

**USAF** **NAF** 2017 Benefits Guide



[www.usafservices.com](http://www.usafservices.com)

DoD Nonappropriated Fund Employees

## Welcome!

Whether you are a new employee or have been with the Air Force for a while, we appreciate all you do and thank you for your efforts each and every day.

As an eligible participant in the Nonappropriated Fund (NAF) employee benefits program, you have access to valuable benefits designed especially with you in mind. Our benefit plans and programs offer a comprehensive suite of products from medical and dental insurance providing preventative care to flexible spending accounts facilitating payment of out-of-pocket expenses with your pretax dollars. In addition, our retirement and 401(k) plans can help secure your financial future in retirement and our life insurance options can protect your family in the event of a tragic event.

This 2017 USAF NAF Benefits Guide has been substantially revised to make it easier to review and understand. From the color-coded and tabbed pages highlighting the various plans and programs to the new size, it serves as a simple, quick and straightforward resource created with you, our valued employee in mind. Please take time to review it, ensure you understand and are maximizing all the valuable benefits available for you and your family. As always, your local installation NAF Human Resources team is available to assist you as well.

Thank you for supporting and caring for Airmen and their families who depend on the vital services you provide daily. Your hard work and dedication is appreciated!



David H. Jenkins, GS-15  
Director, Plans And Force Management Directorate (AFSVA/SVXH)  
Air Force Services Activity



# Your Air Force NAF Benefits Program

## Who is eligible?

All benefits plan participants must be employed on the U.S. dollar payroll, have a Social Security Number (SSN) or Individual Tax Identification Number (TIN), be subject to U.S. income tax, and not subject to a Status of Forces Agreement provision that precludes eligibility.

Benefits Plan	Additional Eligibility Time Frame	Initial Enrollment Time Frame	After Initial Enrollment
Medical and Dental	N/A	Within 31 days of hire date or attaining eligibility	Open Enrollment
Stand Alone Dental	Regular employees not enrolled in Medical and Dental Plan	Within 31 days of hire date or attaining eligibility	Open Enrollment
Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA)	N/A	Within 31 days of hire date. For continued participation, must re-enroll during Open Enrollment. Enrollments and plan changes are not accepted from November 1 <sup>st</sup> through December 31 <sup>st</sup> .	Open Enrollment. New Hires may enroll within 60 days of hire or the day you become eligible to participate because of a Qualified Life Event.
Basic Group Life Insurance	N/A	Within 31 days of hire date or attaining eligibility	With Statement of Health
Supplemental Life Insurance	Regular employees must be enrolled in Basic Group Life Insurance	Within 30 days of hire date. Evidence of Insurability is required for anyone age 60 years or older. Evidence of Insurability is required if under age 60 and supplemental Life Coverage exceeds \$100,000.	With Statement of Health
Dependent Group Life Insurance	Regular employees must be enrolled in Basic Term Life Insurance	Within 30 days of hire or acquiring a dependent	With Statement of Health
Retirement	N/A	If enrolled in the plan within 30 days of eligibility, credit will be given for the one-year waiting period.	Enroll at any time, will not be given one-year credit for waiting period
401(k)	N/A	Complete 30 days of service	Enroll during any pay period

## Health Benefits

During the annual Open Enrollment period, you have the opportunity to make medical and dental plan choices and changes. This is the time you may add dependents or remove dependents from your coverage. You cannot add dependents or drop coverage during the year unless you have a qualifying event (e.g., marriage, divorce, adoption or birth of a child). You have 31 days from the time of the event to take action. Otherwise, you must wait for the next Open Enrollment period (supporting documentation is required).

### When are you eligible?

If you are a new hire or newly eligible employee, you may enroll yourself and your family for medical and dental benefits within 31 days of your hire date. If you do not enroll during this period, you will need to wait until the next Open Enrollment period or Health Insurance Portability and Accountability Act (HIPAA) Special Enrollment.



## Medical Plans

Air Force NAF health benefits are offered as part of the DoD NAF Health Benefits Program. Health benefits include medical, dental, vision and prescription drug coverage. There are three Aetna medical plans available, based on where you live. To determine which plan you are eligible for, go to [www.nafhealthplans.com](http://www.nafhealthplans.com)>NAF Enrollment>Air Force.

**The Aetna Choice<sup>®</sup> POS II Plan** is available to employees who live within Aetna's Choice POS II network area. The plan gives you the freedom to use any licensed doctor, facility or other provider when you need care. However, when you use providers who belong to Aetna's network, you pay less out of your own pocket. You must meet a deductible each year, after which you and the plan share the cost of covered services. Network providers file claims for you, so there is no need to pay for care at the time you receive it, other than a copay, if applicable.

**The Aetna Traditional Choice<sup>®</sup> Plan** is available to employees who do not live within the Choice POS II network. With Traditional Choice, you may use any licensed health care provider. You must meet a deductible each year, after which you and the plan share the cost of covered services. You pay the full cost for care when you receive it. Then, you file a claim to be reimbursed for your share of costs covered by the plan.

**The Aetna International Traditional Choice<sup>®</sup> Plan** is available to employees who live overseas. The plan's benefits are the same as described for the Traditional Choice Plan. In addition, plan participants can take advantage of special services. These include helping you find health care services around the world and helping with claims. You can also find helpful information and tools online at [www.aetnainternational.com](http://www.aetnainternational.com).

## Out-of-pocket maximum increase

This is the maximum amount you pay for your share of covered expenses in a calendar year. For the first time since 2006, the out-of-pocket maximums have increased for 2017, as shown below:

	In-network	Out-of-network
Individual	\$4,000	\$8,000
Family of 2	\$8,000	\$16,000
Family of 3 or more	\$12,000	\$24,000

Please note: For Traditional Choice Plan members and members living overseas, the out-of-pocket maximum increase follows in-network amounts listed above.

For more information on the out-of-pocket maximums, visit [www.nafhealthplans.com](http://www.nafhealthplans.com)>Medical Plans and view the Product Guide and Summary of Benefits.



## Save money with Teladoc®

Teladoc is a service that lets you consult with board-certified physicians (including pediatricians) by phone or video chat, 24/7 — for just a \$10 copay. Talk with a doctor who can provide treatment and prescribe medication, when appropriate, for conditions such as colds, flu, allergies, bronchitis and more. For more information and to register for Teladoc, go to [www.teladoc.com](http://www.teladoc.com) or call **1-800-Teladoc (1-800-835-2362)**. Teladoc is not available to overseas employees and may not be available in all states.

# Prescription Drug Benefits

When you enroll in an Aetna medical plan, you also have prescription drug benefits. There are four levels, or “tiers,” of benefits, as shown in the chart below.

Drug Tier	Short-Term Prescription Costs (up to 30-day supply)
Tier One — Generic drugs	\$10 copay: per prescription
Tier Two — Preferred brand-name drugs	\$35 copay: per prescription
Tier Three — Non-preferred brand-name drugs*	35% of the Aetna-negotiated price** with a minimum of \$60 and a maximum of \$125
Tier Four — Specialty drugs	40% of the Aetna-negotiated price coinsurance with a minimum of \$60 and a maximum of \$125
Drug Tier	Long-Term Prescription Costs (up to a 90-day supply)* through Aetna Rx Home Delivery® or Maintenance Choice®***
Tier One — Generic drugs	\$20 copay per prescription
Tier Two — Preferred brand-name drugs	\$70 copay per prescription
Tier Three — Non-preferred brand-name drugs*	35% of the Aetna-negotiated price** with a minimum of \$120 and a maximum of \$250

\*Your pharmacy will automatically fill your prescription with a generic drug, if one is available. Learn more about the Choose Generics Program at [www.nafhealthplans.com](http://www.nafhealthplans.com)>Health Benefits>Pharmacy Programs.

\*\*Participating pharmacies agree to charge discounted prices for prescriptions filled by Aetna members. Your share of Tier Three and Tier Four drug costs is a percentage of these discounted (or “negotiated”) prices.

\*\*\*With Maintenance Choice, you can get a 90-day supply of maintenance medications by using either The Aetna Rx Home Delivery® pharmacy or a CVS pharmacy near you.

## Filling Short-Term Prescriptions

When you need to fill a short-term prescription, you can get up to a 30-day supply of medication at retail pharmacies that belong to the Aetna network. Take your prescription and your Aetna medical ID card to any participating pharmacy. Depending on the type of drug prescribed, you pay your share of the cost in full at the time of purchase. To find a participating pharmacy near you, use the DocFind® online provider directory at [www.aetna.com](http://www.aetna.com).

## Filling Long-Term Prescriptions

Use Aetna’s Rx Home Delivery mail-order program to save on medications you need on a regular, long-term basis. You may order a 31- to 90-day supply and enjoy the convenience of home delivery. Shipping is free and the packaging is confidential. You can order a 90-day supply of medication for what you would pay for a 60-day supply at a participating retail pharmacy.

## **NEW! Maintenance Choice**

Maintenance medications are those used on a regular basis to treat or manage conditions such as asthma, diabetes, high blood pressure or high cholesterol.

With the Maintenance Choice Program, you may fill a 30-day supply of a maintenance drug at any retail pharmacy in the Aetna network two times. Thereafter, maintenance drugs are to be filled in 90-day levels.\* You have a choice of how you want to fill your maintenance prescriptions:

- Use Aetna's Rx Home Delivery mail-order program. To get started with the service, call 1-888-RX AETNA (1-888-792-3862), or
- Fill your 90-day prescription at your local CVS pharmacy. To find a local CVS pharmacy, log in to [www.aetna.com](http://www.aetna.com) and click "Find a Doctor, Dentist or Facility" on the left menu of your home page.

Good news — when using the Maintenance Choice Program, you will pay the same amount for a 90-day supply as you would for two 30-day supplies. It's like getting a month free! View the Maintenance Medication List at [www.nafhealthplans.com](http://www.nafhealthplans.com)> Health Benefits>Pharmacy Programs.

\*If you continue to fill your ongoing maintenance drugs with a 30-day supply, you will have to pay the full discounted price.



Prescription  
Benefits

## **NEW! The Exclusions Drug List**

Your prescription program has an Exclusions Drug List that lists drugs that are not covered on your plan. This list also shows the preferred alternative drugs that are covered, that may be less expensive and just as effective.

A preferred brand-name drug is a medication on Aetna's Preferred Drug List. The list includes medications (generic and brand name) covered under your plan. All drugs on the list are chosen based on quality and cost-effectiveness. You can view the Preferred Drug List and the Exclusions Drug List at [www.nafhealthplans.com](http://www.nafhealthplans.com)> Health Benefits>Pharmacy Programs.

## Dental Plans

The DoD NAF Health Benefits Program offers two dental plans.

The Aetna Passive PPO Dental Plan or International Dental Plan. When you enroll in an Aetna medical plan, you are eligible to enroll in the Passive PPO Dental Plan. With this plan, you may visit any licensed dentist, however, you save when you use dentists who belong to Aetna's dental network. However, you save when you use dentists who belong to Aetna's dental network.

The Stand Alone Dental Plan. If you want enroll in dental benefits only, you are eligible for the Stand Alone Dental Plan. This plan cannot be combined with any of the Aetna medical plans offered under the DoD NAF Health Benefits Program.

## Vision Plans

If you are enrolled in an Aetna medical plan as part of the DoD NAF Health Benefits Program, vision benefits are included. The benefit provides a \$150 hardware allowance per calendar year, as well as a routine eye exam and/or a contact lens fitting per calendar year. Please note that Aetna Standard covers *either* a vision exam *or* contact lens fitting, but not both so some vision providers will not be familiar with covering both.

Aetna partners with EyeMed to access its provider network of over 60,000 vision providers on behalf of Aetna members. EyeMed can access the DoD NAF HBP plan information to help file a claim on your behalf.

For more information about dental and vision benefits, visit [www.nafhealthplans.com](http://www.nafhealthplans.com)>Health Benefits.

## Your 2017 Contributions for Aetna Health Plans

Until this year, there have been two premium tiers — individual and family. For 2017, this has changed to four tiers, which will bring the DoD NAF plan in line with industry standards. The chart below shows your 2017 bi-weekly contributions.

Tier	Medical	Dental	Medical & Dental	Stand Alone Dental
Employee Only	\$77.33	\$4.50	\$81.83	\$16.18
Employee + child(ren)	\$149.24	\$8.68	\$157.92	\$36.40
Employee + spouse	\$178.63	\$10.38	\$189.01	\$32.35
Employee + family	\$236.63	\$13.76	\$250.39	\$52.27

## Medical and Dental Coverage after Retirement

To continue coverage after you retire, you must:

- Be enrolled in an Aetna medical and/or dental plan on the day before retirement.
- Have 15 years of accumulated participation in a DoD NAF-sponsored medical and/or dental plan.
- Be the recipient of an immediate NAF Annuity.

Different rules may apply to involuntary portability employees, and there is no continuation of the Stand Alone Dental Plan after retirement.

## Aetna Navigator — [www.aetna.com](http://www.aetna.com)

Aetna Navigator® is your online resource. You'll find information to help you make the most of your Aetna benefits. You can:

- Print your ID card
  - Check on a claim
  - View your Personal Health Record
  - Find in-network doctors, hospitals, pharmacies and other providers
  - Use the Member Cost Estimator to get cost estimates for medical procedures
  - Get started with Aetna wellness programs and discounts
- To register with Aetna Navigator:
- Visit [www.aetna.com](http://www.aetna.com).
  - Click “Log In/Register” and create a username and password.
  - Click the “Ask Ann” link for help registering or finding your way around the site.

Or, if you prefer to speak with someone, call Aetna Member Services at 1-800-367-6276.

## DoD NAF Website — [www.nafhealthplans.com](http://www.nafhealthplans.com)

Visit the newly enhanced DoD NAF website at [www.nafhealthplans.com](http://www.nafhealthplans.com) for detailed information about the medical and dental plans administered by Aetna. You will also find up-to-date information about the many programs and online resources that are part of your plan. Information on the Flexible Spending Account and the Health Incentive Credit Programs are also available. The site is designed to give you quick and easy-to-use access from any device. Click on the “Subscribe to eNews” tab to sign up to receive emails with important information about your health plan, wellness tips and more.

## DocFind

To locate doctors, hospitals, specialists, dentists, and pharmacies who participate in Aetna's network, use DocFind®, Aetna's online provider directory.

- Once you are registered and logged in to Aetna Navigator, choose “I want to ... Find a Doctor, Dentist or Facility” on the home page.
- Provide the geographic information requested to start your search.
- Choose a Provider Category (medical, dental, pharmacy, etc.).
- Choose a Provider Type (such as primary care, specialist, dentist, pharmacy, urgent care facility, walk-in clinic).



Dental & Vision  
Benefits

# Health and Wellness Programs

When you enroll in an Aetna medical plan, you can take advantage of special programs that help you live healthier.

The Health Incentive Credit program gives you the opportunity to earn \$250 for employee-only coverage and \$600 for employees who cover dependents. Health Incentive Credits are applied automatically to your deductible and coinsurance, but not to copay amounts. Any credits remaining at the end of the year roll over to the next plan year(s), for up to three years.

Before you can begin earning any Health Incentive Credits you must complete the Health Assessment. The Compass® Health Assessment is a new and improved questionnaire that takes just 10 minutes to complete. You answer questions about personal and family health history, lifestyle habits, recent health screening results and other health factors. To take the assessment, log in at [www.aetna.com](http://www.aetna.com) and click “I want to . . . Take a Health Assessment” on your home page.

The chart below shows all the activities you can complete to earn credits:

Activity	Health Incentive Credit Amount	Calendar year maximum
You and your covered spouse must complete the Health Assessment to earn any incentives.		
Complete metabolic syndrome screening before April 1, 2017	\$150 each	\$150 for employee-only coverage \$300 for employees who cover dependents
Complete metabolic syndrome screening between April 1 and December 31, 2017	\$100 each	
Disease Management (DM) goal* – complete 3 calls with a DM nurse	\$100	\$200 for employee only and \$400 for family
Complete online Journey® (average time 32 days)	\$50 each up to 4 Journeys	
Dependent children under age 18		
Complete preventive exam for children under age 18	\$50 for each child per year	
For all activities, you can earn up to the calendar year maximum of \$250 for employee-only coverage or \$600 for employees who cover dependents.		

\*This program is not available to overseas employees.

For more information, visit [www.nafhealthplans.com](http://www.nafhealthplans.com)>Wellness>Health Incentive Program.

**Metabolic Syndrome Screening** — Earn up to \$150 Health Incentive Credit (if completed before April 1, 2017; \$100 if completed between April 1 and December 31, 2017)

Once you have had your screening, you will receive a report that explains your results. You can share this report with your doctor and use it to talk about ways to improve your results — and your health. There is no cost to you for this important screening — this is a free service for all eligible employees and their covered spouses. Visit [www.nafhealthplans.com>Wellness>Health Incentive Program](http://www.nafhealthplans.com>Wellness>Health Incentive Program) to learn more.

**Disease Management goal (complete 3 calls with a Disease Management nurse)** — Earn a \$100 Health Incentive Credit

If you or your covered spouse live with one or more chronic medical conditions (such as asthma, diabetes, osteoporosis and others), help is available from Aetna's Disease Management program. The program covers over 35 conditions and provides one-on-one support to help participants understand and follow treatment regimens, make healthy lifestyle changes and avoid health complications. You'll be paired with a disease management coach who will create an action plan and set goals for your path to better health. Complete three calls with a disease management nurse and you'll earn a Health Incentive Credit.

**Online Journeys** — Earn a \$50 Health Incentive Credit for each Journey completed

Online Journeys are another part of the wellness program. When you complete the Health Assessment, you'll get an action plan with recommended online health coaching programs. You can follow the programs at your own pace to lose weight, eat healthier, start an exercise program, manage stress or even get a better night's sleep without medication. Each program features "Journeys" that tailor tools and content to your particular needs and goals. The average time to complete a Journey is 32 days. You earn an incentive credit for each Journey completed (up to four Journeys total for employee and covered spouse).

**Well Child Exam** — Earn a \$50 Health Incentive Credit

In 2017, incentive credits will be earned for preventive exams received by children under age 18.

**Metabolic syndrome** is a group of five factors that raise your risk of developing conditions such as heart disease and diabetes. A metabolic screening measures your blood pressure, blood sugar or glucose, triglycerides, waist circumference and HDL cholesterol. If you are out of range with three or more of the risk factors, you may have metabolic syndrome. It is important to reduce any risk factors to prevent a serious health condition, such as a heart attack or stroke. In many cases, these factors can be positively impacted by lifestyle changes, such as regular exercise and eating a healthy diet.

# Healthcare and Dependent Flexible Spending Accounts

## What is a Flexible Spending Account (FSA)?

An FSA is a tax-favored program that allows employees to pay for eligible out-of-pocket health care and dependent care expenses with pretax dollars. An FSA can help reduce your taxes and increase your take-home pay. The money you contribute to an FSA is exempt from federal taxes, as well as most state and payroll taxes.

There are two types of FSAs:

- **The Health Care Flexible Spending Account (HCFSA)** – used to pay for qualified medical costs and health care expenses that are not paid by your health benefits plan or any other insurance. Eligible expenses include prescriptions, glasses, contact lenses and laser eye surgery, orthodontia and more.
- **The Dependent Care Flexible Spending Account (DCFSA)** – used to pay for eligible dependent care expenses such as child care for children under age 13 or day care for anyone who you claim as a dependent on your federal tax return who is physically or mentally incapable of self-care. Eligible expenses can also include before and after school care, summer day camp and more.

The Air Force FSA program includes a 2½ month grace period for both accounts. During the grace period, eligible expenses incurred from January 1 through March 15 of the following year can be applied towards your prior year's balance. You must be actively participating as of December 31 to be eligible for the grace period. The intent is to help you avoid forfeiting any funds deposited in your FSA account(s). It's important to carefully consider the amount you choose to elect.

## What are the maximum and minimum amounts I can elect on my FSA accounts?

The maximum you can elect for a benefit period is \$2,600 for the HCFSA, and \$5,000 for the DCFSA per household. The minimum amount is \$100 for both accounts.

## How do I enroll?

You may enroll online during the next Open Enrollment period at <https://airforcenaf.adp.com>. If you have questions, call the Air Force FSA Service Center, at 1-844-842-1400, Monday through Friday, 8 a.m. to 8 p.m. CT, or learn more at [www.nafhealthplans.com](http://www.nafhealthplans.com).

Please note: You do not need to be enrolled in an employer-sponsored health plan to elect an FSA.

## How do I submit my claims?

You have a few options for submitting claims.

- **Mail or fax your claim.** Simply download a claim form from <https://AirForceNAF.adp.com>. Mail it to ADP, PO Box 34700, Louisville, KY 40232, or fax it to 1-866-643-2219. You must include appropriate documentation with all claims, such as an Explanation of Benefits from your carrier or the receipt for your prescription.
- **Submit online.** Log in to your secure account online at <https://AirForceNAF.adp.com>. Select Reimbursement Accounts, then Online Claim Submission to enter your claim information. Save your claim and then upload the appropriate documentation, such as a JPG, PDF or TIF file of the prescription receipt.

For more information, visit [www.nafhealthplans.com](http://www.nafhealthplans.com)>Health Benefits>Flexible Spending Accounts.



FSA  
Accounts

# Life Insurance Benefits

MetLife is the new carrier for Air Force (NAF) Life Insurance Benefits. You may enroll for Basic Life/Accidental Death & Dismemberment coverage, voluntary Supplemental Term Life insurance coverage, and Dependent coverage. Take the opportunity to enroll in the Life insurance coverage(s) that is right for your and your family. Contact your local NAF Human Resource representative for cost of coverage that is partially paid by NAF.

## Basic Term Life and Accidental Death & Dismemberment Insurance *For regular employees only*

Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance pays a benefit based on your yearly earnings. If enrolling within 30 days of initial eligibility, you can enroll without medical underwriting. If applying outside the 30 days, you can apply by answering a few medical questions. Basic Life coverage includes a matching amount of Accidental Death and Dismemberment insurance for you.

	Group Eligibility	Amount of Insurance
Class 1	All regular eligible active employees whose basic yearly earnings are \$48,000 or less	The amount equal to your basic yearly earnings, rounded to the next higher \$1,000 if not already a multiple thereof, times one and one-half; or \$50,000
Class 2	All regular eligible active employees whose basic yearly earnings are more than \$48,000	The amount equal to one times your basic yearly earnings, rounded to the next higher \$1,000, if not already a multiple thereof, plus \$2,000

## Dependent Group Life Insurance *For active employees only*

Dependent Group Life insurance lets you cover your Spouse/Domestic Partner and unmarried dependent children.\* Regular employees participating in Group Basic Term Life are eligible for Dependent Group Life without medical underwriting within 30 days of hire or attaining eligibility, or acquiring a dependent- whichever is later. You have two Dependent Group Life insurance coverage options, as shown in the chart.

	Spouse	Dependent Child(ren)
Option 1 (low)	\$5,000	\$2,500
Option 2 (high)	\$10,000	\$5,000

\*Children may continue to be covered until age 25. Contact your local Human Resource representative for cost of coverage.

## **Supplemental Life Insurance** *For active employees only*

In order to enroll in Supplemental Life insurance, you must be an active employee and enrolled in Basic Life/AD&D coverage. If you are under age 60, and within 30 days of initial eligibility, up to \$100,000 of coverage is guaranteed, and you can enroll without medical underwriting. If coverage exceeds \$100,000 or you are over age 60, you will need to answer a few medical questions.

Supplemental Life insurance coverage allows you to elect one or two times your Basic Term Life coverage. The cost of coverage is 100% employee paid. The maximum Supplemental Life coverage is \$200,000.

The following features and services are available as part of MetLife Advantage at no cost with your Supplemental Life Insurance coverage:

- Face-to-Face Will Preparation Service
- Face-to-Face MetLife Estate Resolution Services
- WillsCenter.com
- Grief Counseling
- Accelerated Benefits Option

Contact your local NAF Human Resource representative for cost of coverage.

## **Continuance of Coverage**

Retirees or former employees have the right to continue Basic, Supplemental, and Dependent Life insurance coverage through conversion. As a retiree or former employee, you may be eligible to continue your Basic Life insurance at no additional cost. Please contact your local Human Resource representative to confirm.

## **Beneficiary Designation**

When you enroll in Basic Group Life or Supplemental Life insurance coverage, you must choose a beneficiary. This is the person to whom benefits are paid in the event of your death. You may feel the need to review your beneficiary designation when certain life events occur including marriage, divorce, birth or adoption of children, or the death of a named beneficiary.

Visit the Air Force (NAF) Life Insurance website <https://metlife.com/airforce> for more plan provisions and certificate details.

## **Legacy Planning Services**

Employees, spouses and dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at [www.legacyplanningservices.com](http://www.legacyplanningservices.com).

# Retirement Plans

## The Air Force (AF) NAF Retirement Plan

If you are a regular employee, you may enroll in the retirement plan after one year of regular service. If you join the plan within 30 days after the one-year period, you will receive one year of credited service free. If you are rehired and were participating in the AF NAF Retirement plan, you may redeposit contributions within 180 days to reinstate prior service.

This is how your retirement plan and Social Security supplement work together for you:

When an AF NAF employee retires before age 62, the plan provides the temporary “supplement,” which is added to your benefit. The temporary supplement is based on years of participation in the AF NAF retirement plan and estimated age 62 Social Security benefits. When you turn 62, and are eligible for your Social Security benefits (regardless of whether you actually apply for the benefit) the temporary supplement portion stops. Your AF NAF benefit after age 62 is your lifetime amount.



Several retirement options are summarized below:

**Return of Contributions.** If you have less than five years of credited service, you will receive a refund of your contributions plus interest.

**Deferred Retirement.** If you are under 52 years of age and have completed at least five years of credited service, you may defer your retirement to age 52 or delay to age 62.

**Normal Retirement.** If you are 65 years of age, regardless of your years of credited service, you may retire with an unreduced annuity.

**Voluntary Early Retirement.** If you are at least 62 years of age and have completed at least five years of credited service; if you are at least 60 years of age and have completed at least 20 years of credited service; or if you are at least 55 years of age and have completed at least 30 years of credited service, you may also retire with an unreduced annuity.

**Optional Early Retirement.** If you are at least 52 years of age and have completed at least five years of credited service, you may retire with an annuity that will be reduced by four percent for each full year that your annuity commencement date precedes age 62.

**Involuntary Retirement.** If your employment is involuntarily terminated as a result of a business-based action and you have completed at least 25 years of credited service, or you are at least 50 years of age and have completed at least 20 years of credited service, you may retire with an annuity that will be reduced by two percent for each full year your annuity commencement date precedes your 55th birthday.

Survivor benefits are also available. If eligible, benefits may be increased by cost-of-living adjustments.

# Military Service Credit

## Buy-Back in the AF NAF Retirement Plan

A recent change to the AF NAF retirement plan now permits prior military members who meet certain criteria to buy back up to five years of military service for NAF retirement. The cost of the military service buy-back is 3.05% of gross annual salary for each year of service you buy back, up to a maximum of five years. The buy-back must be paid in one lump-sum payment and does not count toward the plan's five-year vesting requirement.

Below is an example of the cost to you if your current annualized pay is \$25,000 and you decide to buy back three years of military service credit:

$$3.05\% \times \$25,000 \times 3 \text{ years of service} = \$2,287.50$$



## Air Force 401(k) Plan

If you are a regular employee, you are eligible to participate in the 401(k) Plan after you have met the eligibility period of 30 days of regular service. You can make pretax contributions of up to 92% of your compensation, subject to IRS limits. When you contribute to the plan, your federal, state and Social Security taxes will be lower.

Employee Contribution	Employer Match
1%	1%
2%	2%
3%	2.5%
4%	3%

## Savings and Employer Match Example

Employee election of 4% deferral on \$1,000 bi-weekly earnings:

- Employee contribution 4% = \$40
- Employer contribution 3% = \$30

# Contacts and Resources

<b>Medical, Prescription Drug and Dental Benefits</b>	Aetna Member Services <b>1-800-367-6276</b>	<b>www.aetna.com</b> and <b>www.nafhealthplans.com</b>
<b>Flexible Spending Account (FSA) Dependent Care and Health Care</b>	ADP Service Center <b>1-844-842-1400</b>	<b>https://airforcenaf.adp.com</b>
<b>Group Life Insurance Basic, Dependent and Supplemental</b>	AF Group Insurance <b>1-800-379-2867</b>	<b>www.metlife.com/airforce</b>
<b>Air Force Group Health and Life Insurance Plans</b>	Your local NAF Human Resources Office	USAF NAF Benefits <b>www.usafservices.com</b>
<b>Air Force Retirement Plan</b>	Your local NAF Human Resources Office	USAF NAF Benefits <b>www.usafservices.com</b>
<b>401(k)</b>	Wells Fargo <b>1-800-728-3123</b>	<b>www.wellsfargo.com</b>

This brochure highlights the key features of the Air Force Benefits Program, including 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 various plans within the program. Please reference the Summary Plan Description (SPD), available for each plan, for a complete description of benefits, exclusions, limitations and conditions of coverage. Should there be any conflict in this brochure and the provisions of the legal documents and contracts, the terms of those documents and contracts will control.



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