

# USAF SERVICES

2026 BENEFITS GUIDE



[myairforcelife.com](https://myairforcelife.com) • DoD Nonappropriated Fund Employees

## Welcome to Your Air Force Services Benefits!

Flexibility, engagement, and work-life balance - these are top priorities in today's workplace, and a civilian career with the Air Force delivers all of this and more. As an Air Force team member, you'll enjoy a great quality of life, opportunities for career advancement and professional growth, competitive pay, and comprehensive health and life benefits. Most importantly, you'll be part of a community of professionals dedicated to making a difference in the lives of Airmen, Guardians, and their families.

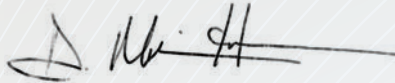
To support you in building a rewarding career, your Air Force Services employer provides a generous benefits package designed with you and your family in mind. As an eligible participant in the Nonappropriated Fund (NAF) Employee Benefits Program, you have access to:

- Health Coverage – Medical, prescription, mental health, and vision care
- Dental Insurance – Preventive and orthodontia coverage
- Financial Accounts – Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)
- Leave Benefits – Personal, medical, and bereavement/funeral leave
- Retirement Plans – Pension and 401(k) options to secure your future
- Life Insurance – Protection for your loved ones

Beyond core benefits, you may also take advantage of programs and resources such as reduced childcare fees, fitness and wellness opportunities, recreation activities, tuition assistance, and more.

This guide is designed to help you easily navigate and understand your full range of benefits. With color-coded sections and clear explanations, it's a quick and convenient reference to maximize the programs available to you. Your local NAF Human Resources team is also ready to assist with any questions.

You play an essential role in the success of the Services enterprise, and we sincerely thank you for the care and support you provide to our Airmen, Guardians, and their families every day. Your hard work and dedication make a lasting impact.



MIKE HILDEBRANDT, NH-04  
Division Chief, NAF HR & Benefits  
(AFSVC/VIH)  
Air Force Services Center

## Your Air Force NAF Benefits Program – Eligibility and Enrollment

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 be subject to a Status of Forces Agreement provision that precludes eligibility.

Benefits Plan	Additional Eligibility Guidance	Initial Enrollment Time Frame	After Initial Enrollment
<b>Medical and Dental</b>	N/A	Within 31 days of hire date or attaining eligibility	Open Enrollment or qualifying life event
<b>Stand Alone Dental</b>	Regular employees not enrolled in the Medical and Dental Plan	Within 31 days of hire date or attaining eligibility	Open Enrollment
<b>Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA)</b>	N/A	Within 31 days of hire date or attaining eligibility. Must re-enroll during Open Enrollment, and plan changes are not accepted from November 1 through December 31.	Open Enrollment or qualifying life event
<b>Health Savings Account (HSA) Health Reimbursement Account (HRA)</b>	Employees must be enrolled in an HDHP plan	Within 31 days of hire date or attaining eligibility	Open Enrollment or qualifying life event
<b>Basic Term Life Insurance</b>	N/A	Within 30 days of hire date or attaining eligibility	With Evidence of Insurability
<b>Supplemental Life Insurance</b>	Regular employees must be enrolled in Basic Term Life Insurance	Within 30 days of hire or eligibility date. Evidence of Insurability is required for anyone age 60 years or older. It's also required if under age 60 and Supplemental Life coverage exceeds \$100,000.	With Evidence of Insurability
<b>Dependent Group Life Insurance</b>	Regular employees must be enrolled in Basic Term Life Insurance	Within 30 days of hire date, eligibility date or acquiring a dependent	With Evidence of Insurability
<b>Retirement Benefits</b>	N/A	Enroll at any time	Enroll at any time
<b>401(k) Benefits</b>	Employee must be 18 years of age	Complete 30 days of AF NAF service	Contact your local HR office
<b>Employee Assistance Program (EAP)</b>	N/A	Available to all employees, spouses and household members	

As an Air Force NAF employee, you also have access to a variety of Force Support Squadron facilities and programs. These include bowling, child care, fitness, golf, information on tickets and tours, outdoor recreation facilities, restaurants, and more! Learn more at [MyAirForceLife.com](http://MyAirForceLife.com).

## 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 or drop coverage during the year unless you have a qualifying life 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.

If you're a new hire or newly eligible employee, you may enroll 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.

## 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. Where you live determines which Aetna® medical plans are available to you. To determine which plan you're eligible for, go to [nafhealthplans.com](https://nafhealthplans.com) > **NAF employers** > **Air Force**.

The **Aetna Choice® POS II plan** is available to employees who live within the Aetna 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 that belong to the Aetna 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® plan** is available to employees who do not live within the Choice POS II network area. 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® 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 help finding health care services around the world and with claims. You can also find helpful information and tools online at [aetnainternational.com](https://aetnainternational.com).

The **Aetna High Deductible Health Plan (HDHP)** is an additional plan option. With minor exceptions, the HDHP option is similar to the other Aetna plans, where there's a deductible to meet each year. After that, you pay a percentage of covered expenses up to an out-of-pocket maximum. If you reach the out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the year. However, with the HDHP, the deductible is higher in exchange for a 23% lower employee cost than for the other Aetna plans.

A key feature of the HDHP is the Health Savings Account (HSA)\* for CONUS employees or the Health Reimbursement Account (HRA) for OCONUS employees. These accounts can be used to help you pay for qualified health care expenses. The best part — Air Force will make a contribution of \$500 (for employee-only coverage) or \$1,000 (for family coverage) into these accounts.

\*Eligibility restrictions apply.

## Enjoy the convenience and savings of Teladoc Health

Teladoc Health is an affordable option when you can't get in to see your regular doctor or prefer to meet virtually. Consult with board-certified physicians, including pediatricians, dermatologists and mental health specialists, by phone or video. Teladoc Health doctors can diagnose, treat and prescribe medications, if necessary. They treat non-emergency, general medicine issues, such as:

- Allergies
- Bronchitis
- Colds and flu
- Headaches and migraines
- Respiratory infections
- Sinus and ear infections
- Skin conditions
- Urinary tract infections, and more



General medicine appointments are no cost to you. However, members enrolled in the HDHP will pay \$47 per visit until they have met their deductible.

Additional services include:

- **Dermatology**, for help with skin conditions. You'll be able to share a photo of your skin condition for review by a credentialed dermatologist, and you'll receive a diagnosis and treatment plan within two business days.
- **A behavioral health program**, for virtual counseling with an experienced psychiatrist, psychologist or master's-level therapist. Get help with issues such as anxiety, depression, substance abuse and stress.

To register, go to [TeladocHealth.com/Aetna](https://TeladocHealth.com/Aetna), call 1-855-TELADOC (1-855-835-2362) or download the Teladoc Health app.

Teladoc Health is not available to overseas employees.



# Prescription Drug Benefits

When you enroll in an Aetna medical plan, you also have prescription drug benefits. The chart below shows what you'll pay for prescription drugs if you're enrolled in the Aetna Choice POS II and Traditional Choice plans. Prescription benefits are paid differently under the High Deductible Health Plan. Visit [nafhealthplans.com](https://www.nafhealthplans.com) > [Explore benefits](#) > [Extras with a U.S. medical plan](#) > [Pharmacy benefits](#) to review Summary of Benefits charts for all plans.

Drug Tier	Short-Term Prescription Costs (up to a 30-day supply)
Tier One — Generic drugs	\$10 copay per prescription
Tier Two — Preferred brand-name drugs	25% of the Aetna-negotiated cost* with a minimum of \$45 and a maximum of \$70
Tier Three — Non-preferred brand-name drugs**	35% of the Aetna-negotiated cost* with a minimum of \$70 and a maximum of \$200
Tier Four — Specialty drugs	40% of the Aetna-negotiated cost* with a minimum of \$60 and a maximum of \$125
Drug Tier	Long-Term Prescription Costs (31- to 90-day supply) through CVS Caremark® Mail Service Pharmacy or a CVS Pharmacy®
Tier One — Generic drugs	\$20 copay per prescription
Tier Two — Preferred brand-name drugs	25% of the Aetna-negotiated cost* with a minimum of \$90 and a maximum of \$140
Tier Three — Non-preferred brand-name drugs*	35% of the Aetna-negotiated cost* with a minimum of \$150 and a maximum of \$400

\* Network pharmacies charge discounted (or negotiated) prices for prescriptions filled by Aetna members.

\*\* Your pharmacy will automatically fill your prescription with a generic drug if one is available.

## 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 are part of the Aetna network. Take your prescription and your Aetna ID card to any participating pharmacy. You pay your share of the cost in full at the time of purchase. To find a participating pharmacy near you, log in at [aetna.com](https://www.aetna.com) > [Find care & pricing](#) > [Pharmacy](#).

## Filling long-term prescriptions

Use CVS Caremark Mail Service Pharmacy to save on medications you use 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.

## Maintenance Choice

If your medication is on the Maintenance Choice drug list, it's mandatory to fill your prescription with a 90-day supply.

You have a choice of how you fill your maintenance prescriptions:

- Use CVS Caremark Mail Service Pharmacy. To get started with the service, call 1-888-792-3862 (TTY: 711), or
- Pick it up at your local CVS Pharmacy®. To find a CVS Pharmacy, log in at [aetna.com](https://www.aetna.com) > Find care & pricing > Pharmacy.

**Good news** — with this program, you'll pay the same amount for a 90-day supply as you would for two 30-day supplies. It's like getting a month free!

If you decide to opt out of the Maintenance Choice program, be aware that after two 30-day fills, the plan will not cover additional 30-day fills. You'll have to pay the full cost, and it won't count toward your deductible.



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

View the Maintenance Choice Drug List at [nafhealthplans.com](https://www.nafhealthplans.com) > Explore benefits > Extras with a U.S. medical plan > Pharmacy benefits.



Prescription

## Vision Benefits

Vision benefits are also included as part of your Aetna medical plan. This includes a \$150 hardware allowance per calendar year, as well as a routine eye exam or a contact lens fitting (if done on the same day as the routine eye exam) per calendar year.

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 Health Benefits Program information to file a claim on your behalf.

## Dental Plans

The DoD NAF Health Benefits Program offers these dental plans:

**Aetna Passive PPO Dental plan:** When you enroll in an Aetna medical plan, you're eligible to enroll in the Passive PPO Dental plan. With this plan, you can visit any licensed dentist; however, you save when you use dentists who belong to the Aetna dental network.

**Stand Alone Dental plan:** If you want to enroll in dental benefits only, you're 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.

**Aetna International Dental plan:** OCONUS associates who enroll in the Aetna International Traditional Choice Plan (with or without the HDHP) can choose the Aetna International Dental plan.

Learn more about your plan options at [nafhealthplans.com](https://nafhealthplans.com) > **Explore benefits** > **Medical & dental plans** > **Dental plans**.

## 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, and be the recipient of an immediate NAF annuity. Different rules may apply to involuntary portability employees. Also, there is no continuation of the Stand Alone Dental plan after retirement.

## 2026 Bi-Weekly Employee Premium Rates

Medical	CONUS		OCONUS	
	Aetna Choice POS II and Traditional Choice plans	HDHP with Aetna Choice POS II and Traditional Choice plans	Aetna International Traditional Choice plan	HDHP Aetna International plan
Employee only	\$128.35	\$98.73	\$94.60	\$72.77
Employee + spouse	\$296.50	\$228.07	\$218.53	\$168.10
Employee + child(ren)	\$247.72	\$190.56	\$182.59	\$140.45
Employee + family	\$392.76	\$302.12	\$289.49	\$222.68

Dental	Passive PPO Dental plan (with Aetna medical plan)	Stand Alone Dental plan (without Aetna medical plan)
Employee only	\$5.28	\$16.01
Employee + spouse	\$12.19	\$32.02
Employee + child(ren)	\$10.18	\$36.01
Employee + family	\$16.15	\$52.03

## Medicare Advantage Plan for Age 65 and Up

If you qualify for retiree coverage, living in the U.S., enrolled in Medicare Parts A and B, you must be enrolled in the Aetna Medicare Advantage with Prescription Drug plan. Covered dependents who are Medicare eligible and enrolled in Medicare Parts A and B will automatically be enrolled, as well. To opt out, contact your local Human Resources office by November 30, 2025. To learn more, visit [nafhealthplans.com](https://nafhealthplans.com) > **NAF retirees**.

## Resources to Help You Manage Your Health Benefits — and Your Health

### Your Aetna member website

Your member website, [aetna.com](https://www.aetna.com), is your gateway to personalized benefits information and resources that include:

- **Provider search** — find doctors, specialists and facilities in your plan's network
- **Cost estimator** — estimate out-of-pocket costs before you receive care
- **Personal health record** — keep your health history and information in one place
- **Health assessment** — take an online questionnaire to earn \$75 in incentive monies



The Aetna Health<sup>SM</sup> app makes it easy for you to manage your health from the palm of your hand. Use this app to:

- Find doctors and facilities
- Estimate costs
- Access your digital ID card
- Check on claims
- Manage your prescriptions
- And more

You will need to set up a username and password to log in to your Aetna member website. Use that same information on the Aetna Health app. To get the app, text **AETNA** to 90156.

### Your DoD NAF health benefits website

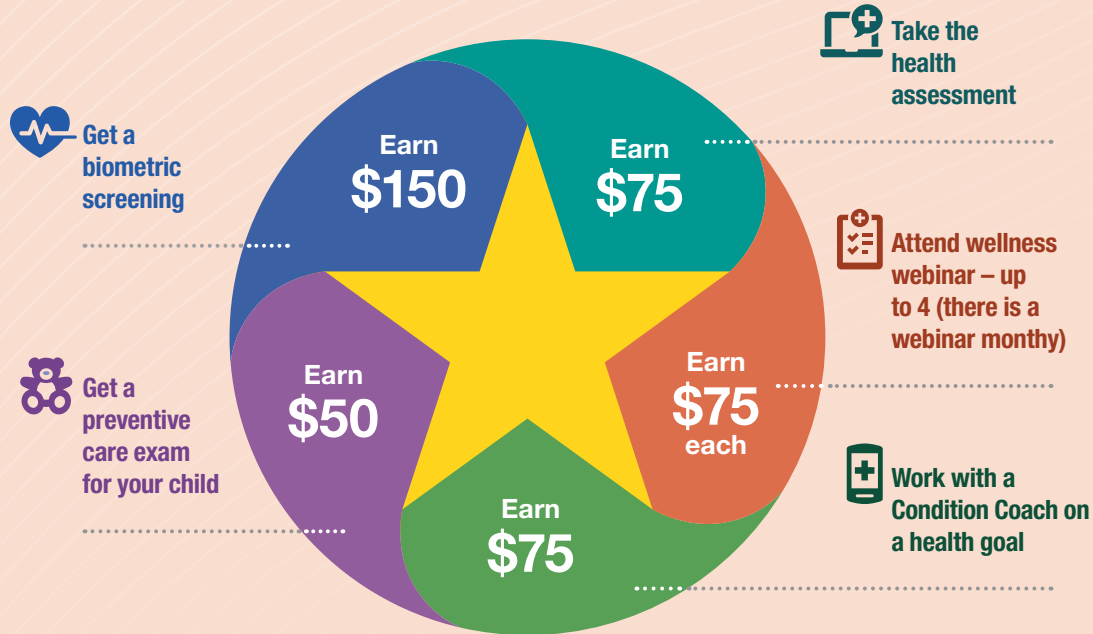
Visit [nafhealthplans.com](https://www.nafhealthplans.com) for detailed information about the medical and dental plans administered by Aetna. You'll also find information about the many programs and online resources that are part of your plan — including information about the Flexible Spending Accounts (FSAs), Health Savings Account (HSA), Health Reimbursement Account (HRA) and Health Incentives Program.



Vision &  
Dental

# Health Incentives Program

Your Aetna medical plan also lets you take advantage of a special program that helps you live healthier — and get rewarded for it! With the Health Incentives Program, you and your covered spouse can each earn \$300 in incentive credits annually. Below are the activities you can complete to earn credits.



All activities must be completed between January 1 and December 31 each year — except the biometric screening, which must be completed by November 30. How your incentive credits get applied depends on the medical plan you're enrolled in.

For the Choice POS II and Traditional Choice plans, when you earn your first incentive credits, they'll be deposited onto a Health Reimbursement Account (HRA) debit card, and that card will be mailed to you. As you earn more incentive credits, they'll automatically be added to your debit card balance. You can use those funds to help pay for eligible medical, dental and pharmacy expenses. You can also let the funds build up for future expenses. For the HDHP, incentive credits will be deposited into your HSA (if you elect one) or your HRA.

### **The health assessment (earn \$75 incentive credits)**

The health assessment is an online questionnaire that takes just 15 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 [aetna.com](https://aetna.com) > **Stay Healthy** > **Complete Your Assessment**.

### **Biometric screening (earn \$150 incentive credits)**

The biometric screening includes a blood test, waist measurement and blood pressure reading to determine if you're at risk for metabolic syndrome — a group of factors that raises your risk of developing conditions such as heart disease and diabetes. Once you've had your screening, you'll 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 [nafhealthplans.com](https://nafhealthplans.com) > **Wellness & rewards** > **Biometric screening** to learn more.

### **Condition management goal (earn \$75 incentive credits)**

If you or your covered spouse lives with one or more chronic conditions, such as asthma, diabetes, osteoporosis and others, help is available from the Aetna Condition Coaching program. The program covers over 35 conditions and provides one-on-one support to help you make healthy lifestyle choices. Complete three calls with a condition coach, and you'll earn \$75 incentive credits.

### **Attend a Wellness Webinar (earn \$75 incentive credits for each)**

They can help with goals to lose weight, eat healthier, start an exercise program, manage stress or even get a better night's sleep without medication. You can receive incentives for attending up to four wellness webinars each year. However, you can attend as many monthly webinars as you'd like.

### **Well-child preventive exam (earn \$50 incentive credits)**

Incentives will be earned for annual preventive exams received by children under age 18.

# Health and Wellness Programs

## Aetna Lifestyle and Condition Coaching

If you want to eat better, be more active or take charge of your health, Aetna Lifestyle and Condition Coaching can help. The program offers clear, reliable health information with 24/7 web and mobile access. Choose from live online group coaching, one-on-one phone support and in-person connections, if eligible and where available. Get help with:

- Exercise, nutrition and weight
- Everyday stress
- Quitting tobacco
- Asthma, back and neck pain, diabetes, high blood pressure and other conditions

Find more information at [aetna.com](https://www.aetna.com) > **Well-being resources** or get the **ActiveHealth®** app.

## Your no-cost digital heart-health hub

The Hello Heart app lets you easily manage your heart health — with the resources and readings you need, all in one place. This no-cost program includes:

- A free heart monitor that connects easily to your smartphone
- Secure online tracking of blood pressure, cholesterol test results, medicines and more
- Easy-to-follow explanations and reports of your numbers
- Doable tips to help keep your heart healthy
- A support team to answer your questions by phone or email

## A weight loss solution tailored to you

If you have a DoD NAF medical plan and are taking weight-loss medication, the CVS Weight Management program is here to help you achieve lasting results — at no extra cost to you. It offers:

- One-on-one support from a team, including registered dietitians
- A personalized nutrition plan
- Tips to help overcome barriers to weight loss
- Tools and resources to track your progress
- The Health Optimizer® app with helpful guides, recipes and more

## No-cost back and joint health benefits

Musculoskeletal (MSK) issues are widespread and debilitating. They can cause a great deal of pain, reduce your quality of life and lead to lost time at work. Fortunately, there are ways to treat them that don't always need surgery. Through this online exercise-therapy program, Hinge Health® provides all the tools you need to start your journey to pain relief in the comfort of your own home. It includes:

- A personalized 15-minute stretching and exercise program
- Virtual support from a physical therapist via text, email, phone or video chat
- Access to online exercises and stretches through the Hinge Health app



Wellness

## Health Care Accounts — FSAs

To help you pay for health-related expenses, there are health care accounts available to you. These include Flexible Spending Accounts (FSAs), a Health Savings Account (HSA) and a Health Reimbursement Account (HRA). Some of these accounts are specifically associated with the type of medical plan you enroll in.

### Flexible Spending Accounts (FSAs)

An FSA is a tax-favored account that allows you 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 from most state and payroll taxes.

There are two types of FSAs:

- The **Health Care Flexible Spending Account (HCFSA)** — used to pay for qualified health care expenses not paid by your health benefits or any other insurance. Eligible expenses include prescriptions, glasses, contacts, 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 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 two-and-a-half-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 toward 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 FSAs. It's important to carefully consider the amount you choose.



For information on contribution limits,  
please contact your local HR office.

### How do I enroll?

You may enroll during the annual Open Enrollment period by completing the FSA election form and providing it to your local HR office. New employees may enroll within 31 days of hire or becoming eligible.

For general FSA questions, call Inspira Financial at 1-888-678-8242 or learn more at [inspirafinancial.com](https://www.inspirafinancial.com). For specific questions, contact your local HR office.

**Please note:** You do not need to be enrolled in an employer-sponsored health plan to enroll in an FSA. In addition, to continue your enrollment in an FSA, you must re-enroll every year.

### Health Care FSA debit cards

Inspira Financial will issue a debit card to all participants in the Health Care FSA. This eliminates the hassle of filing claims for reimbursement since you can use the card to pay for eligible health care expenses. The card is front-loaded with annual funds and can be used immediately. You can also use the card to purchase goods through the FSA Store at [fsastore.com/wwfsa](https://www.fsastore.com/wwfsa).

## Maximize your Health Care FSA

You can use your Health Care FSA for a lot more than just deductibles and copays. There are thousands of items you can purchase with your spending account debit card that don't require a doctor's prescription.

The list below is a sample of FSA-eligible items that don't require a doctor's prescription.

### FSA-eligible expenses — no prescription required

- Athletic braces & supports
- Bandages
- Blood glucose monitors & strips
- Blood pressure monitors
- Contact lens supplies
- Contraceptives
- Eye glass & lens accessories
- First aid kits
- Hearing aid supplies
- Hot & cold packs
- Nasal spray & strips
- Pregnancy & fertility tests
- Select baby care products
- Shoe insoles & inserts
- Sunscreen & lip balm (SPF)
- Thermometers
- Vaporizers & inhalers
- Walking aids, wheelchairs & accessories

To see whether a specific item is eligible, visit [inspirafinancial.com](https://www.inspirafinancial.com).



## Health Care Accounts — HSAs and HRAs

### Health Savings Account (HSA)

Once enrolled in the HDHP, CONUS employees may be eligible to enroll in the HSA.\* This account can be used to help pay for qualified health care expenses — now and in the future. The Air Force will make a contribution of \$500 (for employee-only coverage) or \$1,000 (for family coverage) at the beginning of the year to get your account started. You can also contribute funds from your paycheck on a pretax basis. The account is yours to use and let grow for future health care costs. There is no “use it or lose it” rule. Note: You may not have both an HSA and an HCFSA.

\*HSA eligibility restrictions apply.

### Health Reimbursement Account (HRA)

Once enrolled in the HDHP, OCONUS employees will have an HRA available to them. This account is set up by the Air Force to be used to help pay for qualified health care expenses — now and in the future. At the beginning of the year, the Air Force will make a contribution to this account of \$500 (for employee-only coverage) or \$1,000 (for family coverage). Any money left in your HRA at the end of the year will roll over to the next year. HRA funds can be used to pay for eligible health care expenses only during the time you’re covered by the HDHP.



If you have questions about the health care accounts:

- Visit [nafhealthplans.com](https://nafhealthplans.com) > Explore benefits > Accounts.
- For the HSA, HRA and/or FSA, call Inspira Financial at **1-888-678-8242 (TTY: 711)**.





HSA/HRA

## Life Insurance Benefits

MetLife® is the administrator for Air Force (NAF) life insurance benefits. You can enroll for partially employer-paid Basic Term Life and Accidental Death & Dismemberment coverage, voluntary Supplemental Life insurance coverage, and voluntary Dependent Group Life insurance coverage. Take the opportunity to enroll in the life insurance coverage that is right for you and your family. Contact your local NAF Human Resources representative for coverage costs.

### Basic Term Life and Accidental Death & Dismemberment insurance (for regular employees)

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

Eligibility and amounts for Basic Term Life and AD&D are shown below.

	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

### Supplemental Life insurance (for regular employees)

To enroll in Supplemental Life insurance, you must be an active employee and enrolled in Basic Term Life/AD&D coverage. If you're 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're over age 60, you'll 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 services are available as part of MetLife Advantage at no cost to you with your Supplemental Life insurance coverage:

- Face-to-face will preparation service
- Face-to-face MetLife estate resolution services
- Will development services at [willsceneter.com](https://www.willsceneter.com)
- Grief counseling
- Accelerated benefits option

Contact your local NAF Human Resources representative for coverage costs.

## Dependent Group Life insurance (for regular employees)

Dependent Group Life insurance lets you cover your spouse and unmarried dependent children.\* Regular employees participating in Basic Term Life are eligible for Dependent Group Life without medical underwriting within 30 days of hire, attaining eligibility or acquiring a dependent — whichever is later. The cost of coverage is 100% employee paid. You have two Dependent Group Life insurance coverage options, as shown below. Contact your local Human Resources representative for coverage costs.

	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.

## Continuing 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 also be eligible to continue your Basic Term Life insurance at no additional cost. Please contact your local Human Resources representative to confirm.

## Beneficiary designation

When you enroll in Basic Term 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 want 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 at [metlife.com/info/airforce](https://metlife.com/info/airforce) for more plan details.

## Legacy Planning Services

Employees, spouses and dependents can access resources designed to help them 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 [legacyplanningservices.com](https://legacyplanningservices.com).



## The Air Force (AF) NAF Retirement Plan

Your total retirement benefit comes from three sources: the NAF Retirement Plan (and any other similar retirement plan of another employer), Social Security and your own personal savings. In combination, the benefits from these three sources should give you and your family a significant measure of financial security. The NAF Retirement Plan only requires employees to contribute 1% of their bi-weekly pay, while the plan administrator contributes the bulk of the cost. The monthly annuity is determined based on a lot of factors, including age, time and salary. This plan is voluntary, but we hope all eligible employees will participate.

To be eligible to participate in the NAF Retirement Plan, you must be a civilian employee under regular appointment (excluding off-duty military) and be employed by an Air Force NAFI in the United States (U.S.), or if employed outside the U.S., be a U.S. dollar-paid citizen, permanent resident or noncitizen national of the U.S. Effective January 1, 2025, the one-year waiting period for enrollment in the Air Force NAF Retirement Plan was removed. All new regular employees will be eligible to enroll and participate on their start date or anytime thereafter.

Consider the following retirement options:

- **Normal retirement** If you're 65 years of age, regardless of your years of credited service, you may retire with an unreduced annuity.
- **Voluntary early retirement** If you're at least 62 years of age and have completed at least five years of credited service, if you're 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're 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 4% for each full year that your annuity commencement date precedes age 62.
- **Delayed retirement** If you continue to work beyond your 65th birthday, you may retire at any time, regardless of how many years of credited service you have completed.
- **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're 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 2% for each year your annuity commencement precedes age 55.

Regardless of whether an annuity is or is not affected by an annual reduction based on age, the annuity will be subject to the employee's/retiree's Social Security Award Letter amount at the appropriate age of retirement (62 to 65 years of age; all those over 65 years of age will require an age 65 Social Security Award Letter).



# Military Service Credit

## Credited service

Prior to September 30, 1991, credited service included your regular full-time service to an Air Force NAFI during which you made the required contributions to the Plan, as long as you did not withdraw the funds. **Note:** If you were enrolled in the Plan as of January 1, 1976, and have not withdrawn the contributions made after January 1, 1976, your credited service will include your regular full-time service to an Air Force NAFI prior to that date.

Effective October 1, 1991, credited service includes all regular service for which you made contributions, provided you have not withdrawn them, and is determined based on the number of hours you worked. If you work at least 1,820 hours in a year (an average of 35 hours per week), you receive a year of credited service. If you work less than 1,820 hours, your credited service will be determined on a pro-rata basis, with 2,080 hours (40 hours per week for 52 weeks) representing a full year.

Credited service includes periods of authorized leave without pay (LWOP). It will not exceed five years for periods of military furlough and two years of absence associated with workers' compensation cases. In all instances, credited service while on LWOP status is subject to the employee returning to Air Force NAFI employee status within 90 calendar days of the expiration of LWOP or discharge.

## Buy-back in the AF NAF Retirement Plan

The AF NAF Retirement Plan permits prior military members who meet certain criteria to buy back up to five years of military service for NAF retirement.

If you're a prior military member, you're eligible for this buy-back provision if you:

- Have prior U.S. military service, but you're not receiving military retirement or other federal retirement benefits
- Are a regular NAF paid employee, or an Appropriated Fund paid employee who was formerly NAF and remained in the NAF Retirement Plan

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) Savings Plan

Any regular Air Force NAF employee who is a U.S. citizen, a U.S. national or a permanent resident alien of the U.S. and who is on the U.S. dollar payroll is eligible to participate in the 401(k) Savings Plan after 30 days of Air Force regular service. You can make a pretax contribution of up to 92% of your compensation, subject to meeting required payroll deduction and annual IRS limits. When you contribute to the plan, your federal taxes will be lower. Plus, Air Force will match your contributions as indicated below. You are considered 100% vested when you have completed three years of Air Force regular service.

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

Total annual amount contributed to the plan = \$1,820.00

**Note:** This amount does not include investment earnings.



### Plan features

Starting now can make a big difference later! Take advantage of the years your money has to grow. Plus, enjoy these plan features:

- Roll-over and catch-up contributions
- Loan program (two loans maximum)
- Online quarterly statements
- Selection of investment funds
- In-service withdrawals (e.g., for college education, medical expenses, avoiding eviction, purchase of primary home, etc.)
- Retirement and educational webinars

The example in the chart below is based on a 7% annual rate of return and is for illustrative purposes only. It's not intended to represent the return on any specific investments. This example does not imply a projection of actual results and does not include the effect of taxes or fees.

	Saving Now	Saving Later
<b>Age starting contribution</b>	25	35
<b>Age stopped contribution</b>	35	65
<b>Monthly contribution</b>	\$100	\$100
<b>Total contribution</b>	\$12,000	\$36,000
<b>Years contributed</b>	10	30
<b>Value at age 65</b>	\$135,044	\$121,288

## Investment Options

The Air Force 401(k) Savings Plan offers two ways to diversify your investments: individual funds or target date funds.

- **Individual funds** are typically all stock, bond or stable value investments. If you want to build your own portfolio, you'll want to identify your investment goals and pick the individual single-style funds that meet those goals.
- **Target date funds** are designed to provide a diversified mix of investments that automatically rebalance to become more conservative as an individual gets closer to retirement. Each target date fund is diversified across a range of stocks, bonds and cash equivalents, allocated according to the fund's target date. The target date, which is typically included in the name of the fund, represents the year the individual may be considering retirement or beginning to withdraw their money.

As the target date approaches, the fund gradually becomes more conservative, with less invested in stocks and more in bonds and cash equivalents. With a target date fund, the shift from growth-oriented funds to conservative funds over time occurs automatically. The principal value of the fund is not guaranteed at any time, including at the target date.

### 401(k) Savings Plan online tools and resources

Principal®, the administrator for our 401(k) plan, provides tools and resources to help you manage your retirement goals. Their website will help you track your savings and reach your goals. Once you set up your account, you'll have access to investment information, forms and statements, webinars, virtual coaches, and calculators. You can add external accounts, too. You'll have support for life event planning and help to prepare a will through ARAG insurance.

Set up your secure account at [principal.com/welcome](https://principal.com/welcome) > **Get started**. Then save and plan for the future on the go with the Principal® app. Get the app at [principal.com/onthego](https://principal.com/onthego) or by scanning the QR code (available for iOS and Android.)



## Employee Assistance Program (EAP)

Life has many ups and downs, and sometimes you may need help to cope with challenges. The Air Force's EAP provides free, confidential services to help you and your household members manage everyday challenges. Get the help you need in a convenient and non-judgmental environment. The program provides in-person and virtual therapy options through a network of licensed professionals. They're trained to help with life's challenges, including stress, anxiety, grief, marital/family relationship concerns, parenting, substance misuse and more.

In addition, the EAP's work-life services can provide you with expert guidance and personalized referrals to help with things like:

- Adult care and aging
- Child care and parenting
- Home improvement, automotive and cleaning services
- Travel arrangements
- Tutoring, continuing education, financial aid and scholarships
- Moving/real estate services

The EAP provides 24/7 access by phone, online or in person. Call 1-866-580-9078 or visit [www.resilience.af.mil/Workforce-Resource](http://www.resilience.af.mil/Workforce-Resource) (company code: US Air Force). Available on the App Store and Google Play. Search "Magellan Members."



2026

**JANUARY**

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**FEBRUARY**

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**MARCH**

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**APRIL**

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**JUNE**

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**JULY**

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**SEPTEMBER**

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**OCTOBER**

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**NOVEMBER**

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**DECEMBER**

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20	21	22	23	24	25	26
27	28	29	30	31		

## Contacts and Resources

<b>Medical, Pharmacy, Vision and Dental Benefits</b>	<b>Aetna Member Services 1-800-367-6276 (TTY: 711)</b>	<b><a href="https://www.aetna.com">aetna.com</a> and <a href="https://www.nafhealthplans.com">nafhealthplans.com</a></b>
<b>Financial accounts FSAs, HSAs and HRAs</b>	<b>Inspira Financial 1-888-678-8242 (TTY: 711)</b>	<b><a href="https://www.inspirafinancial.com">inspirafinancial.com</a></b>
<b>Group Life Insurance Basic, Supplemental and Dependent</b>	<b>Your local NAF Human Resources office</b>	<b><a href="https://www.metlife.com/info/airforce">metlife.com/info/airforce</a></b>
<b>Air Force Group Health and Life Insurance Plans</b>	<b>Your local NAF Human Resources office</b>	<b><a href="https://www.MyAirForceLife.com">MyAirForceLife.com</a></b>
<b>Air Force NAF Retirement Plan</b>	<b>Your local NAF Human Resources office</b>	<b><a href="https://www.MyAirForceLife.com">MyAirForceLife.com</a></b>
<b>401(k) Savings Plan</b>	<b>Principal 1-800-547-7754</b>	<b><a href="https://www.principal.com/welcome">principal.com/welcome</a></b>
<b>Employee Assistance Program (EAP)</b>	<b>Magellan Ascend 1-866-580-9078</b>	<b><a href="https://www.resilience.af.mil/Workforce-Resource">www.resilience.af.mil/Workforce-Resource</a> (company code: US Air Force)</b>

This guide provides information about your Air Force Services benefits available effective January 1, 2026. If there is any discrepancy between this guide and the plan documents, the plan documents will always govern. Although your Air Force Services employer intends to continue these plans, it reserves the right to change, amend, or terminate any of the provisions at any time.