DEPARTMENT of DEFENSE NONAPPROPRIATED FUND HEALTH BENEFITS PROGRAM

Aetna Global Benefits Dental Plan

Summary of Benefits

Effective January 1, 2010

Dental Plan Benefits

Calendar Year Deductible

★ Individual \$100

★ Family of 2★ Family of 3 or more\$200 (2 times individual)★ \$300 (3 times individual)

Calendar Year Benefit Maximum \$2,000 per person

Preventive Care

Routine oral exams and cleanings – two per 100%, no deductible

calendar year*

Problem-focused exams – two per calendar year 100%, no deductible

X-rays (frequency limits apply), fluoride (no age limit), 100%, no deductible and sealants to age 18

Basic Care 80% after deductible

Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19, palliative treatments

Restorative CareInlays, crowns, fixed bridgework, gold fillings
50% after deductible

Oral Surgery 100% of first \$1,000; then 80% thereafter, not subject to

(services that are dental in nature) the deductible and calendar year maximum

TMJ Treatment 50%, no deductible

(Temporomandibular Joint Dysfunction) \$750 lifetime maximum per person

Orthodontia for adults and children 50%, no deductible

(includes TMJ appliances) \$2,000 lifetime maximum per person*

* New plan provision effective January 1, 2010.

Claim Filing

You are responsible for filing claims when you receive dental care overseas. When you receive care in the United States from a dentist who participates in Aetna's dental network, the dentist will file your claim. You may be responsible for filing claims when care is provided by a non-participating dentist.

This chart displays only a general description of your benefits under the DoD NAF HBP. Should there be a conflict between the benefits shown on the chart and those in the Summary Plan Description (SPD), the terms of the SPD will be used to determine coverages and benefits.



^{*} A third cleaning will be covered for those who qualify due to certain medical conditions such as pregnancy, diabetes or heart disease. Contact Member Services for details.