AD-A272 796

SUBJECT: Active Duty Dependents Dental Plan

References: (a) Title 10, United States Code, Chapter 55, Section 1076a
(b) DoD 6010.8-R, "Civilian Health and Medical Program of the Uniformed Services (CHAMPUS)," March 1986, authorized by DoD Instruction 6010.8, October 24, 1984
(c) Title 37, United States Code, Section 101(3)
(d) DoD Directive 5125.1, "Assistant Secretary of Defense (Reserve Affairs)," January 12, 1984
(e) through (h), see enclosure 1

A. PURPOSE

This Directive:

1. Establishes policy guidance under references (a) and (b) for the administration and management of enrollment, eligibility determination, and premium payroll deduction for dental insurance coverage on dependents of active duty members within the Department of Defense.

2. Assigns responsibilities.

3. Prescribes procedures.

B. APPLICABILITY AND SCOPE

This Directive:

1. Applies to the Office of the Secretary of Defense (OSD) and the Uniformed Services. The term "Uniformed Services," as used herein, is defined in reference (c) and refers to the Army, Navy, Air Force, Marine Corps, Coast Guard, Commissioned Corps of the U.S. Public Health Service (USPHS), and Commissioned Corps of the National Oceanic and Atmospheric Administration (NOAA).

2. Provides advisory guidance to the Secretaries of Transportation (Administering Secretary for the Coast Guard), Commerce (Administering Secretary for the NOAA), and Health and Human Services (Administering Secretary for the USPHS).

C. POLICY

It is DoD policy to:

1. Comply with the Active Duty Dependents Dental Plan statutes.

2. Ensure that members are informed adequately of their rights, obligations, and benefits under the statutes.
3. Maintain current, accurate, and complete records identifying the insured and accrued premiums receivable.

4. Collect and make timely payment of premiums due.

D. RESPONSIBILITIES

1. The Assistant Secretary of Defense (Health Affairs) (ASD(HA)) shall exercise primary policy and oversight responsibility for determining program costs, premium rates, and program management of the dental program through the Office of CHAMPUS (OCHAMPUS), coordinating with the Comptroller of the Department of Defense (C, DoD) and the Assistant Secretary of Defense (Force Management and Personnel) (ASD(FM&P)), and providing the Uniformed Services with instructions, requirements, reviews, and other guidance.

2. The Assistant Secretary of Defense (Force Management and Personnel) (ASD(FM&P)), in coordination with the Assistant Secretary of Defense (Reserve Affairs) (ASD(RA)) with respect to the latter's responsibilities associated with DoD Directives 5125.1 and 1352.1 (references (d) and (e)), shall exercise policy and oversight responsibility for dental benefit levels and management and administration within the Department of Defense for enrollment processing, and maintenance of eligibility information by the Defense Manpower Data Center (DMDC), and such other guidance as may be required for the Uniformed Services for dental benefit levels and dependent enrollment and eligibility processing.

3. The Comptroller of the Department of Defense (C, DoD) shall manage the financial areas of the dental plan within the Department of Defense.

4. The Secretaries of the Military Departments and the non-DoD Administering Secretaries shall budget for the dental benefit plan, determine eligibility and report eligibility and enrollment information accurately to the DMDC, and implement and administer this Directive for members of their Uniformed Services.

E. PROCEDURES

1. Eligibility for the Dental Plan. Eligibility for enrollment in the dental plan is limited to dependent children and spouses of active duty members as defined in DoD 6010.8-R, chapter 13, section C. (reference (b)). Eligible dependents of Reservists on active duty must meet the enrollment requirements of this Directive and evidence of eligibility as prescribed by the applicable Uniformed Service regulations. The dependent must reside in one of the 50 States, District of Columbia, Puerto Rico, or the U.S. Virgin Islands. There must be an intention on the part of the Service and the active duty member (or Reservist on active duty, hereafter treated as an active duty member) for the member to remain on active duty for the minimum period of enrollment of his or her eligible dependents.

2. Effective Date. The effective date of coverage for all eligible members is the first day of the month following the month in which the member completes enrollment, as defined by the member's Uniformed Service.

3. Project Officers. Each Uniformed Service and the ASD(FM&P) shall appoint and maintain a project officer to serve in an advisory role to the OCHAMPUS on matters of enrollment, eligibility, and premium payroll deductions.
Requests for changes in dental enrollment, eligibility, or premium collection procedures affecting the Defense Enrollment and Eligibility Reporting System (DEERS), the DHDC, the OCHAMPUS, the dental contractor, or the Regulations and Instructions on procedures shall be requested through the project officers meetings. The project officers shall meet at the request of the OCHAMPUS, or at the request of a project officer made to the OCHAMPUS.

4. Enrollment

a. Initial dental plan enrollment for dependents of members satisfying the eligibility criteria found in subsection E.1., above, is automatic, effective August 1, 1987, for all active duty dependents enrolled by June 30, 1987. Members who come on active duty after June 30, 1987, and before August 1, 1987, must enroll their dependents under provisions established by each Uniformed Service. Each Uniformed Service is responsible for ensuring initial and subsequent enrollment by active duty members and eligible active duty Reservists of their dependents.

b. Subsequent enrollment in the dental plan after August 1, 1987, may be initiated voluntarily by the member at any time, and shall be effective the first of the month following the month in which the application is completed. Changes in enrollment status from individual to family, or family to individual, are effective the first day of the month following the month in which the enrollment change is started.

c. The ASD(HA) shall establish the minimum period of enrollment and authorized exceptions consistent with the dual objectives of maintaining broad eligibility for the dental plan and containing individual and family premium levels and government costs.

d. All dependent family members age 4 and above (spouse and dependent children) must be enrolled if any member of the family is to be enrolled. In instances where family members residing at the family's residence are not enrolled, dependents living apart from the active duty member (such as a child living with a divorced spouse or a child in college) may be enrolled. In instances where a dependent family member requires hospital or special treatment environment (due to a medical, physical handicap, or mental condition) for dental care otherwise covered by the dental plan, the dependent family member may be excluded from the dental plan enrollment of other dependents of the family and may continue to receive care from a military treatment facility.

e. The member may change enrollment status by completing enrollment procedures established by the member's Uniformed Service in accordance with this Directive. Changes in enrollment status are effective the first day of the month following completion of the enrollment procedures with the Uniformed Service. The member may terminate enrollment at any time after the minimum period of enrollment by completing the applicable procedures with the member's Uniformed Service. Enrollment in the Dependents Dental Plan is terminated when the member terminates active duty service irrespective of the minimum enrollment period. Terminations are effective on the last day of the month in which the member completes the termination procedures, as defined by the member's Uniformed Service.
f. Members may terminate enrollment following a change in permanent duty station resulting in a move of the family's residence of more than 50 miles. The member must terminate the enrollment within 90 days following the report date to the new permanent duty station. Members who decline or terminate enrollment may elect to enroll or reenroll their dependents at any time for a period of not less than the minimum period of enrollment.

g. Members may terminate enrollment following enrollment of the dependents in an employment-based dental insurance plan. To terminate enrollment on this basis, the member must furnish proof of other employment-based dental insurance coverage at the time of completing the disenrollment application with the applicable Uniformed Service representative.

h. DD Form 2494 has been developed for use by the Uniformed Services, as required, for enrolling and effecting changes and terminations of enrollment in the Active Duty Dependents Dental Plan.

5. Cost of Insurance

The ASD(HA) shall establish the individual and family premiums annually and shall publish them 90 days before the effective date.

6. Collection of Dental Premiums

a. Dental premiums for dependents of members in a pay status shall be deducted from the member's basic pay during coverage periods. Past due premiums shall be collected by the Uniformed Services using the methods authorized in DoD Directive 7045.13 (reference (f)).

b. Dental premiums are deducted from the member's basic pay during the month preceding the effective date of the coverage. When notice of enrollment is received following the date the first premium collection was due, back premiums due are deducted from basic pay during the first premium collection pay date following receipt by the Uniformed Service Finance Center of the notice of enrollment.

7. Termination

a. Dental coverage shall terminate at midnight on the last day of the month in which notice of termination is provided to the member's Uniformed Service in accord with its procedures. The only exception is listed in subparagraph E.7.a.(4), below in which dental coverage shall terminate as of 11:59 p.m. of the day the service member became ineligible for basic pay. The Uniformed Services shall provide notice of terminations to the applicable Uniformed Services Finance Centers upon:

   (1) Separation or release from active duty.

   (2) Written notice from the member of election not to be insured at the time of initial election or at anytime after the minimal period of continuous enrollment.

   (3) Written notice from the member of election not to be insured because the member's dependents have elected either other prepaid dental coverage
through employment or dental care on a space available basis from a military
treatment facility following a change in permanent duty station resulting in a
move of the family's residence of more than 50 miles.

(4) Termination of eligibility for basic pay upon declaration of
deserter status or other conditions effecting basic pay termination of at least
1 month.

8. Payments

a. The members' dental premium share payments for the months of August
and September 1987 shall be made by the Uniformed Services to the Active Duty
Dependents Dental Benefit Account, OCHAMPUS, Aurora, CO 80045-6900 not later
than 10 working days after the first day of each month.

b. The Uniformed Services shall retain in their accounts the premiums
collected from members along with the Government share of the premiums due for
the number of individual and family enrollments each month during FY 1988 and
thereafter. Retroactive premium payments shall be deducted from the first basic
pay premium collection following receipt of the retroactive enrollment, and
reported to OCHAMPUS for each month of retroactive enrollment.

c. The OCHAMPUS shall bill each Uniformed Service the amount paid to
the dental contractor each month during FY 1988 and thereafter. The bill to
each Uniformed Service shall be calculated on the basis of the audited monthly
enrollment report furnished by the Uniformed Service.

F. INFORMATION REQUIREMENTS

Records and Reports requirements shall be developed in accordance with the
policies of DoD Directive 7750.5 (reference (g)) to include the following:

1. Current, accurate, and complete records shall be maintained by the Uni-
iformed Services identifying the following:

a. Members who have declined coverage for their dependents.

b. All individual instructions, notifications, and other declarations
or elections submitted by members in accordance with current Uniformed Service
record retention requirements.

c. Instructions, notifications, brochures, and other communications
submitted to members that may be required by the ASD(HA), or designee, for
implementation and maintenance of the program.

2. A monthly report to the DMDC of all changes in dental-eligible family
size (resulting from marriage, divorce, age change of children, etc.) that
affect dental insurance coverage shall be made expediently by the Uniformed
Services for processing changes in dental insurance premiums. The Uniformed
Services shall provide the DMDC a "Monthly Report of Dental Insurance Deductions"
reflecting changes resulting from declinations, disenrollments, corrections to
the DEERS data base, and other enrollment changes. The report is assigned
Report Control Symbol HA(M) 1814. That information shall be provided in a
format determined by agreement between the DMDC and the Uniformed Services.
Proper identifying information, effective dates of changes, and dental deduction information shall be included. Information reported shall be subject to internal management controls that are developed, applied consistently, and evaluated periodically in accordance with DoD Directive 5010.38 (reference (h)).

3. The Uniformed Services shall coordinate dental benefit matters with the ASD(HA) and the ASD(FM&P), and each Uniformed Service shall designate in writing an official for coordination of enrollment and eligibility verification operations with the DMDC and the dental insurance contractor.

4. The DMDC shall be responsible for reporting to the OCHAMPUS the number of dental-eligible families and individuals by Uniformed Service on a monthly basis, and shall provide to the dental insurance contractor the enrollment information on each active duty member and dependent enrolled.

G. EFFECTIVE DATE AND IMPLEMENTATION

This Directive is effective immediately. Forward one copy of implementing documents to the Assistant Secretary of Defense (Health Affairs) within 120 days.

Donald J. Atwood
Deputy Secretary of Defense

Enclosure
References
REFERENCES, continued

(e) DoD Directive 1352.1, "Management and Mobilization of
Regular and Reserve Retired Military Members," February 27, 1984
(f) DoD Directive 7045.13, "DoD Credit Management and Debt
Collection Program," October 31, 1986
(g) DoD Directive 7750.5, "Management and Control of Information
Requirements," August 7, 1986
(h) DoD Directive 5010.38, "Internal Management Control Program,
April 14, 1987