



DEPARTMENT OF THE AIR FORCE
HEADQUARTERS AIR FORCE SERVICES AGENCY

Headquarters Air Force Services Agency
Group Insurance Branch (SVXHI)
2261 Hughes Ave, Ste 156
Lackland AFB TX 78236

31 October 2011

Dear Air Force Nonappropriated Fund Employee

The CY 2012 Department of Defense Health Benefits Program (DoD HBP) Open Enrollment Period begins 31 October 2011. The dates for making insurance coverage changes are 31 October 2011 - 30 November 2011 with an effective date of 1 January 2012.

The DoD NAF HBP must expand its eligibility criteria in 2012 to cover adult children under age 26 regardless of whether those children have access to other employer-sponsored health care coverage. Employees may enroll eligible dependents during the Open Enrollment Period with an effective date of 1 January 2012.

Also, NAF employees' same-sex domestic partners and their children may enroll in the NAF HBP during the Open Enrollment Period. Coverage for all new enrollees will take effect on 1 January 2012. Supporting documentation to validate the relationship will be required. The tax treatment for the cost of the insurance will follow the IRS guidelines.

The DoD HBP packet will help you make an informed decision about your coverage. The enclosed brochures provide detailed information on the DoD HBP benefits, including the Plan's medical, preventive care, and disease management benefits. The Summary of Benefits (coverage charts) show costs for different covered treatments and services.

The rate increase for calendar year 2012 for the DoD HBP medical plan is 8 percent. Listed below are the new CY 2012 biweekly contribution rates.

Medical Only

Single: Employee: \$68.96	Employer: \$160.90	Total: \$229.86
Family: Employee: \$160.44	Employer: \$374.35	Total: \$534.79

Medical & Dental

Single: Employee: \$73.04	Employer: \$170.42	Total: \$243.46
Family: Employee: \$170.08	Employer: \$396.85	Total: \$566.93

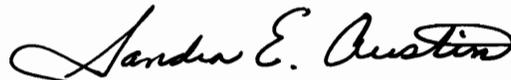
There is a 4.1 percent increase in the Stand Alone Dental (SAD) Plan. Please note, the SAD plan is available only to employees who are not enrolled in the DoD HBP medical plan. The employee pays 100 percent of the premium; there is no employer contribution. The 2012 SAD biweekly rates are **Single: \$17.98 and Family: \$42.52**

The DoD HBP has a Wellness Program that focuses on engaging our employees in the many health and wellness programs offered by Aetna and its providers. We are continuing the program and have added a few more communications which will be mailed to our enrollees throughout the plan year. In addition to the Wellness Calendar, enrollees will receive a series of wellness mailers, reminding you of the different preventive health care benefits available to you through your group insurance program. We invite everyone to take advantage of these reminders. Our goal is to encourage our enrollees to become informed and engaged in their healthcare management and thus, hold down their out of pocket costs.

Additionally, in January 2011, the DoD HBP added a Health Incentive Credit (HIC) Program. The credit will again be available in 2012, with a change to the way it is earned. This is a way to reduce your deductible or coinsurance by taking healthy actions.

In summary, we encourage you to take full advantage of the Wellness Programs provided as part of your health care services. The Aetna Navigator has a vast wealth of information, including how to find a doctor, manage your diet, and exercise routines for all ages. Please contact your local Human Resource Office for more information and to make any changes to your current health care plan during the Open Enrollment Period of 31 October - 30 November 2011.

Sincerely,

A handwritten signature in cursive script that reads "Sandra E. Austin".

SANDRA E. AUSTIN, GS-14, DAF
Division Chief, Human Resources & Benefits