



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 TakeCare Asia. To be eligible to participate in the Aetna Temporary Continuation of Coverage plan you must be enrolled in an Aetna plan.

MEDICAL PLAN COMPARISON: TAKECARE ASIA vs. AETNA

Please note that medical plan changes are in red.

Plan Design	TakeCare Asia In Network	TakeCare Asia Out of Network	Aetna Traditional Choice
Deductible			
Individual	None	\$300	\$300
Family	None	\$900	\$900 (family of 3 or more)
Out-of-Pocket Max			
Individual	\$2,000	None	\$3,000
Family	\$6,000	None	\$9,000
Maximum	Unlimited	Unlimited	Unlimited
Office Visits			
PCP	\$10	70% after deductible	80% after deductible
Specialist	\$25	70% after deductible	80% after deductible
Vision	Covered at 100% for Annual Vision Exam	70% after deductible	One exam per calendar year; Covered at 100% up to \$150/ per person for prescription eyewear
Inpatient Hospital	\$100 copayment per day up to a \$500 max per admission	70% after deductible	80% after deductible
Outpatient Surgery	\$100 copayment (facility charge)	70% after deductible	80% after deductible
Emergency Room	\$100	\$100	\$350 copay (waived if admitted) for medical emergencies
Rx			
30 day Supply	At a FHP Pharmacy \$5/\$10/\$50 & \$200 for injectables/ \$300 for Specialty	70% after deductible	\$10/\$20/35% \$35min/\$100 max
90 day Supply	\$0/\$0/\$150 & \$400 for injectables/ \$600 for Specialty	70% after deductible	\$20/\$40/35% \$70min/\$200 max
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.

TakeCare Asia Plan Changes:

TakeCare Asia has changed their Core Plan Design. There are several changes that members need to review. Please refer to the TakeCare Asia Schedule of Benefits for a full listing of these changes.

Additional Aetna Changes

- **Medical Deductible:** The 2012 Traditional Choice (TC) deductibles are \$300 for Individual, \$600 for Family of 2, and \$900 for Family of 3 or more.
- **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 TakeCare Asia 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. TakeCare Asia Enrollment packets and Aetna Enrollment packets 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 TakeCare Asia 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 TakeCare Asia	2011 BI-Weekly	2012 BI-Weekly	\$ Difference
Employee Only	\$63.83	\$66.07	\$2.24
Employee & One Dependent	\$111.69	\$115.66	\$3.97
Employee & Family	\$162.11	\$167.84	\$5.72

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.