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NAF HBP Benefits Information

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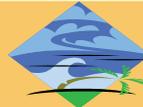
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Flu Shot Clinic Information



Protect yourself from the seasonal flu - get a flu vaccine! You now have more places to get your flu vaccine than ever. Aetna added several new flu vaccine providers to our networks. You can go to your doctor or to a contracted clinic. The choice is yours. You can find a list of all the contracted flu vaccine providers in DocFind at www.aetna.com under Helpful Information. This year the flu vaccine will include protection against H1N1, so you only need one vaccination. Children 6 months through 8 years old who have never had the seasonal flu vaccine should have two doses at least four weeks apart, even if they received the H1N1 flu vaccine last season. For more information about flu prevention, visit the Centers for Disease Control and Prevention (CDC) website at www.cdc.gov/flu/.

Be Prepared for Hurricane Season



The 2010 Atlantic Hurricane season began in June, and the National Oceanic and Atmospheric Administration (NOAA) has forecasted an "active" season, so being prepared is the best way to keep you and your family safe in the event of a natural disaster. Be sure to have an up to date emergency kit on hand. Make sure everything works and your food and water has not expired. A battery operated weather radio, flashlights and first aid supplies are a necessity (keep in mind that medical assistance may not be readily available after a disaster). For more information, visit: www.fema.gov/hazard/hurricane/index.shtm

Durable Medical & Surgical Equipment



Did you know that the NAF HBP & Aetna plan covers the rental of durable medical and surgical equipment? You pay the deductible, then the plan pays 80%. Examples include wheelchairs, crutches, hospital beds, and oxygen for home use. The Plan covers only one item for the same (or a similar) purpose, plus the accessories needed to operate the item. Instead of rental, the Plan may cover the purchase of equipment if: (1) It either can't be rented or would cost less to purchase than to rent; and (2) Long-term use is planned. The Plan also covers the repair of this equipment when necessary. Maintenance and repairs needed because of misuse or abuse of the equipment are **not** covered. Replacement is covered if you can show that the repair is needed because of a change in your physical condition, or if it is likely to cost less to purchase a replacement than to repair existing equipment or rent similar equipment.

NAF HBP 2010 Open Enrollment Period



The NAF HBP Open Enrollment Period is scheduled for 11/1-30/2010. Open Enrollment is the time of the year when you can evaluate your current benefit elections and make any adjustments to be sure you have plans that best suit your need. Eligible NAF employees who are not participating in the NAF HBP may enroll in either an HMO or non-HMO plan. Employees who are already enrolled in the NAF HBP medical coverage, or who enroll during the special Open Enrollment Period, may also enroll in the dental plan associated with their HMO or non-HMO. Employees enrolled in self-only coverage may change to family coverage. During the special Open Enrollment period, eligible employees who are in Regular positions who are not participating in a NAF HBP medical plan may enroll in the stand-alone dental option. We encourage you to continue to focus on health and wellness by taking charge of your health care. Questions on the NAF HBP may be directed towards your local NAF Human Resources Office.

Maximum Age for Dependent Coverage



The current maximum age for dependents is 25, provided the dependent is an unmarried full-time student in school (age 19, if not a student). Disabled children over the age of 25 are covered provided they are incapable of self-support because of a mental and/or physical disability.

As required by the Patient Protection and Affordable Care Act (P.L. 111-148), as amended by the Health Care and Education Reconciliation Act (P.L. 111-152), the maximum age of covered dependents is raised to age 26. In accordance with the law and implementing regulations, the NAF HBP enrollees' adult children will be covered until age 26 effective 1/1/2011, even if the young adult no longer lives with his or her parents, is not a dependent on a parent's tax return, is married, or is no longer a student.

For 2011, the NAF HBP expects to meet the criteria of a grandfathered plan under the implementing regulations and will exclude dependents who are eligible to enroll in an employer-sponsored health plan other than a group health plan of a parent.

Disabled dependent children over the age 26 may continue coverage provided they are incapable of self-support because of a mental and/or physical disability.