



Knowledge. Solutions. Service.

# NAF HBP Benefits Information

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## Coverage for Dependent Children



Consistent with the Patient Protection and Affordable Care Act (Public Law 111-148), the NAF HBP will change its dependent children eligibility requirements effective with the start of the next plan year, January 1, 2011. The NAF HBP will cover dependent children up to age 26, regardless of full-time student status, IRS dependent status, or marital status.

Adult children under the age of 26 who are currently covered as dependents in the NAF HBP but who lose coverage when they graduate from college will have the option of rejoining their parents' plan in the new plan year beginning January 1, 2011. NAF employees should contact their Human Resources Office for information regarding temporary continuation of coverage (TCC) for children who lose health coverage between now and December 31, 2010.

As of January 1, 2011, the NAF HBP will no longer require a NAF employee's eligible children to be students or be financially dependent upon the parent. Both married and unmarried children qualify for this dependent coverage until age 26; their spouses and children do not qualify for NAF HBP dependent coverage. An adult child who is eligible to enroll in an employer-sponsored health plan is not permitted to be covered as a dependent in the NAF HBP in plan years beginning before January 1, 2014.

A special enrollment period will take place this fall to enroll eligible children as dependents on their parent's plan. The special enrollment period will run the entire month of November 2010. Additional communication materials will be issued providing details about the special enrollment period for dependent children under age 26.

## Show Your Heart You Care



To keep your heart healthy and strong, use the FIT approach:

- ⇒ **F**=Fill your plate with food you enjoy that won't pack on pounds; find fun ways to exercise.
- ⇒ **I**=Individualize your eating and workout routine.
- ⇒ **T**=Team up with others.

## Know Your Numbers



There is power in knowing your numbers (blood pressure, cholesterol, blood sugar, height, weight, etc.). These numbers are important indicators of your health risk. When they are out

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of the normal range, it's a signal that you could have a higher risk of developing certain diseases and conditions. Understand what your numbers say about your health, and what you can do about it.

## Chronic Diseases



According to the Centers for Disease Control and Prevention (CDC), chronic diseases such as heart disease, stroke, cancer, diabetes, and arthritis are among the most common, costly, and preventable of all health problems in the United States. The CDC reports that much of the illness, suffering, and early death related to chronic diseases results from four modifiable health risk behaviors: lack of physical activity, poor nutrition, tobacco use, and excessive alcohol consumption. The CDC website provides useful information about chronic disease. Please see: <http://www.cdc.gov/chronicdisease/overview/index.htm>

## Smoking & Tobacco Use



Quitting smoking is very difficult for most people. The CDC reports that most smokers take up to 8-10 attempts before they are able to completely quit smoking. 40% of all smokers try to quit each year. Once a smoker quits smoking there are immediate benefits for the smoker and their family. Second hand smoke adversely affects the health of persons around a smoker. All states provide help with quitting the use of tobacco products. Help is available 24 hours a day by calling 1-(800) QUITNOW or visiting: <http://smokefree.gov>. To learn more about the harmful effects of smoking, smokeless tobacco, secondhand smoke, visit:

[http://www.cdc.gov/tobacco/basic\\_information/index.htm](http://www.cdc.gov/tobacco/basic_information/index.htm)

## Water & Our Body



Between 60%-75% of an adult's body weight is water. Our brain is 75% water, which is why even mild dehydration causes headaches. Our blood is 92% water. Our muscles are 75% water. For more interesting health facts, visit:

<http://www.healthassist.net/facts/interesting-facts.shtml>

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