



OFFICE OF THE UNDER SECRETARY OF DEFENSE

4000 DEFENSE PENTAGON  
WASHINGTON, D.C. 20301-4000

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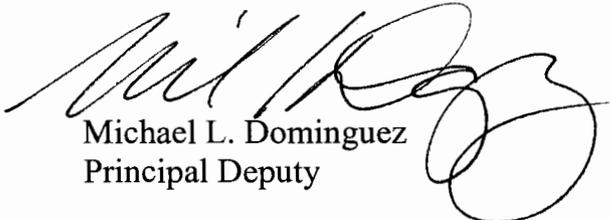
PERSONNEL AND  
READINESS

MEMORANDUM FOR ASSISTANT SECRETARY OF THE ARMY  
(MANPOWER AND RESERVE AFFAIRS)  
ASSISTANT SECRETARY OF THE NAVY  
(MANPOWER AND RESERVE AFFAIRS)  
ASSISTANT SECRETARY OF THE AIR FORCE  
(MANPOWER AND RESERVE AFFAIRS)  
COMMANDER, ARMY AND AIR FORCE EXCHANGE  
SERVICE

SUBJECT: Implementation of the "Stand-Alone" Dental Plan Option for Department of Defense (DoD) Nonappropriated Fund (NAF) Employees

Last October, this office requested your review and coordination on a proposal to permit all eligible DoD NAF employees to enroll in an insured, "stand-alone" dental plan option of the DoD NAF Health Benefits Program (HBP), without enrolling in a DoD NAF HBP medical plan. Each Component concurred with the proposal's application to eligible employees. Your representatives to the DoD NAF Health Benefits Committee have worked out implementation details and clarified your intent to cover only active employees and their dependents in the new plan. Thank you for your efforts. The fully insured, 100 percent employee-paid stand-alone dental plan option will be implemented effective January 1, 2008.

Enrollment in the plan will take place this year during the open enrollment period (November 5 through November 30, 2007). This coincides with the open enrollment period for the NAF HBP. A summary of the plan of benefits is attached. NAF HBP policy in DoD 1400.25-M, Subchapter 1408, will be amended to reflect implementation of the stand-alone dental plan option. My point of contact on this issue is Mr. William Hunt at (703) 696-3486, (DSN 426-3486). Thank you for your assistance.

  
Michael L. Dominguez  
Principal Deputy

Attachment:  
As stated

**DoD Nonappropriated Fund (NAF) Health Benefits Program (HBP)  
“Stand-Alone” Dental Plan**

- Available to all DoD NAF employees in Regular positions, who are scheduled to work at least 20 hours per week, and who meet the active employee eligibility requirements in DoD 1400.25-M, SC1408.AP1.5.1.
- Participants are not required to enroll in a NAF HBP medical plan.
- Eligible employees may enroll dependents, as defined in DoD 1400.25-M, SC1408.AP1.5.3.
- Retirees are not eligible to participate in the stand-alone dental plan. There is no opportunity to continue this coverage at the time of retirement.
- 100 percent of the premium is paid by the employee. No employer contribution.
- In 2008, the fully insured dental plan will be offered by Aetna, Inc.
- No provision for Temporary Continuation of Coverage of dental coverage.
- The 2008 premium rates will be determined by Aetna, Inc. and are not linked to the NAF HBP medical and dental rates.
- Benefits levels for 2008 are very similar to those in the current NAF HBP dental plan.
- Future benefits levels may change independently of those of the NAF HBP dental plan that is linked to enrollment in the NAF HBP medical plans.
- Initial enrollment to take place during the NAF HBP Open Enrollment Period (November 5 through November 30, 2007).
- Estimated 2008 monthly rates- \$28.49 Single, \$67.38 Family.
- Implementation: January 1, 2008

**Summary of Benefits— Stand Alone Dental Plan**

<b>PROVISION</b>	<b>STAND-ALONE DENTAL PLAN</b>
Eligibility Criteria	Eligible employees and dependents NAF HBP medical plan enrollment not required
Insurance	TPA (Aetna) insures
Calendar Year Deductible	\$100 Individual \$300 Family
Calendar Year Benefit Maximum	\$2,000 per person
Preventive Care: Two visits per calendar year Oral exams, cleanings, X-rays Fluoride treatments and dental sealants for youths	100%, no deductible Sealants covered to age 15
Basic Care: Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19	80% after deductible
Restorative Care: Inlays, crowns, fixed bridgework, gold fillings	50% after deductible
Oral Surgery	80% after deductible
TMJ Treatment (Temporomandibular Joint Dysfunction)	Not Covered.
Orthodontia	50%, no deductible \$1,500 lifetime maximum per person
Estimated 2008 employee premium (monthly rate)	\$28.49 (100%) single \$67.38 (100%) family

Contract rates are used to determine benefits paid for visits to in-network providers. Reasonable and customary charges are used to determine amounts paid for visits to out-of-network providers.