### NAF Health Care Benefits Open Season 2022 (01-30 Nov 22)

This is the time for you to review your current DoD NAF health care benefits and decide if you would like to make any changes for next year.

The choices you make during Open Season (1 November-30 November) will being 1 January 2023 and the deductions will begin the first full pay period in January 2023.

If you are not making any changes, no action is required. However, if you have chosen to have a Flexible Spending Account (FSA) in 2023, you must make a new election each year even if you are not changing your medical/dental elections.

During open enrollment, you may switch plans, add, or remove eligible dependents, or waive coverage for the next year.

You can also visit <a href="https://www.nafhealthplans.com">https://www.nafhealthplans.com</a> to review the changes for the 2023 year.

Remember, it's important to check your paycheck after the first of the year to ensure any changes you made took affect or verify that deductions are still occurring if you made no changes.

### ATTACHMENTS:

2023 CONUS Active Bi-Weekly Employee Premium Rates

2023 Pay Cycle Calendars

2023 Open Season Teleconference Schedule

### 2023 CONUS Active Bi-Weekly Employee Premium Rates

- There is a 5% increase in medical and dental rates from 2022 to 2023.
- Medical rates are 23% less for the HDHP than for the Choice POS II and Traditional Choice plans.

		Medical		Dental
	Choice POS II and Traditional Choice Plans	High Deductible Health Plan (HDHP)	Annual difference between plans	Passive PPO Plan
Employee Only	\$108.28	\$83.29	-\$649.74	\$4.72
Employee + Spouse	\$250.14	\$192.41	-\$1,500.98	\$10.90
Employee + Child(ren)	\$208.98	\$160.76	-\$1,253.72	\$9.10
Employee + Family	\$331.35	\$254.88	-\$1,988.22	\$14.44

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CYCLE	<b>PAY YEAR ENDS</b>	<b>LEAVE YEAR ENDS</b>
A & E	12/13/2023	01/10/2024
R	12/06/2023	01/03/2024

## A & E CYCLES QUARTER ENDING DATES

1ST QTR 20240308 2ND QTR 20240614 3RD QTR 20240906 4TH QTR 20241213 (EARNINGS ONLY) 4TH QTR 20240110 (LEAVE ONLY)

### R CYCLE QUARTER ENDING DATES

1ST QTR 20240315 2ND QTR 20240607 3RD QTR 20240913

4TH QTR 20241206 (EARNINGS ONLY) 4TH QTR 20240103 (LEAVE ONLY)

# 2023

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CYCLE	<b>PAY YEAR ENDS</b>	<b>LEAVE YEAR ENDS</b>
A & E	12/13/2023	01/10/2024
R	12/06/2023	01/03/2024

### A & E CYCLES QUARTER ENDING DATES

1ST QTR 20240308 2ND QTR 20240614 3RD QTR 20240906 4TH QTR 20241213 (EARNINGS ONLY) 4TH QTR 20240110 (LEAVE ONLY)

R CYCLE QUARTER ENDING DATES			
1ST QTR	20240315		
2ND QTR	20240607		
3RD QTR	20240913		
4TH QTR	20241206	(EARNINGS ONLY)	
4TH OTR		(LEAVE ONLY)	

# 2023 OE calls 844-712-3250 and 94500945# for attendee ( CONUS Active Employees (Includes Hawaii, Alaska and Puerto Rico)

Attendees	Day	Month	Date	Time - <b>Eastern</b>
	Day			Standard Time (EST)
CONUS	Wed	Oct	26th	9:00 AM EST
CONUS	Wed	Oct	26th	2:00 PM EST
CONUS	Tues	Nov	1st	10:00 AM EST
CONUS	Tue	Nov	1st	3:00 PM EST
CONUS	Wed	Nov	2nd	9:00 AM EST
CONUS	Wed	Nov	2nd	2:00 PM EST
CONUS	Thur	Nov	3rd	5:00 PM EST
CONUS	Wed	Nov	9th	10:00 AM EST
CONUS	Wed	Nov	9th	4:00 PM EST
CONUS	Tues	Nov	15th	1:00 PM EST
CONUS	Wed	Nov	16th	10:00 AM EST

## OCONUS Active Employees & OCONUS retirees (Includes Guam)

Attendees	Day	Month	Data	Time - <u>Eastern</u>
	Day		Date	Standard Time (EST)
OCONUS	Wed	Oct	26th	9:00 PM EST
OCONUS	Tues	Nov	1st	8:00 AM EST
OCONUS	Wed	Nov	2nd	9:00 PM EST
OCONUS	Wed	Nov	9th	8:00 AM EST
OCONUS	Tues	Nov	15th	8:00 AM EST
OCONUS	Tues	Nov	15th	9:00 PM EST

### CONUS (Includes Hawaii, Alaska and Puerto Rico) Retirees - pre65 & pos

Attendees	Day	Month	Date	Time - <u>Eastern</u> <u>Standard Time (EST)</u>
CONUS Retirees	Mon	Oct	31st	11:00 AM EST
CONUS Retirees	Tues	Nov	1st	11:00 AM EST
CONUS Retirees	Tue	Nov	1st	5:00 PM EST
CONUS Retirees	Wed	Nov	2nd	3:00 PM EST
CONUS Retirees	Wed	Nov	9th	2:00 PM EST
CONUS Retirees	Thur	Nov	10th	4:00 PM EST
CONUS Retirees	Tue	Nov	15th	4:00 PM EST