

# Aetna Traditional Choice® Indemnity Medical Plan

Department of Defense Nonappropriated Fund Health Benefits Program

## Summary of Benefits effective January 1, 2017

### Plan Provisions

### Plan Benefits†

#### Calendar Year Deductible

★ Individual	\$500
★ Family of 2	\$1,000 (2 times individual)
★ Family of 3 or more	\$1,500 (3 times individual)

#### Health Incentive Credit

Earn credit toward your deductible and coinsurance\* expenses by completing certain healthy actions. For more details about the healthy actions and the incentives, visit [www.nafhealthplans.com](http://www.nafhealthplans.com) > Health Incentive Credit. The credit does not apply to copayments. The annual maximum credit is \$250 for employee only and \$600 for an employee that covers dependents.

\*Coinsurance is the percentage of your covered expenses that you pay after you meet the calendar deductible.

#### Out-of-Pocket Maximum

This is the maximum amount you pay for your share of covered expenses in a calendar year. It includes deductibles, coinsurance and copays. Prescription eyewear, Choose Generics penalties, expenses covered at 50% and non-covered expenses do not count toward your out-of-pocket maximums.

★ Individual	\$4,000
★ Family of 2	\$8,000 (2 times individual)
★ Family of 3 or more	\$12,000 (3 times individual)

#### Lifetime Maximum

Unlimited

#### Hospital Precertification

Please see your Summary Plan Description (SPD) for details.

You must precertify any scheduled hospital stay.  
\$500 penalty for failure to precertify  
(penalty waived if you are overseas)

#### Preventive Care

★ Routine physical exam (one per calendar year) and immunizations	100%, no deductible
★ Well-child care and immunizations (Birth to age 7. Please see your SPD for age and frequency schedule.)	100%, no deductible
★ Routine gynecological exam including Pap test and related lab fees (one per calendar year)	100%, no deductible
★ Routine mammogram (one per calendar year for women age 35 and over)	100%, no deductible
★ Routine colonoscopy (one every 10 years; age 50 and over)	100%, no deductible
★ Routine prostate screening exam (one per calendar year for men age 40 and over)	100%, no deductible
★ Routine eye exam and/or contact lenses fitting (one each per calendar year)	100%, no deductible
★ Prescription eyewear – lenses, frames and contacts. You are also eligible to use Aetna vision discounts.	100% up to a \$150 maximum benefit per person per calendar year
★ Pediatric vision (dependent children up to age 22) – One pair of basic frames and lenses per calendar year (covered codes are: V2020, V2100-2199, V2200-2299, V2300-2399, V2121, V2221, V2321)	100%, no copay
★ Routine hearing exam (one per calendar year). You are also eligible to use the Amplifon Hearing Health Care Discount Program.	100%, no deductible
★ Hearing aids (\$3,000 maximum every 3 years). You are also eligible to use the Amplifon Hearing Health Care Discount Program.	80% after deductible

†Coverage is subject to recognized changes.

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#### Physician Services

✦ Office visits for treatment of illness or injury	80% after deductible
✦ Walk-in clinic visit	80% after deductible
✦ Teladoc® phone/online video consultation*	100% after \$10 copay
✦ Diagnostic lab and X-ray	80% after deductible
✦ Maternity care office visits	80% after deductible
✦ In-office surgery	100% of first \$1,000, no deductible; then 80% after deductible
✦ Physician hospital visits	80% after deductible
✦ Anesthesia	80% after deductible
✦ Allergy testing, serum and injections	80% after deductible
✦ Specialists (office visits)	80% after deductible
✦ Second surgical opinion	100%, no deductible

\*Teladoc is not available in all states or overseas and is not available to retirees over age 65.

#### Hospital Services

✦ Inpatient hospital room and board and ancillary services	80% after deductible
✦ Inpatient and outpatient surgery	80% after deductible
✦ Outpatient services	80% after deductible
✦ Pre-operative testing	80%, no deductible
✦ Other hospital services	80% after deductible

#### Urgent and Emergency Care

✦ Hospital emergency room	80% after deductible
✦ Hospital emergency room for non-emergency care	50% after deductible
✦ Urgent care facility	80% after deductible
✦ Ambulance	80% after deductible

#### Other Health Care

✦ Convalescent facility (up to 90 days per calendar year)	80% after deductible
✦ Home health care (up to 90 visits per calendar year)	80% after deductible
✦ Private duty nursing (up to 70 eight-hour shifts per calendar year)	80% after deductible
✦ Hospice (inpatient and outpatient)	100%, no deductible
✦ Independent lab and X-ray facilities	80% after deductible
✦ Voluntary sterilization	80% after deductible
✦ Short-term rehabilitation (60-visit maximum per course of treatment)	80% after deductible
✦ Durable medical equipment	80% after deductible
✦ Spinal disorder (chiropractic) (20 visits per calendar year)	80% after deductible
✦ Bariatric surgery	80% after deductible

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## Department of Defense Nonappropriated Fund Health Benefits Program

### Plan Provisions

### Plan Benefits†

#### Mental Health Care

- |  |                      |
|--|----------------------|
| ★ Inpatient (no maximum number of days)    | 80% after deductible |
| ★ Outpatient (no maximum number of visits) | 80% after deductible |

#### Substance Abuse Treatment

- |  |                      |
|--|----------------------|
| ★ Inpatient (no maximum number of days)    | 80% after deductible |
| ★ Outpatient (no maximum number of visits) | 80% after deductible |

#### Prescription Drug Benefits

#### Participating Pharmacy

#### Non-Participating Pharmacy

- |  |  |  |
|--|--|--|
| <span style="background-color: red; color: white; padding: 2px;">2017 Update</span> ★ Participating Retail Pharmacy Program (up to a 30-day supply)* <ul style="list-style-type: none"> <li>&gt; Tier One – Generic drugs</li> <li>&gt; Tier Two – Preferred brand-name drugs</li> <li>&gt; Tier Three – Non-preferred brand-name drugs<br/>Choose Generics program**</li> <li>&gt; Tier Four – Specialty drugs</li> </ul> | 100% after \$10 copay<br>100% after \$35 copay<br>100% after 35% copay – the minimum you pay per prescription is \$60; the maximum is \$125.<br>100% after 40% copay – the minimum you pay per prescription is \$60; the maximum is \$125. | Not covered<br>Not covered<br>Not covered<br>Not covered |
| <span style="background-color: red; color: white; padding: 2px;">2017 Update</span> ★ Maintenance Choice®: Aetna Rx Home Delivery® mail order pharmacy or CVS/pharmacy (for a 31 – 90-day supply)* <ul style="list-style-type: none"> <li>&gt; Tier One – Generic drugs</li> <li>&gt; Tier Two – Preferred brand-name drugs</li> <li>&gt; Tier Three – Non-preferred brand-name drugs**</li> </ul>                         | 100% after \$20 copay<br>100% after \$70 copay<br>100% after 35% copay – the minimum you pay per prescription is \$120; the maximum is \$250.  | Not covered<br>Not covered<br>Not covered                |
| ★ Prescriptions Purchased Overseas <ul style="list-style-type: none"> <li>&gt; Generic drugs</li> <li>&gt; Brand-name drugs**</li> </ul>   | Not applicable<br>Not applicable   | 100% after deductible<br>80% after deductible            |
| ★ Smoking Cessation Medications<br>Covers a 180-day supply of the following FDA-approved medications with a valid prescription: Bupropion SR, Nicotine gum, Nicotine inhaler, Nicotine lozenge, Nicotene nasal spray, Nicotine patch and Varenicline. Includes 8 counseling sessions per calendar year.  | 100%, no copay   | Not covered  |
| ★ Anti-Obesity Medications***  | 100% after applicable Tier Two and Tier Three copays   | Not covered  |

\*With Maintenance Choice, you can get a 90-day supply of maintenance medications such as drugs that treat conditions like arthritis, asthma, diabetes or high cholesterol by using either Aetna Rx Home Delivery mail-order pharmacy or a CVS/pharmacy near you. **After two fills at your local retail pharmacy, you will pay the full cost of the drug if you choose to continue to receive a 30-day supply.**

\*\*With the Choose Generics program, your pharmacy will automatically fill your prescription with a generic drug, if one is available. If you choose the brand name instead, you will pay the difference in actual cost between the brand name and generic equivalent plus the Tier Three copay. If you choose a brand drug, the amount that is the difference between the actual brand cost and actual generic cost does NOT go toward your plan's calendar year Out-of-Pocket Maximum.

\*\*\*Learn more at [www.aetna.com/products/rxnonmedicare/data/2014/MISC/anitobesity.html](http://www.aetna.com/products/rxnonmedicare/data/2014/MISC/anitobesity.html).

†Coverage is subject to recognized charges.

# Aetna Passive PPO Dental Plan

## Department of Defense Nonappropriated Fund Health Benefits Program

### Summary of Benefits effective January 1, 2017

Plan Provisions	Preferred (In-Network)	Non-Preferred (Out-of-Network)
<b>Calendar Year Deductible</b>		
★ Individual	\$100	\$100
★ Family of 2	\$200 (2 times individual)	\$200 (2 times individual)
★ Family of 3 or more	\$300 (3 times individual)	\$300 (3 times individual)
<b>Calendar Year Benefit Maximum</b>	\$2,500 per person	\$2,500 per person
<b>Preventive Care</b>		
★ Routine oral exams and cleanings – two per calendar year†	100%, no deductible*	100%, no deductible**
★ Problem-focused exams – two per calendar year	100%, no deductible*	100%, no deductible**
★ X-rays (frequency limits apply), fluoride (no age limit) and sealants to age 18	100%, no deductible*	100%, no deductible**
<i>†A third cleaning will be covered for those who qualify due to certain medical conditions such as pregnancy, diabetes or heart disease. Contact Member Services for details.</i>		
<b>Basic Care</b> Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19, palliative treatments	80% after deductible*	80% after deductible**
<b>Restorative Care</b> Inlays, crowns, fixed bridgework, gold fillings	50% after deductible*	50% after deductible**
<b>Oral Surgery</b> Services that are dental in nature	100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar year maximum*	100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar year maximum**
<b>TMJ Treatment</b> Temporomandibular Joint Dysfunction	50%, no deductible* \$750 lifetime maximum per person	50%, no deductible** \$750 lifetime maximum per person
<b>Orthodontia for adults and children</b> Includes TMJ appliances	50%, no deductible* \$2,000 lifetime maximum per person	50%, no deductible** \$2,000 lifetime maximum per person

#### Benefit Payments

When you use a dentist who participates in the dental PPO network, you pay less for your share of the dental expense because network dentists have agreed to accept Aetna's contracted rates. When you use a non-participating dentist, your coverage is subject to recognized charges.

#### Claim Filing

When you receive care from a dentist who participates in Aetna's dental network, the dentist will file your claim. You may be responsible for filing claims when care is provided by a non-participating dentist.

\*Based on contracted rates.

\*\* Subject to recognized charges.

These charts display only a general description of your benefits under the DoD NAF HBP. Should there be a conflict between the benefits shown on the chart and those in the Summary Plan Description (SPD), the terms of the SPD will be used to determine coverages and benefits.

