to the Optima Plan Changes sheet for a full listing of these changes.

Additional Aetna Changes

- **Medical Deductible:** The annual Open Choice (OC) Preferred Provider Organization (PPO) medical plan deductible will increase \$100 for each class, both in and out of network. The 2012 Employee Only deductible is \$300 in-network/\$900 out-of-network; the Family of 2 deductible is \$600 in-network/\$1,800; and, the Family of 3 or more deductible is \$900 in-network/\$2,700 out-of-network.
- **Emergency Room Co-Pay:** The hospital emergency room co-pay for the Aetna OC PPO plan is increasing from \$200 to \$350 for both in-network and out-of-network facilities. The co-pay is waived if you are admitted to the hospital.
- **Urgent Care Facility Co-Pay:** Co-pay will be reduced from \$35 to \$20 for in-network facilities for the OC PPO plan. No changes to the out-of-network co-insurance.
- **Hearing Aid Maximum Benefit Enhancement:** The hearing aid maximum benefit for OC, TC, and Aetna International plans will increase from a \$1,000 lifetime maximum benefit to \$3,000 (after deductible and co-insurance) every three years.
- **Health Incentive Credit (HIC):** You and your dependents over age 18 can earn a Health Incentive Credit of up to \$100 in 2012 by taking two actions—you may earn \$50 when you complete an on-line Health Risk Assessment (HRA), available at www.aetna.com, and \$50 when you receive a routine physical exam (well-adult or well-woman exam). Dependents under 18 can earn a \$100 HIC by having a well-child exam. Credit limits of \$100 a year per person up to \$300 per family, per year apply.
- **Smoking Cessation:** This benefit has been enhanced to include FULL coverage (no copays) for a 180 day supply of seven FDA approved smoking cessation medications: Bupropion SR; Nicotine inhaler; Nicotine nasal spray; Nicotine patch; Nicotine gum; Nicotine lozenges; and, Varenicline. To take advantage of this program, you must get a prescription from your doctor. This program covers eight smoking cessation counseling sessions every 12 months.

The Open Enrollment Period for the Aetna Medical Plan and Optima is 31 October through 30 November 2011.

During this period, eligible full and part time employees who are not enrolled in a Navy Exchange System sponsored medical plan (Aetna Plan or an HMO) may enroll in a plan, and/or enroll eligible dependents. Current medical plan members may change medical plans to or from an HMO if one is offered at your location. Information packets on the HMOs offered at your location (if any) and the Aetna plan are available from your local Human Resources Office (HRO). Employees desiring to enroll in or change medical plan coverage must submit enrollment forms and supporting documentation for dependents* (if applicable) to your HRO by November 30, 2011. *Note: New enrollees and employees switching from Optima to Aetna must provide supporting documentation for all dependents (e.g., copy of birth certificate for child).

If you have any questions regarding the benefit plans, please contact your local HRO or Ms. Rosie Serrano, NEXCOM Code HB at 757-440-4752.

Employee Contributions Optima HMO	2011 BI-Weekly	2012 BI-Weekly	\$ Difference
Employee Only	\$91.55	\$98.23	\$6.68
Employee & One Dependent	\$213.27	\$228.83	\$15.56
Employee & Family	\$238.93	\$256.36	\$17.43

Employee Contributions Aetna PPO	2011 BI-Weekly	2012 BI-Weekly	\$ Difference
Employee Only	\$63.85	\$68.96	\$5.11
Employee & One Dependent	N/A	N/A	N/A
Employee & Family	\$148.55	\$160.44	\$11.89

*Note: Newly hired employees or enrolled participants that have a life status change have 31 days to enroll from the date of the life status change.