

The logo for NEXCOM, featuring a yellow diagonal slash followed by the word "NEXCOM" in a bold, blue, sans-serif font.

NAVY EXCHANGE SERVICE COMMAND



2025 Benefits Program and Enrollment Guide

OVERVIEW OF YOUR HEALTH,
LIFE AND WELLNESS BENEFITS

/MISSION:YOU

NAVY EXCHANGE

SHIP STORES

UPMO

TPO

NCTRF

HOSPITALITY GROUP

Team,

Thank you for being a part of the NEXCOM Enterprise! As a NEXCOM associate, you are eligible to take advantage of the robust benefits package offered by our command. Our Total Rewards benefits include medical, dental, life and disability insurance, pension and a 401(k) plan, as well as pet insurance and our Employee Assistance Program (EAP) that offers a wide variety of no-fee services, self-help tools and resources for you, your spouse and household members.

Nafhealthplans.com is your best resource to learn more about our Aetna medical plans and tax-advantaged accounts. To make it easier to find what you're looking for, NEXCOM has its own page on this site with an updated look and feel. You can find it under **NAF employers > NEXCOM**. Also, new this year, CONUS Aetna medical plan participants have access to the Hello Heart, Back & Joint Care and CVS Weight Management programs. See page 6 for more information.

During this open enrollment season, visit **VirtualFairHub.com/NEXCOM** for information on all the benefits available to you. You can access the Virtual Benefits Fair from your desktop, personal computer, tablet or smartphone as well as on NEXCOM's Human Resources Hub page and on our Associate Resource Center (ARC). In addition, our virtual benefits tool, ALEX, can help with enrollment choices. Visit **Start.MyAlex.com/NEXCOM** to get started.

As always, your local NEXCOM Human Resources representative is available to answer any of your questions.

Thank you for all you do for our Navy and our warfighters! And, as always, Keep Charging!



R. J. Bianchi
Rear Admiral, Supply Corps,
U.S. Navy (Ret)
Chief Executive Officer
Navy Exchange Service Command



In this guide	Page
Benefits eligibility	1
Benefits enrollment for 2025	2
Aetna® medical benefits	3-4
HMOs	3
Aetna prescription drug benefits	5
Aetna wellness programs	6
Dental benefits	7
Coverage after retirement	7
Health care accounts	8
Disability benefits	9
Life insurance benefits	10-11
Will preparation and estate resolution	11
Other benefits and perks	12
EAP	12
Pet insurance	12
Retirement plans	13
Contacts and resources	Back cover

This guide provides information about your NEXCOM benefits available effective January 1, 2025. If there is any discrepancy between this guide and the plan documents, the plan documents will always govern. Although NEXCOM intends to continue these plans, it reserves the right to change, amend, or terminate any of the provisions at any time.

Benefits eligibility

Benefits plan	Regular full time	Regular part time	Additional eligibility requirements	Initial enrollment time frame	After initial enrollment time frame
Medical/Dental	✓	✓		Within 31 days of hire date or a qualifying event	Open Enrollment
Stand Alone Dental	✓	✓	Not enrolled in Medical/Dental Plan	Within 31 days of hire date or a qualifying event	Open Enrollment
Flexible Spending Account (HFSA/DFSA)	✓	✓	For Health FSA: not enrolled in an HSA	Within 31 days of hire date or a qualifying event. Must re-enroll each year during Open Enrollment.*	Open Enrollment
Health Savings Account (HSA)	✓	✓	CONUS Associates and pre-65 retirees enrolled in the HDHP	Within 31 days of enrollment into the HDHP	Open Enrollment
Health Reimbursement Account (HRA)	✓	✓	OCONUS Associates and post-65 retirees enrolled in the HDHP	Within 31 days of enrollment into the HDHP	Open Enrollment
Short-Term Disability**	✓			Enrollment is automatic	N/A
Long-Term Disability**	✓			Within 31 days of hire date or a qualifying event	Biennial Enrollment***
Basic Group Life Insurance**	✓			Within 31 days of hire date or a qualifying event	Next Biennial Enrollment***
Optional Group Life Insurance	✓	✓	Regular full-time Associates must be enrolled in Basic Group Life Insurance	Within 31 days of hire date or a qualifying event	Next Biennial Enrollment***
Dependent Life Insurance**	✓		Regular full-time Associates must be enrolled in Basic Group Life Insurance	Within 31 days of hire date, a qualifying event or acquiring a dependent	Next Biennial Enrollment***
The NEXCOM Retirement Plan (Pension)	✓	✓	If not auto-enrolled, complete one year of cumulative regular service	Automatic enrollment for new hires; earn one year credited service first year (after August 1, 2015)	Enroll at any pay period
401(k) Plan	✓	✓	18 years of age	Enroll at any pay period	Enroll at any pay period

*For Flexible Spending Accounts only, enrollments or plan changes are not accepted from October 1 through December 31.

**Regular full-time Associates who are involuntarily converted to regular part-time status are still eligible for coverage.

***Subject to insurance company approval.

When are you eligible?

If you're a new hire or newly eligible Associate, you can enroll in benefits during your eligibility period. This is the 31-day period starting on the day you were hired or otherwise become eligible for benefits. If you don't enroll during that time, you'll need to wait until the next Open Enrollment or Biennial Enrollment period, depending on the benefit. You can enroll in the 401(k) Plan anytime after you become eligible.

New hires are automatically enrolled in the NEXCOM Retirement Plan (Pension). Your contribution of 1% of pensionable earnings begins after your one-year anniversary. You can choose to opt out anytime by completing an opt-out form.

Open Enrollment is held each year, November 1–30. Biennial Enrollment for Life Insurance and Long-Term Disability is held every odd year for the next plan year (e.g., Biennial Enrollment is November 2025 for plan year 2026).

Benefits Open Enrollment and Biennial Enrollment

Open Enrollment takes place November 1–30 each year. This is your time to make medical and dental plan choices for the next plan year. You may enroll in coverage, switch from one plan to another, drop or waive coverage, and add or drop dependents.

You can only add dependents or change coverage during the year if you have a qualifying life event, such as a marriage, divorce, and adoption or birth of a child. You have 31 days from the time of the event to take action. Otherwise, you'll need to wait until the next Open Enrollment period.

Even if you are not planning to make any changes to your medical or dental benefits, you must re-enroll each year if you choose to participate in an FSA for the upcoming year.

Biennial Enrollment is held every odd year and is your time to review your long-term disability (LTD) and life insurance coverage for the following year. Biennial Enrollment will take place in November 2025 for the 2026 plan year.

Scan these QR codes with your smartphone camera for quick access.



[VirtualFairHub.com/
NEXCOM](https://VirtualFairHub.com/NEXCOM)



nafhealthplans.com



[Start.MyAlex.com/
NEXCOM](https://Start.MyAlex.com/NEXCOM)

Let ALEX help with your enrollment decisions

ALEX is your interactive benefits counselor — smart, friendly and easy to use. Just provide some basic information, and ALEX will walk you through your medical and dental plan options, including Flexible Spending Accounts and the Health Savings Account. ALEX also covers other benefits, such as 401(k), disability plans, life insurance and pet insurance. You'll get instant answers with the chat feature and smart tips on how to save money. Find ALEX at Start.MyAlex.com/NEXCOM.



Visit the Virtual Benefits Fair

The Virtual Benefits Fair makes it easy and convenient to learn about all your benefits options online. You'll find videos, flyers and enrollment kits to help you choose the right benefits for yourself and your family. Look for information about medical and dental plans, pension, 401(k), disability and life insurance plans, and pet insurance. This year, you'll also find important steps to take if you're initiating retirement. Scan the code on the left, or visit VirtualFairHub.com/NEXCOM, to visit the Virtual Benefits Fair.



Aetna® medical benefits/HMOs

Aetna medical plan options

NEXCOM offers health benefits to eligible Associates as part of the DoD NAF Health Benefits Program. Where you live determines which Aetna medical plans are available to you.

The **High Deductible Health Plan (HDHP)** is similar to the other Aetna plans, but you'll pay a lower premium in exchange for a higher deductible. HDHPs come with a tax-favored Health Savings Account (HSA)* for CONUS Associates and a Health Reimbursement Account (HRA)* for OCONUS Associates. These accounts help you pay out-of-pocket health care costs.

NEXCOM will contribute \$500 (for employee-only coverage) or \$1,000 (for family coverage) at the beginning of the year to the HSA or HRA. You can make contributions to the HSA, as well.

Aetna offers these medical plan options, with or without the HDHP:

- **Aetna Choice® POS II plan** — for those living in the Choice POS II network area (98% of Associates)
- **Aetna Traditional Choice® plan** — for those living outside of the Choice POS II network area
- **Aetna International Traditional Choice plan** — for those living overseas

Again, your medical plan options are based on where you live. To see which plans you're eligible for, go to nafhealthplans.com > **Compare plans & enroll > Comparison tools — ALEX & ZIP code** and enter your ZIP code. Or visit the Virtual Benefits Fair at VirtualFairHub.com/NEXCOM.

*Eligibility restrictions apply.

Your 2025 Aetna medical and dental plan premiums

Aetna medical coverage includes prescription and vision benefits. You can enroll in medical coverage only, both medical and dental, or only dental (if you're enrolled in a NEXCOM-sponsored HMO). If you're not enrolled in a NEXCOM-sponsored medical plan (Aetna or HMO), you can enroll in Stand Alone Dental.

2025 Biweekly premium costs for Aetna medical benefits for Active Associates

	CONUS		OCONUS	
	Choice POS II and Traditional Choice plans	Choice POS II and Traditional Choice plans - HDHP	International Traditional Choice plan	International - HDHP
Employee only	\$120.52	\$92.71	\$88.83	\$68.33
Employee + spouse	\$278.40	\$214.15	\$205.20	\$157.84
Employee + child(ren)	\$232.60	\$178.93	\$171.44	\$131.88
Employee + family	\$368.79	\$283.68	\$271.82	\$209.09

2025 Biweekly premium costs for dental benefits for Active Associates

	Passive PPO Dental plan (with Aetna or HMO medical plan)	Stand Alone Dental (without Aetna or HMO medical plan)
Employee only	\$4.95	\$15.54
Employee + spouse	\$11.44	\$31.08
Employee + child(ren)	\$9.56	\$34.97
Employee + family	\$15.16	\$50.51

Health Maintenance Organizations (HMOs)

Depending on where you live, an HMO plan may be available in addition to the Aetna plans. To see more information about the HMOs, including Aetna versus HMO comparison flyers, go to nafhealthplans.com, the **Associate Resource Center (ARC)** or the Virtual Benefits Fair at VirtualFairHub.com/NEXCOM.

Find which medical and dental plans are available to you

Go to nafhealthplans.com > **Compare plans & enroll > Comparison tools — ALEX & ZIP code** to view the health plans you're eligible for based on your ZIP code.

Aetna medical benefits

The chart below outlines key features for two of the Aetna medical plans. To view a Summary of Benefits for each Aetna medical plan, go to [nafhealthplans.com](https://www.nafhealthplans.com) > **Explore benefits**.

	Aetna Choice POS II		HDHP	
	In Network	Out of Network	In Network	Out of Network
Annual deductible				
• Employee only	\$600	\$1,800	\$1,650 <small>UPDATE</small>	\$4,950 <small>UPDATE</small>
• Family (employee + one or more dependents)	\$1,800*	\$5,400*	\$4,500*	\$9,000*
Out-of-pocket maximum				
• Employee only	\$5,000	\$10,000	\$6,000	\$12,000
• Family (employee + one or more dependents)	\$10,000*	\$20,000*	\$12,000*	\$16,000*
Preventive care	100%, no copay	Not covered	100%, no deductible	Not covered
Primary care physician (PCP) visit	\$40 copay	60% after deductible	75% after deductible	60% after deductible
Specialist visit	\$60 copay	60% after deductible	75% after deductible	60% after deductible
Walk-in clinic	100% after \$40 copay	60% after deductible	75% after deductible	60% after deductible
Urgent care center	100% after \$40 copay	60% after deductible	75% after deductible	60% after deductible
Emergency room (ER)	80% after separate \$500 ER copay (waived if admitted); no deductible <small>UPDATE</small>	80% after separate \$500 ER copay (waived if admitted); no deductible <small>UPDATE</small>	75% after deductible	75% after deductible
Emergency room (ER) (non-emergency visit)	50% after deductible plus separate \$350 ER copay	50% after deductible plus separate \$350 ER copay	50% after deductible	50% after deductible
Teladoc Health**				
• General medicine	100%, no copay	N/A	100% after deductible	N/A
• Dermatology and behavioral health	\$60 copay	N/A	75% after deductible	N/A

*The family deductible and out-of-pocket maximum can be met by one or any combination of covered family members.

**Teladoc Health is not available overseas.

Options for immediate care

When you're sick or injured, start with your own doctor who knows you and your health history. But you have options when they're not available and you need immediate care. The emergency room (ER) is the most expensive option and should only be used in true emergencies.

Teladoc Health	Walk-in clinic	Urgent care center	ER
No cost or \$	\$\$	\$	\$\$\$\$
<ul style="list-style-type: none"> Allergies Bronchitis Colds and flu Ear infections Respiratory infections Skin problems, and more 	<ul style="list-style-type: none"> Colds and flu Ear infections Minor insect bites Routine allergies Sprains Strep throat, and more 	<ul style="list-style-type: none"> Allergies Burns and rashes Cough Cuts and minor lacerations Fractures Urinary tract infections (UTIs) 	<ul style="list-style-type: none"> Chest pain or other severe pain Difficulty breathing Major trauma Uncontrollable bleeding Other symptoms that may put your life at risk

Not sure where to go?

Call the Aetna **24-Hour Nurse Line** at **1-800-556-1555 (TTY: 711)**.

Aetna prescription drug benefits

Aetna medical plans come with prescription drug benefits. The chart below shows how much you'll pay for prescription drugs if you're enrolled in the Aetna Choice POS II or Traditional Choice plan.

Note: Prescription benefits work differently under the High Deductible Health Plan. See which medicines are covered and how much they cost at [nafhealthplans.com](https://www.nafhealthplans.com) > **Explore benefits** > **Extras with a U.S. medical plan** > **Pharmacy benefits**.

Aetna Choice POS II plan and Traditional Choice plan pharmacy benefits

Drug tier	Short-term prescriptions: 30-day supply at a network pharmacy	Long-term prescriptions: 31- to 90-day supply at CVS Caremark® Mail Service Pharmacy or a CVS Pharmacy®
Generic drugs	\$10 copay per prescription	\$20 copay per prescription
Preferred brand-name drugs	25% of negotiated price* The minimum you pay per prescription is \$45; the maximum is \$70.	25% of negotiated price* The minimum you pay per prescription is \$90; the maximum is \$140.
Non-preferred brand-name drugs**	35% of negotiated price* The minimum you pay per prescription is \$75; the maximum is \$200.	35% of negotiated price* The minimum you pay per prescription is \$150; the maximum is \$400.
Specialty drugs	40% of negotiated price* The minimum you pay per prescription is \$60; the maximum is \$125.	N/A

*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.

Short-term prescriptions

You can get up to a 30-day supply of medication at your local CVS Pharmacy® or other pharmacies in the Aetna network. Depending on the type of drug prescribed, you pay your share of the cost at the time of purchase. To find an in-network pharmacy near you, log in at [Aetna.com](https://www.aetna.com) > **Find care & pricing**.

Long-term prescriptions

With CVS Caremark Mail Service Pharmacy, you can have your medication mailed to you. Shipping is free, and the packaging is confidential. This service also provides automatic refill reminders, so you don't have to worry about running out. The best part is that when you order a 90-day supply, you only pay the cost of a 60-day supply. Or, if you prefer, you can also have your long-term prescriptions filled at your local CVS 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. There are two ways to fill your maintenance prescriptions:

- Delivery through CVS Caremark Mail Service Pharmacy — Call **1-888-792-3862 (TTY: 711)**, or
- Pickup at your local CVS Pharmacy — To find one nearby, go to [Aetna.com](https://www.aetna.com) > **Find care & pricing**.

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.

You can find the list of drugs included in this program at [nafhealthplans.com](https://www.nafhealthplans.com) > **Explore benefits** > **Extras with a U.S. medical plan** > **Pharmacy benefits**.

Get drug costs ahead of time

Not all pharmacies charge the same amount for the same prescription. To compare costs, log in at [Aetna.com](https://www.aetna.com) > **Pharmacy** > **Check medication costs**.

Aetna wellness programs

Health Incentives Program

NEXCOM Total Rewards believes prevention and early detection are important in helping our associate's stay healthy and well.

One component of our Total Rewards wellness program is the Health Incentives Program.

All benefit-eligible associates enrolled in an Aetna medical plan, and their covered spouse, can each earn up to \$300 to recognize your wellness efforts. Plus, you'll have more control over how you use the incentive credits. Earned funds will be deposited onto an HRA debit card, which you can use to help pay for eligible medical, dental, and pharmacy expenses — or let the funds build for future expenses.

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 — New in 2025

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 — New in 2025

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 — New in 2025

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



Dental benefits/Coverage after retirement

NEXCOM offers these dental plans

Aetna Passive PPO Dental plan: When you enroll in an Aetna medical plan or HMO plan, you're eligible to enroll in the Passive PPO Dental plan. It lets you visit any licensed dentist and be reimbursed for qualified dental expenses. You save when you use dentists who belong to the Aetna dental network. Those dentists provide their services at lower, Aetna-negotiated rates. Find in-network dentists at [Aetna.com](https://www.aetna.com) > [Find care & pricing](#).

Stand Alone Dental plan: If you only want dental benefits, you can choose the Stand Alone Dental plan.

This plan can't be combined with any of the Aetna medical or HMO plans and is not available to retirees.

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://www.nafhealthplans.com) > [Explore benefits > Medical & dental plans > Dental plans](#).

	Passive PPO Dental/International Dental	Stand Alone Dental
Annual deductible		
• Individual	\$100	\$100
• Family of 2	\$200	\$200
• Family of 3 or more	\$300	\$300
Annual maximum benefit	\$2,500 per person	\$2,000 per person
Preventive care	100%, no deductible	100%, no deductible
Basic care	80% after deductible (fillings, root canal, extractions)	80% after deductible (fillings, extractions)
Restorative/Major care	50% after deductible (inlays, crowns, bridgework)	50% after deductible (root canal, inlays, crowns, bridgework)
Orthodontia coverage	50%, no deductible; \$2,000 lifetime maximum, includes TMJ appliances	50%, no deductible; \$1,500 lifetime maximum,* excludes TMJ appliances
Oral surgery (dental in nature)	100% of first \$1,000, then 80% thereafter; not subject to deductible and calendar-year maximum	Not covered
TMJ coverage	50%, no deductible; \$750 lifetime maximum	Not covered

*12-month waiting period for members who enrolled on or after 1/1/2010.

Medical and dental coverage in retirement

You and your dependents may be eligible to continue medical only, or medical and PPO dental coverage, when you retire. To continue both medical and PPO dental coverage, you need to be:

- Enrolled in both plans on the day before retirement
- Have 15 years of accumulated participation in a DoD NAF-sponsored medical and dental plan or HMO
- The recipient of an immediate NAF annuity (from the NEXCOM Retirement Plan)

The Stand Alone Dental plan isn't available after you retire.

Medicare Advantage plan for retirees

CONUS retirees and family members age 65 and over have one medical plan option if they choose to stay with a DoD NAF medical plan. It's called the Medicare Advantage with Prescription Drug (MAPD) plan. To be enrolled in this plan, you must be retired, live in the U.S. and be enrolled in Medicare Parts A & B. CONUS retirees must also provide the NEXCOM Benefits Department with Medicare ID numbers for themselves and their eligible dependents. NEXCOM shares the cost with retirees. Retirees and covered dependents under age 65, as well as retirees living overseas, will remain in their current DoD NAF medical plan. Learn more at [nafhealthplans.com](https://www.nafhealthplans.com) > [NAF retirees](#).

Health care accounts

Health care accounts can help you save on taxes and pay for eligible care expenses. Eligibility for these accounts may depend on the type of medical plan you enroll in.



Flexible Spending Accounts (FSAs)

- A **Health Care Flexible Spending Account (HFSA)** is used for eligible health care expenses, such as medical, prescription drug, dental and vision care expenses you pay out of your own pocket. If you enroll in an HFSA, you'll receive a debit card containing the full amount you elect to contribute that year. The minimum annual contribution is \$200, and the maximum is \$3,200. You can carry over up to \$640 of unused HFSA funds into the next plan year, but you'll lose any amount over that.
- A **Dependent Care Flexible Spending Account** is used for eligible dependent care expenses, such as preschool and after-school programs for children up to age 13, or adult day care. Be sure to estimate these expenses carefully, since you can't carry over money to the following year. You have until March 15 of the following year to use the money. After that, you'll lose whatever is left in your account. With a DFSA, as with a bank account, monies must be in the account before they can be withdrawn.

FSA elections don't automatically renew each year. If you want to participate in one or both FSA(s) next year, you must take action during Open Enrollment.

Health Savings Account (HSA)

For eligible CONUS Associates enrolled in the HDHP
NEXCOM will make a contribution of \$500 (for employee-only coverage) or \$1,000 (for family coverage) to this account at the beginning of each year you are enrolled in the HDHP. You can contribute funds from your paycheck on a pretax basis, as well. The account is yours to use and grow for future health care costs — even in retirement. Please note that you can't have both an HSA and an HFSA.

Health Reimbursement Account (HRA)

For eligible OCONUS Associates enrolled in the HDHP
NEXCOM will contribute \$500 (for employee-only coverage) or \$1,000 (for family coverage) to this account at the beginning of the year. Any money left in your HRA at the end of the year will roll over to the next year if you stay enrolled in the HDHP. Please note that only your employer can contribute to this account. However, you can contribute to an HFSA at the same time.

Go to nafhealthplans.com or InspiraFinancial.com to learn more.

Disability benefits

As soon as you become a regular full-time Associate, you're eligible for disability benefits. These benefits help replace lost income if you're not able to work because of a non-occupational illness or accidental injury. There are two types of disability benefits available to you.

Short-Term Disability (STD)

STD is provided immediately at no cost to regular full-time Associates. NEXCOM pays the full premium for your short-term disability coverage. The benefits start two months after you become disabled or once you've used up your sick leave, whichever happens later. To receive benefits, you must be unable to do your job. If you have four months or more of sick leave in your account, no separate STD benefits will be paid.

How STD benefits are paid:

Benefit waiting period	Two months or full use of sick leave, whichever is later
Benefit amount	60% of basic weekly earnings
Benefit duration	Four months
Cost	\$0

Long-Term Disability (LTD)

You're eligible to enroll in LTD within 31 days of hire or the date you become eligible as a regular full-time Associate. If you enroll within this 31-day period, you don't need to provide medical evidence of good health to join the plan. To be eligible to enroll, you must also be actively at work on the effective date of coverage or be in an approved leave status for reasons other than disability. Otherwise, coverage begins the first day you return to work. You pay for LTD insurance premiums based on your biweekly earnings. The Long-Term Disability Plan is a shared cost plan. NEXCOM and the Associate who elects to participate share a 50/50 contribution towards an employee's plan participation.

LTD pays benefits when your disability lasts longer than your STD coverage. After 24 months of combined STD and LTD benefits, you must be unable to do the job you're qualified for through training, education or experience in order to continue receiving benefits. For Associates age 62 or older, your benefits are reduced by any Social Security and NEXCOM Retirement Plan benefits you're receiving. If age 61 or younger, you must make a decision to keep LTD benefits or retire.

If you don't enroll in LTD when you first become eligible, you'll need to wait until the next Biennial Enrollment, which takes place in odd years for the following year (e.g., in November 2025 for plan year 2026). Enrollment is subject to insurance company approval.

How LTD benefits are paid:

Benefit begins	Seventh month of disability
Benefit amount	60% of basic monthly earnings
Benefit duration	Up to age 65 if disabled prior to age 62. If disabled after age 62, benefits are paid for a reduced period of time.
Cost	\$0.087 per \$100 of monthly earnings (e.g., \$2,000 monthly: $2000/100 = 20 \times \$0.087 = \1.74 per pay period)



Life insurance benefits

Basic Group Life and Accidental Death & Dismemberment Insurance (BGL)

For regular full-time Associates only

BGL insurance pays a benefit based on your basic annual earnings. You have 31 days from your date of hire or the date you become eligible as a full-time Associate to join BGL without having to provide medical proof of good health. Your BGL benefit is equal to one times your basic annual earnings rounded to the next \$1,000, plus \$2,000.

Example:

**If basic annual earnings are \$29,250:
BGL benefit = \$30,000 + \$2,000 = \$32,000**

Cost \$0.0496 per \$1,000 of coverage
(bi-weekly deduction - rounded below)

(32,000/1000 = 32 x \$0.05 = \$1.60 per pay period)

This benefit is a shared cost plan. NEXCOM and the associate share a 50/50 contribution toward participation.

Optional Group Life and Accidental Death & Dismemberment Insurance (OGL)

For regular full-time Associates (enrolled in BGL) and part-time Associates

OGL insurance pays a benefit based on your annual earnings. You have 31 days from your date of hire or the date you become eligible to enroll in OGL without having to provide medical proof of good health.

You can elect OGL coverage equal to 1, 2 or 3 times your basic annual earnings rounded to the next highest \$1,000.

The biweekly cost is based on your age and increases in five-year increments:

Cost per \$1,000 of coverage

Under age 25	\$0.032
25 - 29	\$0.037
30 - 34	\$0.046
35 - 39	\$0.051
40 - 44	\$0.066
45 - 49	\$0.098
50 - 54	\$0.145
55 - 59	\$0.247
60 - 64	\$0.331
65 - 69	\$0.595
70+	\$0.960

Example:

John is 40 years old and his basic annual earnings = \$29,250	Rounded up to the next thousand = \$30,000
--	---

He elected OGL for 2 x earnings.

$\$30,000 \times 2 = \$60,000$
 $60 \text{ (per } \$1,000) \times \$0.066 = \$3.96 \text{ per biweekly pay period}$

Note: The participant is responsible for the full cost of the premium.



Life insurance benefits/Will preparation and estate resolution

Dependent Life Insurance

For regular full-time Associates enrolled in BGL

Dependent Life Insurance lets you cover your spouse and unmarried dependent children up to age 26. There are three benefit options, and the cost is based on your age. You have 31 days from your date of hire, the day you become eligible as a full-time Associate or the day you acquire dependents to elect Dependent Life Insurance without providing medical proof of good health — whichever comes later.

You have three coverage options:

	Option 1	Option 2	Option 3
Spouse	\$5,000	\$10,000	\$20,000
Children under 1	\$1,000	\$2,500	\$2,500
Children ages 1 to 26*	\$2,500	\$5,000	\$5,000

*Dependent children are covered up to age 26. You must remove your dependents from coverage when they're no longer eligible.

Your biweekly cost is based on your coverage option and your age:

Age	Option 1	Option 2	Option 3
Under 35	\$0.28	\$0.56	\$0.78
35 - 39	\$0.34	\$0.68	\$1.02
40 - 44	\$0.46	\$0.92	\$1.50
45 - 49	\$0.58	\$1.16	\$1.98
50 - 54	\$0.74	\$1.48	\$2.62
55 - 59	\$1.22	\$2.44	\$4.54
60 - 64	\$1.68	\$3.36	\$6.38
65 - 69	\$1.83	\$3.66	\$6.98
70+	\$4.27	\$8.54	\$16.74

Example:

Option 2 at age 40 = \$0.92 per pay period

Note: The participant is responsible for the full cost of the premium.

Associates must remove dependents who are no longer eligible. You can convert their Dependent Life Insurance coverage to an individual policy at that time.

Life insurance enrollment

If you don't enroll in life insurance when you first become eligible, you'll need to wait until the next Biennial Enrollment, which takes place in odd years for the following year (e.g., in November 2025 for plan year 2026). Note: The insurance company has final approval.

At retirement

If you're enrolled in BGL or OGL insurance at retirement and have participated for 15 or more years, coverage will continue at no cost when you retire. However, after retirement, your BGL coverage will be reduced by 25% at ages 66, 67 and 68. Your OGL coverage will be reduced to 25% at retirement. You'll have the option to convert the amount of insurance you lose to an individual policy. You can't carry Dependent Life Insurance into retirement, but you can convert it to an individual policy.

Beneficiary designation

When you enroll in BGL or OGL insurance, you must choose a beneficiary. This is the person (or persons) your benefits are paid to in the event of your death. Remember, it's your responsibility to update your beneficiary choices if necessary because of a life event, such as marriage, divorce, birth or adoption of a child, or the death of a named beneficiary. Beneficiary designation is also required for the Retirement Plan (Pension) and 401(k) Plan, described on page 13.

Will preparation and estate resolution

If you participate in NEXCOM's life insurance plans (BGL or OGL), you have access to a full suite of end-of-life planning services, at no cost, including:

- Will preparation for you and your spouse, including power-of-attorney and medical directives.
- Estate resolution services to help your executor settle your estate. Services include probate consultations, document preparation, representation at probate-related court hearings, correspondence to transfer assets to heirs and related tax filings.

For will preparation and estate resolution services, contact MetLife Legal Plans, Inc. at **1-800-821-6400**. Provide NEXCOM's group number: **109800**.

Other benefits and perks

NEXCOM's benefits are designed to make every day easier and more enjoyable, helping you live your best life both on and off the job. At NEXCOM, the Total Rewards our associates enjoy include an impressive range of benefits that go beyond just your base pay to include both monetary and non-monetary elements of working at NEXCOM. These include pay increases, a 401(k) plan with a competitive employer match, work-life balance, recognition incentives, commuter benefits, flexible working arrangements, and career development programs such as leadership training and education.

Paid leave and holidays

Associates are eligible for paid leave, including annual leave, sick leave, court leave granted for jury duty, and eleven paid holidays. See your Associate Handbook on the NEXCOM Hub on the **Code H homepage** or on the **Associate Resource Center (ARC)** for information on accrual and the types of leave offered.

Employee Assistance Program (EAP)

No cost for associates, spouses, and household members. The EAP provides confidential counseling for personal, emotional, family, and financial concerns, including anxiety, grief, marital issues, and substance misuse. It also covers legal assistance and identity theft resolution. Get up to three no-cost counseling sessions per issue, available 24/7/365 via text, chat, phone, or video with licensed clinicians. Access the service at **Member.MagellanHealthcare.com** or call **1-800-424-5988** (CONUS and Hawaii). If you are located in OCONUS, go to **MagellanHealth.com/global** and enter company code: nexcom (case sensitive).

Continuity program for military spouses

Relocating? We've got you covered! NEXCOM supports smooth transitions when your military spouse receives PCS orders. See your Associate Handbook for details.

DoD-sponsored Morale Welfare Recreation (MWR) services

Dive into fun with **MWR** perks, including access to swimming pools, fitness centers, bowling lanes, movie theaters, golf courses, American Forces Travel, Child Development Centers and more. Enjoy discounted tickets to theme parks and rent camping gear for your next adventure! Contact your local base to see MWR offerings. Learn more about MWR programs and services at **NavyMWR.org**.

Navy Lodges and Gateway Inns

Need to visit relatives or want a couple of days away to relax and rejuvenate? Book a room at one of the many **Navy Lodges** and **Navy Gateway Inns** located around the country and abroad. Subject to availability.

Wellness webinars

Stay balanced and thrive! Free webinars focus on physical, mental and financial wellness to keep you at your best. A monthly schedule is posted on the NEXCOM Hub on the **Code H homepage**.

Tax-free shopping

Shop tax-free at Navy Exchanges, mini-marts, and gas stations — exclusive savings just for you.

Retiree shopping privileges

After 20 years of service, your shopping perks continue even into retirement.

Pet insurance

Protect your furry friends with MetLife pet insurance, covering illnesses and accidents and providing services such as diagnostic tests, X-rays, medications, surgeries and more. Preventive care can be added for an additional cost. All CONUS regular associates may enroll at any time. Pet insurance isn't available overseas. To learn more, visit the Pet Insurance booth at the Virtual Benefits Fair at **VirtualFairHub.com/NEXCOM**. You can also call **1-800-438-6388**.



Retirement plans

The NEXCOM Retirement Plan (Pension)

Newly hired regular full-time and part-time Associates are automatically enrolled in the NEXCOM Retirement Plan (Pension). You will receive one year of credited service for free if you don't opt out of the plan. After your one-year anniversary, contributions of 1% will begin to come out of your paycheck.

If you're not currently enrolled, are a regular full-time or part-time Associate, and have one or more years of cumulative regular service (including breaks in service), you can enroll at any time and receive credited service for your time in the plan. The cost of the plan is 1% of your biweekly pensionable earnings. You may opt out at any time.

After five years of regular service, you'll be fully vested in NEXCOM's contributions to the plan, which means you own them. You can start receiving full benefits at age 62 (or 52, in a reduced amount) if you meet the years-of-service requirements. Benefits may be increased by cost-of-living adjustments. Survivor benefits are also available.

To learn more, visit the Retirement Plans booth and Post Retirement Benefits booth at the Virtual Benefits Fair at VirtualFairHub.com/NEXCOM.

The NEXCOM 401(k) Plan

You're eligible to participate in the 401(k) Plan when you're hired (or become eligible) as a regular full-time or part-time Associate. You can enroll anytime to begin making pretax or post-tax (Roth) contributions of up to 90% of your compensation, subject to IRS limits.

NEXCOM matches half of your contributions for every 1% you contribute, up to 6%. You're fully vested in NEXCOM's match after you've been in the plan for three years. To grow your retirement savings, you have a wide range of investment funds and a brokerage account to choose from. The plan also has a guaranteed income fund option. If you enroll but do not select funds, your contributions will be invested in your age-appropriate Day One Fund.

To enroll in the 401(k) Plan, go to Participant.Empower-Retirement.com.

Savings and NEXCOM's match example:

Your biweekly earnings	\$1,000
Your contributions of 6%	\$60
NEXCOM's contribution of 3%	\$30
Total biweekly contribution	\$90

You must designate a beneficiary for the Retirement Plan (Pension) and 401(k) Plan. See page 11 for more information.

If you're considering retiring from NEXCOM, start the process 3-4 months before your retirement date. To learn about the 10-Step Process to Retire, visit the Post Retirement Benefits booth at the Virtual Benefits Fair.



Contacts and resources

Benefit	Insurance carrier/Point of contact	Online address
Medical/Dental (CONUS)	Aetna Member Services 1-800-367-6276 (TTY: 711)	Aetna.com nafhealthplans.com
Medical/Dental (OCONUS)	Aetna International Member Services 1-888-506-2278 (outside the USA, via AT&T + access code)	Aetnainternational.com
	Teladoc Health 1-855-835-2362	TeladocHealth.com/Aetna
	24-Hour Nurse Line 1-800-556-1555 (TTY: 711)	
Medical Plan HMOs	Anthem Virginia 1-833-592-9956	Anthem.com
	Health Net California 1-800-522-0088	HealthNet.com
	HMSA Hawaii 1-800-776-4672	HMSA.com
	Kaiser California 1-800-278-3296	KP.org
	Kaiser Hawaii 1-808-432-5955	KP.org
	Kaiser Mid-Atlantic 1-855-249-5018	KP.org
	Kaiser Washington 1-888-901-4636	KP.org/WA
	TakeCare Asia 1-671-647-3526	TakeCareAsia.com
FSA, HSA and HRA	Inspira Financial 1-888-678-8242	InspiraFinancial.com nafhealthplans.com
Short- and Long-Term Disability	NEXCOM Group Insurance Examiner 1-757-502-7528	MetLife.com/NEXCOM Code H > My Benefits > Disability Insurance
Long-Term Care	ACSIA Partners/LTC Resource Center 1-877-736-5086	NEXCOMLTCCenter.com
Life Insurance Plans • Basic Group • Optional Group • Dependent Group	NEXCOM Group Insurance Examiner 1-757-502-7528	MetLife.com/NEXCOM Code H > My Benefits > Life Insurance
NEXCOM Group Health and Life Insurance Plans	Group Insurance Manager, NEXCOM 1-757-502-7526	MetLife.com/NEXCOM Code H > My Benefits > Life Insurance
Pension	Retirement Plan & 401(k) Manager, NEXCOM 1-757-502-7534	MetLife.com/NEXCOM Code H > My Benefits > Retirement Planning
401(k)	Empower 1-800-701-8255	Participant.Empower-Retirement.com
Will preparation and estate resolution services	MetLife Legal Plans, Inc. 1-800-821-6400 NEXCOM group number: 109800	
Employee Assistance Program (EAP)	Magellan Health 1-800-424-5988	Member.MagellanHealthcare.com BetterHelp.com/Magellan
Pet Insurance	MetLife 1-800-438-6388	MetLife.com/NEXCOM

NEXCOM Associate Resource Center (ARC) provides information about benefits, relocation, the Employee Assistance Program, retirement, HR phone numbers, applying for jobs, compensation and much more! To visit the site, go to www.myNavyExchange.com/ARC.

Visit the **Virtual Benefits Fair** to learn about ALL your benefits in one place. Go to VirtualFairHub.com/NEXCOM.