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**of  
YOU**



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## **What you need to know about the new coronavirus disease called COVID-19**

Containing the spread of this pandemic is a top priority that we all share. These actions have been taken in support of this objective, recognizing the need to act quickly.

**With the passage of the Families First Coronavirus Response Act on March 18, 2020, member cost-sharing is waived on ALL the DoD NAF HBP Plans (including the HDHP plans) for:**

**FDA-authorized COVID-19 tests Health care provider visits (in and out-of-network), urgent care visits, and emergency room visits that result in an order for or administration of the test**

Member cost share that will be waived for the items above may be copays and/or deductible and/or coinsurance depending on provider setting for Choice POSII and HDHP with Choice POSII). Member cost share that will be waived on the Traditional Choice (in the US for CONUS) and with Aetna International Traditional Choice (for OCONUS) would be the member deductible and/or member coinsurance.

**The Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law on March 27, 2020, also includes two significant changes that affect participants with Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), or Health Reimbursement Arrangements (HRAs):**

- certain over the counter (OTC) drugs and medications are now considered qualified medical expenses, without the need for a physician prescription
- you may now use FSA, HSA, or HRA funds to pay for feminine care products

These changes apply to expense amounts incurred after December 31, 2019. For more information, refer to IRS Publication 969 or go to the IRS website at [irs.gov](https://www.irs.gov)

**In working with the DoD NAF HBP with Aetna, your DoD NAF employer has decided** to waive member cost share for inpatient charges associated with COVID-19 diagnoses and complications, through 2/28/2021.

### **COVID-19 vaccine at no cost to you**

Rest assured that there will be no cost for Aetna® members to receive a COVID-19 vaccine. As part of CVS Health, Aetna® is staying close to all of the vaccine developments, and we're committed to getting you the latest vaccine news — including news of its availability. We will continue to work with national and local governments as the rollout of the vaccine takes shape.

### **Resources in your state**

Vaccine resources and availability vary by state. Explore COVID-19 vaccine information and locations near you with our state-specific vaccine resource tool at the link below. And remember, you can help by staying safe. Keep following the Centers for Disease Control and Prevention (CDC) guidelines, and make sure to get tested if required. If you would like more information on the COVID-19 vaccine and testing in your state, [visit this site](#).

**Just a reminder that Aetna members in the US always have access to the free Informed Health Line (24/7/365) and can speak to a registered nurse at 1-800-556-1555 anytime.**

Also, your DoD HBP pharmacy program with Aetna will **waive early refill limits on 30-day prescription maintenance medications for all members covered by the DoD NAF HBP**. This applies to any 30-day prescriptions for maintenance medications done at a participating pharmacy in the US for those covered on the CONUS plans and any fills done in the US by employees, retirees, or covered dependents on the OCONUS plans that are living in the US.

**CVS Health is also taking additional steps across the company to address the COVID-19 outbreak and protect patient access to medication.**

Additionally, **CVS Pharmacy will waive charges for home delivery of prescription medications (where available)**. With the Centers for Disease Control and Prevention encouraging people at higher risk for COVID-19 complications to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions. As CVS pharmacies are located in the US, this applies to the CONUS plans and for any employees, retirees, or covered dependents on the OCONUS plans that are living in the US.

### **OCONUS members**

There is no cost to members for the COVID-19 vaccine. However, you will need to pay for the vaccine administration and may have to pay for the vaccine (unless supplied by the US Government). But you will be reimbursed for those costs as there is no cost to members for the vaccine and administration of the vaccine. Call Member Services 24/7/365 at the number on your member ID card's back if you have questions about claim submission or how to use your benefits. **You can also reach the Care and Response Excellence (CARE) team for 24/7 health and well-being clinical support by calling the number on the back of your member ID card.**