

# NAF RETIREES

# Benefits News

## NEW YEAR'S GREETINGS

Welcome to our Retiree Newsletter!



We are excited to bring you quarterly updates, improvements, and information that support you – our valued Army NAF retiree community.

Thank you for staying connected with us.

In February 2025, the Employee Benefits Office became a standalone division within IMCOM HQ Directorate of Family and Morale Welfare and Recreation (DFMWR), splitting off from the previous Personnel Services Division.

It is an honor to step into the role of Chief of the Army NAF Employee Benefits Office, where our mission remains steadfast: to support active and retired workforce with accurate, timely, and compassionate benefits. Your years of dedicated service to Soldiers, Families, and our MWR programs continue to inspire the work we do today.

Over the past several months, our office successfully completed a major transition to a new pension payroll system. This modernization effort was essential to ensure long-term reliability and improved service for our retirees. I would like to extend my sincere appreciation for your patience during this transition. While system updates of this scale can bring temporary challenges, our team worked

diligently to minimize impacts and resolve issues as quickly as possible.

Looking ahead, we are committed to continuous improvements. Our priority is to enhance both the accuracy and the responsiveness of our benefit services. Your vital feedback from our initial customer experience survey gave us valuable insight in areas we need to improve.

We are invested in bringing modern, user-friendly tools directly to you. The next phase of our modernization effort is to focus on the long-awaited self-service module, which will be available to retirees once we transition to the portal version of our current system. This platform will facilitate secure, easy access to personal benefit information, statements, and communications providing a whole new customer experience. We kindly ask for your continued patience as we navigate this process. Please look out for new updates on this topic in our upcoming quarterly updates.

As always, your wellbeing is at the heart of our mission. Please know that our team is here to support you, answer your questions, and ensure your benefits are delivered without interruptions. We hope you enjoy the updates featured in this newsletter and find the content informative.

Thank you for your continued trust and for your lifetime of service to our Army communities.

Very Respectfully,

*Nicole J. Gross*

# NEW PENSION PAYROLL SYSTEM

Effective **October 1, 2025**, the Army NAF Employee Benefits Office transitioned to a new payroll vendor. As part of this change, you will see a new layout on annuity pay slips.

We apologize for any inconvenience this caused you, and we thank you for your patience as we worked through several challenges during the process.

Please review your pay slips carefully to familiarize yourself with the updated format. If you have any questions or notice discrepancies, contact the Army NAF Employee Benefits Office for assistance: (855) 872-7704, Option 5: Retirement Team

Here is what your new pay slip should look like:



## MEDICAL PREMIUM AMOUNT CHANGES

Members enrolled in the MAPD plan should be sure to reach out to the MAPD team when contacting Aetna with inquiries about their coverage.

- After establishing an MAPD account, a distinct profile will be created for each MAPD member and their dependents. You will not be able to view your dependents or the sponsor under a single MAPD account when communicating with Aetna.

Please see our website for new rates:

[www.armymwr.com/application/files/5917/6158/3633/CY2026\\_RWB\\_Premiums\\_FINAL.pdf](http://www.armymwr.com/application/files/5917/6158/3633/CY2026_RWB_Premiums_FINAL.pdf)



## DO YOU HAVE QUESTIONS SPECIFICALLY REGARDING YOUR MEDICAL COVERAGE?

If you have specific questions regarding your medical coverage, please connect with our Medical Team who are the subject matter experts to get the answers you need! They are best able to help you with specific plan questions and all things medical coverage.

## NAF 401K SAVINGS PLAN

Our 401(k) plan is managed by Fidelity, a trusted leader in retirement services. If you have questions or need assistance, you can contact Fidelity directly by phone: (800) 835-5093 or website: [www.401k.com](http://www.401k.com)

### Watch out for Scams and Fraud!

Unfortunately, retirees are frequent targets for financial scams. Protect your Army NAF 401K account by:

- Never sharing your password, pin, or login credentials with anyone
- Be cautious of unsolicited calls, emails, or texts claiming to be from the plan, the IRS, or government benefits offices
- Logging in only through the official website or mobile app, not through links in suspicious emails
- Add a power of attorney to accounts when appropriate

If you suspect suspicious activity:

- Contact Fidelity customer service immediately using the phone number on your statement or official website

### Staying Informed about Investments

Now that you are retired, your investment approach may look different than it did while you were working. Some retirees prefer to reduce risk; others keep a mix of growth and stability depending on how long they expect to use their savings and what other income sources they have.

Things to Consider:

- How much income you need from the 401k Plan each year?
- Whether your investments still match your comfort with risk?

- Are you consulting a financial advisor and tax professional?

### Holidays, Spending, and a Peace of Mind

The holidays can be a joyful time, but they can also bring pressure to spend more than we planned. As a retiree, your financial situation may look very different than it did while you were working and that's okay! The most important gift you can give yourself is a peace of mind. Spend smarter this holiday season with a few simple habits that can help you enjoy the season without creating stress in the new year.

- **Set a realistic holiday budget and stick to it**
  - » Decide ahead of time how much you can afford on gifts, travel, food, and activities. Treat it like another bill.
- **Make a list and check it twice... your budget not your credit limit**
  - » Write down who, what, when, and where you are buying and have a rough amount for each. A list helps prevent impulse buys.
- **Don't Compare Your Holiday to Anyone Else's**
  - » It is easy to feel pressure when you see family, friends, or social media posts spending in ways that don't match your reality. Remember everyone's situation is different. Your value is not measured by the price of your gifts.





## REMINDERS

We are working diligently to ensure 1099R forms are sent out by 31 January 2026. Please wait until the end of February to see if your 1099R arrives in the mail before contacting our office to request a copy, as we are unable to fulfill those requests until the beginning of March. If you think it went to an old address, please let our Retirement Team know.

If there is a COLA increase in 2026, it will take effect in April.

## RESOURCE LIST:

### COMING SOON: BENEFITS FAQ, FORMS AND GENERAL INFORMATION

[www.armymwr.com/employee-portal/naf-personnel-services/naf-retirement](http://www.armymwr.com/employee-portal/naf-personnel-services/naf-retirement)

#### Submit the form to:

NAFRetirement@army.mil

### NAF 401(K) PLAN ADMINISTRATOR

Fidelity Saving Plan Information

**Contact:** (800) 835-5093

**Website:** [www.401k.com](http://www.401k.com)

**Email:** NAF401K@army.mil

**Phone:** 855-872-7704

*(Select Option 3 for 401k)*

### REQUEST FIDELITY DISTRIBUTIONS

**Contact:** (800) 835-5093

**Website:** [www.401k.com](http://www.401k.com)

### MEDICARE

NAF Employee Benefits Medical team

**Toll Free:** (855) 872-7704

**Email:** NAFMedical@army.mil

Additional information about the Aetna medical plans can be found on our website [www.nafhealthplans.com](http://www.nafhealthplans.com)

### SURVIVOR & BENEFICIARY INFORMATION

**Toll Free:** (855) 872-7704

**Fax:** (210) 466-1631

**Emails:** NAFRetirement@army.mil

NAFLife@army.mil

NAF401K@army.mil



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