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NAF HBP Benefits Information

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2009 Aetna Customer Satisfaction Results

Every year an independent survey firm conducts a satisfaction survey for the NAF HBP. The survey company sends out 8,000 randomly generated surveys to NAF HBP participants with claims processed by Aetna in the past twelve months. This year the participant response rate was 26.3%. This is significantly higher than in prior years. Overall participants' satisfaction is 96% with Aetna.

2009 H1N1 Flu

The H1N1 flu, also known as "swine flu," is a new influenza virus causing illness in people. This new virus was first detected in people in the United States in April 2009. This virus is spreading from person-to-person worldwide. Learn more about this new flu at: <http://www.cdc.gov/h1n1flu/>.

If you get sick with flu-like symptoms this flu season, you should stay home and avoid contact with other people except to get medical care. Some people are more likely to get flu complications and they should talk to a health care provider about whether they need to be examined if they get flu symptoms this season. The H1N1 and seasonal flu vaccines are covered by the NAF HBP.

There are everyday actions you can take to prevent the spread of germs: cover your nose and mouth with a tissue when you cough or sneeze; throw the tissue in the trash after you use it; wash your hands often with soap and water or hand sanitizer.

Did You Know?

Employees who meet enrollment, participation, and retirement annuity requirements are eligible to continue participating in a DoD NAF HBP medical plan and dental plan after retirement. General qualifications are enrollment in the NAF HBP on the day before retirement, 15 years of cumulative creditable participation in the NAF HBP, and retirement as a NAF employee with receipt of an immediate annuity. Employees who qualify for post-

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2010 DoD Health Benefits Program Changes

To help keep the NAF HBP affordable, we've made some changes effective January 1, 2010. Below is a summary of changes. Please see plan brochures for details.

- PPO and Indemnity Medical – Increased hospital emergency copays and deductibles; this will result in a higher employee share of emergency room benefit costs.
- Passive PPO Dental – Increased the lifetime orthodontia benefit from \$1,500 to \$2,000, improving dental benefits for employees enrolled in NAF HBP medical and dental plans.
- Stand Alone Dental – Added a 12 month waiting period for the orthodontia benefit (new enrollees only); reduced benefit for endodontic (root canal) and periodontal (gum disease). The Stand Alone Dental plan is for employees who do not enroll in the NAF HBP medical plan.

Start The Year Off Right

There are many steps you can take to live a healthier lifestyle. Here are a few tips:

- Make an appointment for your routine physical.
- Set up your important health screenings.
- Take an online health assessment.
- Set a healthy weight goal.
- Eat healthy foods regularly.
- Make physical activity a regular part of your life.

For more ideas and information visit www.aetna.com; click on Health & Wellness.

Did You Know? Continued

retirement medical benefits (PRM) pay the same premiums as active employees. Retirees are not eligible to participate in the stand-alone dental plan. Employees should obtain specific guidance on eligibility for post-retirement medical benefits from their servicing personnel office.