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THE DENTAL HEALTH OF ARMY FAMILY MEMBERS: 1987-88
VOLUME III:
ATTITUDES TOWARD THE ACTIVE DUTY DEPENDENTS DENTAL
INSURANCE PLAN AND ENROLLMENT CHOICE

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Chapter 7: Results/Attitudes Toward the Active Duty Dependents Dental Insurance Plan (ADDDIP) and Enrollment Choice

7.1 Spouses

7.1.1 ADDDIP: Gain or Loss of Benefits for Military Families by Demographics, Level of Dependent Dental Care, Enrollment Status, and Willingness to Pay for Expanded Benefits

Following a brief description of the ADDDIP (on a self-administered questionnaire), spouses were asked the following question: "Do you think the plan is a gain or loss of benefits for military family members?" Response to this question by demographics (age, race, education level, sponsor's rank, family size, and sponsor's years of active duty) is presented in Tables 7-1 to 7-6.

Support for the ADDDIP varies across demographics. Overall, only 37.4% of spouses view the ADDDIP as a gain in benefits. About a third of 30-39 and 45-49 year olds support the plan versus nearly half of 20-24 and 50+ year olds (Table 7-1). The ADDDIP is most likely to be viewed as a gain in benefits by Blacks (42.6%) and other ethnics (41.0%), spouses with no high school education (46.2%), spouses of warrant officers (41.3%), junior enlisteds (42.7%) and senior officers (43.0%), spouses with one (39.7%) or no (41.8%) children, and spouses whose sponsor has completed 1-3 years of active duty (46.2%). The insurance plan is least likely to be viewed as a gain in benefits by Hispanics (28.9%), spouses with beyond a college education (34.8%), spouses of senior enlisteds (29.0%), spouses with 2 or more children (34.0%), and spouses whose sponsor has completed 16-19 years of active duty (29.3%).

Table 7-7 shows that level of space available care in military dental clinics has a strong inverse relationship with whether spouses consider the ADDDIP a gain in benefits. Over half of spouses (52.2%) with access to low levels of space available dental care think the ADDDIP is a gain in benefits versus only a quarter of spouses at installations with access to high levels of space available dental care.

The effect of enrollment status on the perceived benefit of the ADDDIP by spouses is substantial. Spouses who enrolled in the plan are much more likely to view it as a gain (71.6%) than spouses who did not enroll (21.1%) (Table 7-8).

The perceived benefit of the ADDDIP varies considerably with the willingness of spouses to pay more for an insurance plan with expanded benefits. Spouses who are willing to pay more for expanded benefits are twice as likely to view the ADDDIP as a gain (50.3%) than spouses who are unwilling to pay more (23.7%) (Table 7-9).

7.1.2 Adequacy of ADDDIP for Military Families by Demographics, Level of Dependent Dental Care, Enrollment Status, and Willingness to Pay for Expanded Benefits

To determine whether the ADDDIP is adequate for their family's dental treatment needs, we asked spouses the following question: "Will this insurance plan meet the dental treatment needs of your family?" Response to this question by demographics (age, race, education level, sponsor's rank, family size, and sponsor's years of active duty) is presented in Tables 7-10 to 7-15.

Spouse perceptions of the adequacy of the ADDDIP vary across demographics. Overall, only 35.6% of spouses think the ADDDIP will meet the dental treatment needs of their family. Spouses most likely to consider the ADDDIP adequate for their family's needs include 20-24 year olds (50.0%), Blacks (43.6%) and other ethnic groups (42.3%), those with less than high school educations (51.3%), those with E1-E4 sponsors (44.5%), those with no children (43.2%), and those whose sponsors have completed 1-3 years of active duty (47.5%). Spouses least likely to view the insurance plan as adequate for their family's needs include 35-39 year olds (22.7%), Hispanics (27.4%), those with more than college educations (28.8%), those with senior enlisted (25.7%), or senior officer (29.3%) sponsors, those with 3 or more children (27.3%), and those whose sponsors have completed 16-19 years of active duty (24.2%).

Table 7-16 shows that level of space available care in military dental clinics has a strong inverse relationship with whether spouses consider the ADDDIP adequate for their family's dental treatment needs. Nearly half (45.0%) of spouses with access to low levels of space available dental care think the ADDDIP is adequate for their family's needs versus 28.4% of spouses with access to high levels of space available care.

The effect of enrollment status on the perceived adequacy of the insurance plan by spouses is substantial. Spouses who enrolled in the plan are much more likely to view the ADDDIP as adequate (69.4%) than spouses who did not enroll (19.4%) (Table 7-17).

The perceived adequacy of the ADDDIP varies considerably with the willingness of spouses to pay more for an insurance plan with expanded benefits. Spouses who are willing to pay for expanded benefits are more likely to view the ADDDIP as adequate (42.7%) than spouses who are unwilling to pay (27.8%) (Table 7-18).

7.1.3 Enrollment Status in the ADDDIP for Military Families by Demographics and Level of Dependent Care

Overall, less than a third of all spouses (32.4%) in this sample enrolled in the Active Duty Dependents Dental Insurance Plan. Tables 7-19 to 7-24 show that enrollment status varies

across demographics. Spouses most likely to enroll have the following characteristics: age 20-29 (35% to 37.1%), Black (39.6%), high school graduate (34.2%), warrant officer sponsors (37.2%), 1 child in the family (35.0%), and sponsors with 4-9 years of military service (36.4%). Spouses least likely to enroll possess the following traits: age less than 20, 35-39, or 45-49 (27% to 28.7%), Hispanic (27.8%), beyond college education (26.6%), senior enlisted sponsors (28.2%), 3 children in the family (30.4%), and sponsors with 16 or more years of active duty (28.0%).

In Table 7-25, we show the relationship between level of space available care in military dental clinics and enrollment status. Level of access to space available dental care has a considerable impact on enrollment choice. While over half (56.7%) of spouses with access to low levels of space available dental care are enrolled in the ADDDIP, only 9.6% to 20.3% of spouses with access to higher levels of space available care are enrolled in the insurance plan.

7.1.4 ADDDIP: Reasons for Disenrollment for Military Families by Demographics and Level of Space Available Dependent Dental Care

When the ADDDIP was activated by the Department of Defense, soldiers with families were automatically enrolled in the plan. A soldier's family, however, could voluntarily disenroll from the insurance plan. We asked spouses whose families disenrolled to tell us the single most important reason why they disenrolled. Spouses were given the following responses to choose from: (a) The monthly membership fee costs too much, (b) My having to pay 20% of the cost for fillings is too much, (c) I prefer to get care at a military dental clinic, (d) Family member care is easy to get on this post, (e) The insurance plan does not cover enough services, (f) My family will be moving overseas soon, (g) The cost of dental care off post is too high even with insurance, (h) Filing insurance claims is too much trouble, or (i) Other. The response to this question by demographics (age, race, education level, sponsor's rank, family size, and sponsor's years of active duty) and level of space available dependent dental care is presented in Tables 7-26 to 7-32.

The reasons spouses disenrolled from the ADDDIP vary by magnitude and rank order across demographics. Overall, insufficient scope of coverage (31.0%) is the leading reason why Army families disenrolled from the insurance plan. The second most common reason is a preference for care at military dental clinics (24.9%) followed by a perception that dental care in the civilian economy is too costly even with insurance (10.8%). These three reasons account for two-thirds of all responses. Few spouses fault the monthly membership fee (3.1%), the level of co-payment (5.5%), or the inconvenience of having to file insurance claims (0.9%).

Among spouses less than 24 years old or 50 years or older, Blacks, Hispanics, spouses with less than high school educations, spouses with E1-E4 sponsors, spouses whose sponsors have completed 1-3 years of active duty, and spouses who have access to average levels of space available dependent dental care, the leading reason for disenrolling from the ADDDIP is a preference for care at military dental clinics rather than insufficient scope of coverage.

7.1.5 ADDDIP: Reasons for Maintaining Enrollment for Military Families by Demographics and Level of Space Available Dependent Dental Care

We asked spouses why they decided to stay enrolled in the ADDDIP offering them the following responses: (a) There is too long a wait for care at military dental clinics, (b) I prefer to be treated by a civilian rather than a military dentist, (c) Military dental clinics give only a few services to dependents, (d) My family lives so far from post that it would be easier to go to a civilian dentist, or (e) Other.

The reasons spouses maintained enrollment in the insurance plan by demographics and by access to dependent dental care in military clinics are given in Tables 7-33 to 7-39. Overall, the leading reason is long queues for care at military dental clinics (43.5%). The second most common reason for joining the ADDDIP is the limited services military dental clinics provide to dependents (26.8%). These two reasons account for 70.3% of responses to this question. Rank order is fairly consistent across demographic characteristics but the magnitude of the response varies.

7.1.6 ADDDIP: Willingness of Military Families to Pay More for Expanded Benefits by Demographics, Level of Space Available Dependent Dental Care, and Enrollment Status

The final question we asked spouses was as follows: "Would you be willing to pay a higher monthly fee or greater percentage of the cost of insured dental care if the plan were to cover more services?" Response to this question by age, race, education level, sponsor's rank, and sponsor's years of active duty is presented in Tables 7-40 to 7-44.

Overall, 50.9% of spouses say that they are willing to pay more for a better dental insurance plan. Willingness to pay more varies across demographics. Table 7-40 shows that for most age groups, a majority of spouses are willing to pay extra for expanded benefits. Most willing to pay are 40-44 year olds (59.9%). Least willing to pay extra are spouses under 20 years old (45.8%). Whites are the only ethnic group for which a majority (52.5%) are willing to pay more for an expanded benefits package. Other ethnics are least willing to pay more (43.5%) (Table 7-41). While a majority of high school graduates and above are willing to

pay extra for more benefits, only about 37% of spouses with less than a high school degree are (Table 7-42).

Table 7-43 shows that a majority of officer (57.7%) and E5-E6 spouses (50.9%) are in favor of a more costly dental insurance plan, but less than a majority of E1-E4 (45.7%) and E7-E9 (48.8%) spouses are. There is no variation by family size. Spouses whose sponsor's have completed 1-3 years of active duty are least in favor of a more expensive plan (47.7%). Spouses whose sponsors have completed 20 or more years of active duty are most in favor (56.1%) (Table 7-44).

Willingness to pay more for an expanded plan shows a strong inverse relationship with access to space available care in military dental clinics. While nearly two-thirds (64.3%) of spouses at installations with access to low levels of space available military dental care are in favor of a more costly, expanded insurance plan, only 40.7% of spouses with access to high levels of space available care are (Table 7-45).

Willingness to pay more for an expanded plan is influenced significantly by enrollment status. Among enrollees, 72.8% are willing to pay more for an expanded plan. Among non-enrollees, only 40.2% are (Table 7-46).

7.1.7 Summary for Spouses

The following summary highlights findings from a convenience sample of 3,356 spouses of active duty soldiers at 10 Army installations. The sample was drawn from spouses who reported for care at military dental clinics. Because this is a convenience sample, caution should be used in applying these findings to the general population of Army spouses. However, this sample is probably representative of spouses who seek care in military dental clinics. Their attitudes are important because the ADDDIP must attract spouses away from military dental clinics if its enrollment is to increase. We find ADDDIP enrollees in this sample because enrollees may seek care at military dental clinics for services not covered under the insurance plan.

--The ADDDIP is strongly rejected by this sample of Army spouses. Over two-thirds (67.6%) did not enroll their families in the plan.

--Most spouses (62.6%) consider the ADDDIP a loss of benefits and feel it is inadequate (64.4%) for their family's dental treatment needs.

--Spouses who did not enroll in the plan cite inadequate scope of coverage at their primary reason (31%). Preference for care at military dental clinics is their next most common reason (24.9%). Relatively few (10.4%) say they did not enroll because dependent care at military clinics is easy to get. Very few did not enroll

because of the plan's cost (3.1-5.5%) or because of the inconvenience of filing insurance claims (0.9%).

--Spouses who enrolled did so because of long queues for care (43.5%) and the low level of services given to dependents (26.8%) at military dental clinics. Few claim a preference for civilian dentists (5.3%) or the convenience of civilian dental care (5.4%).

--Half of the sample is willing to pay extra for an insurance plan with expanded benefits.

--Attitudes toward the ADDDIP and enrollment in the plan vary considerably by demographics, enrollment status, willingness to pay extra for an expanded plan, and level of dependent dental care available at current assignment.

--Spouses most likely to view the ADDDIP as a gain in benefits and adequate for their family's needs have the following characteristics: Black or other (non-Hispanic, non-white) ethnicity, less than high school educated, E1-E4 sponsors, no children, 1-3 years of active duty, assigned to installations with low access to space available dental care, enrolled in the plan, and willing to pay extra for expanded benefits.

--Spouses most likely to view the ADDDIP as a loss in benefits and inadequate for their family's dental treatment needs have the following characteristics: Hispanic, beyond college educated, E7-E9 sponsors, 16-19 years of active duty, assigned to installations with high access to space available dental care, not enrolled in the plan, and unwilling to pay extra for expanded benefits.

--Enrollment is highest among spouses with the following characteristics: 20-29 years old, Black, high school graduates, warrant sponsors, 1 child, 4-9 years of active duty, and assigned to installations with low levels of space available dental care.

--Enrollment is lowest among sponsors with the following characteristics: less than 20 or 35-39 years old, Hispanic, beyond college educated, E7-E9 sponsors, 3 children, 16 or more years of active duty, and assigned to installations with high access to space available dental care.

--Spouses most willing to pay extra for an expanded plan possess the following characteristics: 40-44 years old, white, high school graduates or more education, officer or E5-E6 sponsors, 1-3 years active duty, enrolled in the plan, and assigned to installations with low access to space available dental care.

--Spouses least willing to pay extra for an expanded plan possess the following characteristics: less than 20 years old, non-white, non-Black, non-Hispanic, less than high school educated, E1-E4 or E7-E9 sponsors, 20 or more years of active duty, non-enrolled in

the plan, and assigned to installations with high access to space available dental care.

7.2 Grade School Children at Ft. Sam Houston

7.2.1 Sample

Parents completed self-administered questionnaires for their children. Identifying families with more than one child, we performed our analyses with the family as the unit of analysis. The sample consists of 545 families. Sample size for some analyses may be less due to non-response.

7.2.2 ADDDIP: Gain or Loss of Benefits for Military Families by Demographics, Enrollment Status, and Willingness to Pay for Expanded Benefits

After a brief description of the Active Duty Dependents Dental Insurance Plan, we asked parents the following question: "Do you think this plan is a gain or loss of benefits for military family members?" Response to this question by family demographics (rank of sponsor, sponsor's years of active duty, education level of the father, race, and family size) is given in Tables 7-47 to 7-51.

Overall 40.4% of families with grade school children at Ft. Sam Houston view the ADDDIP as a gain in benefits. Opinion varies across family demographics. While a majority of officer families (54.2%) view the insurance plan as a gain, only 37.2% of enlisted families and 25% of warrant families do. Within rank groups, as rank increases, positive response to this question increases (Table 7-47). Families whose sponsor has served for more than 20 years are most likely to view the ADDDIP as a gain in benefits (53.8%), while families whose sponsor has served for 10-15 years are least likely (38.2%). Barely over a third of families with fathers who have college degrees or less education view the ADDDIP as a gain versus 54.6% of families with fathers who have a graduate degree. White families are most likely to view the ADDDIP as a gain (46.4%); Hispanic families are least likely (30.9%). Small families (1 child) are less likely to regard the insurance plan as a gain (35.2%) than large (2 or more children) families (40.9%).

Table 7-52 shows that enrollment status has a strong influence on the perceived benefit of the AD DIP. While 56.1% of enrollees view the plan as a gain in benefits, only 12.2% of non-enrollees do. Willingness to pay more for expanded benefits has less of an impact on the perceived benefit of the ADDDIP. Families willing to pay extra are more likely to consider the ADDDIP as a gain (48.9%) than families unwilling to pay extra (30.1%) (Table 7-53).

7.2.3 Adequacy of ADDDIP for Military Families by Demographics, Enrollment Status, and Willingness to Pay for Expanded Benefits

To determine whether the ADDDIP is adequate for their family's dental treatment needs, we asked parents the following question: "Will this insurance plan meet the dental treatment needs of your family?" Response to this question by family demographics (rank of sponsor, sponsor's years of active duty, education level of the father, race, and family size) is presented in Tables 7-54 to 7-58.

Overall, less than a third (31.4%) of families think the ADDDIP is adequate for their dental treatment needs. Family perceptions of the adequacy of the ADDDIP vary across demographics. Most likely to consider the plan adequate are families with E1-E4 sponsors (39.4%), 4-9 years of active duty (41.3%), fathers who have a high school degree or less education (45.2%), Black ethnicity (40.7%), and one or two children (32.6%). Least likely to view the ADDDIP as adequate are families with warrant (6.2%) or E7-E9 (23.9%) sponsors, 20 or more years of military service (22.2%), college graduates (16.9%), white (28%) or Hispanic (27.6%), ethnicity and three or more children (29.6%).

Enrollment status has a strong impact on perceived adequacy of the ADDDIP. Nearly half (43.9%) of enrollees think the plan will meet the family's dental treatment need versus only 9% of the non-enrollees (Table 7-59). Willingness to pay more for expanded benefits has no impact on perceived adequacy.

7.2.4 Enrollment Status in the ADDDIP for Military Families by Demographics

Overall, almost two thirds (64.6%) of families in this sample enrolled in the Active Duty Dependents Dental Insurance Plan. Tables 7-60 to 7-64 show that enrollment status is influenced by family demographics. Except for warrant families (37.5%), a majority of all rank groups elected to stay in the insurance plan. As many as three-quarters of senior officer families enrolled in the ADDDIP. Families whose sponsors had completed 1-3 years (61.1%) or 16-19 years (60.0%) of active duty were least likely to enroll in the plan. Those with 4-9 or 20 or more years (69%) were most likely to enroll. Enrollment is lowest among families in which the father has a college degree (55.3%) and highest among families in which the father has a graduate degree (71.6%). Whites (62.7%) are less attracted to the plan than Blacks (66%) or Hispanics (70%). One child families have a lower enrollment (55.6%) than larger families (65-66.4%).

7.2.5 ADDDIP: Reasons for Disenrollment for Military Families by Demographics

Asking parents why they disenrolled from the Active Duty Dependents Dental Insurance Plan, we offered the following choices to select from: (a) The monthly membership fee costs too much, (b) My having to pay 20% of the cost for fillings is too much, (c) I prefer to get care at a military dental clinic, (d) Family member care is easy to get on this post, (e) The insurance plan does not cover enough services, (f) My family will be moving overseas soon, (g) The cost of dental care off post is too high even with the insurance, (h) Filing insurance claims is too much trouble, or (i) Other. The response to this question by family demographics is given in Tables 7-65 to 7-69.

The reasons families disenrolled from the ADDDIP vary in magnitude and rank order across family demographics. Overall, insufficient scope of coverage (50.3%) is the leading reason. The second most common reason is a preference for care at Army dental clinics (17.1%). These two reasons account for two-thirds of all responses. Few families cite the monthly fee being too costly (3.2%), the level of co-payment being too high (4.3%), or easy access to family member care on post (2.1%). None feel filing insurance claims is an inconvenience.

Only families with 1-9 years of military service claim preference for care at military dental clinics rather than limited scope of coverage as their primary reason for disenrolling from the plan (Table 7-66).

7.2.6 ADDDIP: Reasons for Maintaining Enrollment for Military Families by Demographics

When asked why they stayed enrolled in the ADDDIP, we gave parents the following options: (a) There is too long a wait for care at military dental clinics, (b) I prefer to be treated by a civilian rather than a military dentist, (c) Military dental clinics give only a few services to dependents, (d) My family lives so far from post that it would be easier to go to a civilian dentist, or (e) Other.

Tables 7-70 to 7-74 show why Army families with grade school children at Ft. Sam Houston elected to stay in the ADDDIP by family demographics. The leading reason, overall, is long queues for care at military dental clinics (42.6%). This is followed by limited services given to dependents in military dental clinics (35.7%). These two choices account for 78.3% of all responses. Many respondents who selected other wrote in the comments section that they felt they "had no choice". Very few families feel civilian dentists are more conveniently located near their home (0.9%) or express a preference for care from civilian dentists (4.1%).

Rank order and magnitude of responses vary across family demographics. Among families with sponsors with senior officer rank, 20 or more years of active duty service, college education, Hispanic ethnicity, and 2 children, the leading reason for staying in the ADDDIP is limited care offered to dependents rather than long queues for care at military clinics.

7.2.7 ADDDIP: Willingness of Military Families to Pay More for Expanded Benefits by Demographics and Enrollment Status

Finally, we asked parents: "Would you be willing to pay a higher monthly fee or greater percentage of the cost of insured dental care if the plan offered more services?" Response to this question by sponsor's rank, sponsor's years of active duty, father's education level, race, and family size, are presented in Tables 7-75 to 7-79.

Overall, 66.9% of parents of grade school children at Ft. Sam Houston are willing to pay extra for an expanded dental insurance plan. Willingness to pay more varies across demographics. Families most willing to pay extra have senior officer sponsors (78.9%), 16-19 years of military service (71.3%), fathers with graduate degrees (77.4%), white ethnicity (69.2%), and three or more children (69.9%). Families least willing to pay extra have E1-E4 sponsors (54.8%), 1-9 years of active duty (60%), some college or less education (64%), Black ethnicity (63.3%), and one child (56.8%).

Willingness to pay more for an expanded plan is influenced significantly by enrollment status. Among enrollees 74.7% are willing to pay extra versus 52.7% of non-enrollees (Table 7-80).

7.2.8 Summary for Families with Grade School Children at Ft. Sam Houston

The following summary highlights findings from a sample of 545 families with grade school children at one military installation. These findings, however, may not apply to Army families at large because the sample does not include families without children and because Ft. Sam Houston is an atypical Army post. As headquarters of the Army Medical Department, FSH has a high proportion of well-educated, high income, health professionals who most likely possess high levels of health consciousness. FSH also has a lower proportion of combat arms personnel than most Army installations.

--Enrollment in the ADDDIP by this sample is high - 64.6% of families with grade school children at Ft. Sam Houston enrolled in the plan.

--Despite high enrollment, most families (59.6%) consider the ADDDIP a loss of benefits and feel it is inadequate (68.6%) for their family's dental treatment needs.

--Families who did not enroll in the plan cite insufficient scope of coverage (50.3%) as their primary reason. Preference for care at military dental clinics is their next most common reason (17.1%). Very few say they did not enroll because dependent dental care at military dental clinics is easy to get (2.1%). Few families fault the plan's cost (3.2-4.3%). None feel filing insurance claims is an inconvenience.

--Families who did enroll did so because of long queues for care (42.6%) and limited services given to dependents (35.7%) at military dental clinics. Few claim a preference for civilian dentists (4.1%). Almost none think civilian care is more convenient (0.9%).

--Two-thirds of the sample is willing to pay extra for an insurance plan with expanded benefits.

--Attitudes toward the ADDDIP and enrollment in the plan vary considerably by demographics, enrollment status, and willingness to pay extra for an expanded plan.

--Families most likely to view the ADDDIP as a gain in benefits and as adequate for their family's treatment needs include enrollees only.

--Families most likely to view the ADDDIP as a loss in benefits and as inadequate for their family's treatment needs have the following characteristics: warrant sponsors, Hispanic, and not enrolled in the plan.

--Enrollment is highest among families with the following characteristics: senior officer sponsors, 4-9 or 20 or more years of active duty, beyond college educated fathers, Hispanic, and 2 or more children.

--Enrollment is lowest among families with the following characteristics: warrant sponsors, 1-3 or 16-19 years of active duty, college educated fathers, white, and 1 child.

--Families most willing to pay extra for expanded benefits possess the following characteristics: senior officer sponsors, 16-19 years of active duty, beyond college educated fathers, white, 3 or more children, and enrolled in the plan.

--Families least willing to pay extra for expanded benefits possess the following characteristics: junior enlisted sponsors, 1-9 years of active duty, some college or less educated fathers, Black, 1

child, and not enrolled in the plan.

7.3 Grade School Children at Ft. Lewis

7.3.1 Sample

Parents completed self-administered questionnaires for their children. Identifying families with more than one child in the sample, we performed our analyses with the family as the unit of analysis. This sample consists of 900 families. Sample size for some analyses may be less due to non-response.

7.3.2 ADDDIP: Gain or Loss of Benefits for Military Families by Demographics, Enrollment Status, and Willingness to Pay for Expanded Benefits

After a brief description of the Active Duty Dependents Dental Insurance Plan, we asked parents the following question: "Do you think this plan is a gain or loss of benefits for military family members?" Response to this question by family demographics (rank of sponsor, sponsor's years of active duty, education level of the father and race), is given in Tables 7-81 to 7-84.

Overall 43.2% of families with grade school children at Ft. Lewis view the ADDDIP as a gain in benefits. Opinion varies across family demographics. While a majority of officer families (59%) view the insurance plan as a gain, only 36.6% of E7-E9 families and 23.9% of warrant families do. Families with 4-9 years of active duty are most likely to view the ADDDIP as a gain in benefits (55.4%), while families whose sponsor has served for 1-3 years are least likely (35%). Barely over a third (37.6%) of families with fathers who have some college education view the ADDDIP as a gain versus 58% of families with graduate degrees. Hispanic families are most likely to view the ADDDIP as a gain (52%); Black and other ethnic families are least likely (41%). No notable variation is noted by family size.

Table 7-85 shows that enrollment status has a strong influence on the perceived benefit of the ADDDIP. While 62.7% of enrollees view the plan as a gain in benefits, only 13.8% of non-enrollees do. Willingness to pay more for expanded benefits has less of an impact on the perceived benefit of the ADDDIP. Families willing to pay extra are more likely to consider the ADDDIP as a gain (53.2%) than families unwilling to pay extra (27.5%) (Table 7-86).

7.3.3 Adequacy of ADDDIP for Military Families by Demographics, Enrollment Status, and Willingness to Pay for Expanded Benefits

To determine whether the ADDDIP is adequate for their family's dental treatment needs, we asked parents the following question: "Will this insurance plan meet the dental treatment needs of your family?" Response to this question by family demographics (rank of sponsor, sponsor's years of active duty, education level of the father, race, and family size) is presented in Tables 7-87 to 7-91.

Overall, a third of families think the ADDDIP is adequate for their dental treatment needs. Perceptions of the adequacy of the ADDDIP vary across demographics. Most likely to consider the plan adequate are families with E5-E6 or O1-O3 sponsors (37%), 4-9 years of active duty (40.8%), fathers who have a high school degree or less education (40.3%), Black and Hispanic ethnicity (44-46%), and one child (36.2%). Least likely to view the ADDDIP as adequate are families with warrant (25.4%) sponsors, 20 or more years of military service (25.4%), fathers having college degrees (27.8%), white ethnicity (27.9%), and three or more children (31.6%).

Enrollment status has a strong impact on perceived adequacy of the ADDDIP. Nearly half (48.5%) of enrollees think the plan will meet their family's dental treatment needs versus only 11.7% of the non-enrollees (Table 7-92). Willingness to pay extra for expanded benefits has no impact on perceived adequacy.

7.3.4 Enrollment Status in the ADDDIP for Military Families by Demographics

Overall, 60.2% of families in this sample enrolled in the Active Duty Dependents Dental Insurance Plan. Tables 7-93 to 7-96 show that enrollment status is influenced by most family demographics. Except for warrant families (47.1%), a majority of all rank groups elected to stay in the insurance plan. As many as three-quarters (71%) of junior officer families enrolled in the ADDDIP. Families whose sponsors had completed 20 years or more of active duty were least likely to enroll in the plan (50.8%). Those with 1-9 (65-66%) were most likely to enroll. Enrollment is lowest among families in which the father has a graduate degree (57.1%) and highest among families in which the father has a high school degree or less education (64.5%). Other ethnic groups are least attracted to the plan (56.8%); Blacks are most attracted (62.4%). Family size has no impact on enrollment choice.

7.3.5 ADDDIP: Reasons for Disenrollment for Military Families by Demographics

Asking parents why they disenrolled from the Active Duty Dependents Dental Insurance Plan, we offered the following choices to select from: (a) The monthly membership fee costs too much, (b)

My having to pay 20% of the cost for fillings is too much, (c) I prefer to get care at a military dental clinic, (d) Family member care is easy to get on this post, (e) The insurance plan does not cover enough services, (f) My family will be moving overseas soon, (g) The cost of dental care off post is too high even with the insurance, (h) Filing insurance claims is too much trouble, or (i) Other. The response to this question by family demographics is given in Tables 7-97 to 7-101.

The reasons families disenrolled from the ADDDIP vary in magnitude and rank order across family demographics. Overall, insufficient scope of coverage (46.6%) is the leading reason. The second most common reason is a preference for care at Army dental clinics (18.7%). These two reasons account for almost two-thirds (65.3%) of all responses. Few families cite the monthly fee being too costly (2.5%), the level of co-payment being too high (3.9%), or easy access to family member care on post (2.8%). Almost none (0.3%) feel filing insurance claims is an inconvenience.

Only families with O1-O3 sponsors claim preference for care at military dental clinics rather than limited scope of coverage as their primary reason for disenrolling from the plan (Table 7-97).

7.3.6 ADDDIP: Reasons for Maintaining Enrollment for Military Families by Demographics

When asked why they stayed enrolled in the ADDDIP, we gave parents the following options: (a) There is too long a wait for care at military dental clinics, (b) I prefer to be treated by a civilian rather than a military dentist, (c) Military dental clinics give only a few services to dependents, (d) My family lives so far from post that it would be easier to go to a civilian dentist, or (e) Other.

Tables 7-102 to 7-106 show why Army families with grade school children at Ft. Lewis elected to stay in the ADDDIP by family demographics. The leading reason, overall, is long queues for care at military dental clinics (48.9%). This is followed by limited services given to dependents in military dental clinics (24.3%). These two choices account for 73.2% of all responses. Many respondents who selected other wrote in the comments section that they felt they "had no choice". No families feel civilian dentists are more conveniently located near their home. Ten percent express a preference for care from civilian dentists.

Rank order and magnitude of responses vary across family demographics. While the primary reason for joining the ADDDIP is consistent across demographics, the secondary and tertiary reasons show considerable variation. It is particularly noteworthy that preference for treatment by a civilian dentist is expressed by a sizeable proportion of families with E1-E4 (21.7%) or O1-O3 (12.8%)

sponsors, 1-9 years of active duty (16.8%), fathers with some college (11.9%), and other ethnicity (15.8%).

7.3.7 ADDDIP: Willingness of Military Families to Pay More for Expanded Benefits by Demographics and Enrollment Status

Finally, we asked parents: "Would you be willing to pay a higher monthly fee or greater percentage of the cost of insured dental care if the plan offered more services?" Response to this question by sponsor's rank, sponsor's years of active duty, father's education level, race, and family size, are presented in Tables 7-107 to 7-112.

Overall, 65.4% of parents of grade school children at Ft. Lewis are willing to pay extra for an expanded dental insurance plan. Willingness to pay more varies across demographics. Families most willing to pay extra have officer sponsors (75.2%), 20 or more years of military service (76.8%), fathers with college or more education (71%), white ethnicity (70.4%), and two children (67.6%). Families least willing to pay extra have E1-E4 sponsors (58.1%), 1-3 years of active duty (52.6%), high school or less education (60.3%), Black or other ethnicity (57%), and one child (58.7%).

Willingness to pay more for an expanded plan is influenced significantly by enrollment status. Among enrollees 74% are willing to pay extra versus 51% of non-enrollees (Table 7-112).

7.3.8 Summary for Families with Grade School Children at Ft. Lewis

The following summary highlights findings from a sample of 900 families with grade school children at a large, combat arms military installation.

--Enrollment in the ADDDIP by this sample is high - 60.2% of families with grade school children at Ft. Lewis enrolled in the plan.

--Despite high enrollment, most families (56.8%) consider the ADDDIP a loss of benefits and feel it is inadequate (66.6%) for their family's dental treatment needs.

--Families who did not enroll in the plan cite insufficient scope of coverage (46.6%) as their primary reason. Preference for care at military dental clinics is their next most common reason (18.7%). Very few say they did not enroll because dependent dental care at military dental clinics is easy to get (2.8%). Few families fault the plan's cost (2.5-3.9%). Almost none feel filing insurance claims is an inconvenience (0.3%).

--Families who did enroll did so because of long queues for care (48.9%) and limited services given to dependents (24.3%) at military dental clinics. Few claim a preference for civilian dentists (10%). None think civilian care is more convenient.

--Nearly two-thirds (65.4%) of the sample is willing to pay extra for an insurance plan with expanded benefits.

--Attitudes toward the ADDDIP and enrollment in the plan vary considerably by demographics, enrollment status, and willingness to pay extra for an expanded plan.

--Families most likely to view the ADDDIP as a gain in benefits and as adequate for their family's treatment needs include O1-O3 sponsors, 4-9 years of active duty, Hispanic, and enrolled in the plan.

--Families most likely to view the ADDDIP as a loss in benefits and as inadequate for their family's treatment needs have the following characteristics: warrant sponsors and not enrolled in the plan.

--Enrollment is highest among families with the following characteristics: junior officer sponsors, 1-9 years of active duty, beyond college educated fathers, and Black.

--Enrollment is lowest among families with the following characteristics: warrant sponsors, 20 or more years of active duty, high school or less educated fathers, and other ethnics.

--Families most willing to pay extra for expanded benefits possess the following characteristics: officer sponsors, 20 or more years of active duty, college or more educated fathers, white, 2 children, and enrolled in the plan.

--Families least willing to pay extra for expanded benefits possess the following characteristics: junior enlisted sponsors 1-3 years of active duty, high school or less educated fathers, Black or other ethnicity, 1 child, and not enrolled in the plan.

7.4 Proportion of Spouses and Grade School Children Qualifying for Non-maintenance Care Under the ADDDIP and a Comprehensive Dental Insurance Plan

We define non-maintenance care to be dental procedures that are not required on a routine basis, (i.e., everything except oral prophylaxis and annual checkups). Then using treatment needs data (presented in volume I), we determined what proportion of spouses, grade school children, and high school students in our samples would qualify for non-maintenance care under the current Active Duty Dependents Dental Insurance Plan (Figure 7-1) and under a

comprehensive dental insurance plan (Figure 7-2). While nearly 60% of spouses would qualify for non-maintenance care under the ADDDIP, a quarter or less of grade school children and only 12.4% of high school students would qualify (Figure 7-1). Figure 2 shows that if the ADDDIP were expanded to cover all dental treatment needs (i.e. became a comprehensive plan), far more dependents would qualify for non-maintenance care. Nearly 80% of spouses and at least half of dependent children would qualify for non-maintenance care.

7.5 Discussion and Recommendations

This is the first survey about the Active Duty Dependents Dental Insurance Plan since its implementation in August 1987. Findings from this study should be useful to military health policy makers in assessing the appeal of the plan to military families and in providing insights into how the plan might be improved.

Although there are differences between the samples in their attitudes toward the ADDDIP and in their enrollment status, many trends are consistent across these samples. For instance, large majorities of all three samples view the ADDDIP as a loss in benefits. Yet within each sample there are a few subgroups where a slim majority think the insurance plan is a gain. We speculate that most military families consider the ADDDIP a loss because they must pay to use the plan, whereas they do not pay for space available care in military dental clinics. Families who view the plan as a gain most likely are frustrated by the lack of consistency in access to space available care from one military post to another, and by the limited range of services and the long queues for dependent dental care. Although the ADDDIP does not cover a broad range of services, it does guarantee military families consistent access to dental care wherever they may be assigned in the U.S. If the insurance plan was expanded to cover more services than those routinely provided to dependents in military dental clinics, we predict that more families would see the plan as a gain in benefits.

Large majorities of all three samples and nearly all subgroups view the ADDDIP as inadequate for their family's dental treatment needs. Figure 7-1 suggests that this perception is realistic. If the Active Duty Dependents Dental Insurance Plan was expanded to provide comprehensive services, we predict that few families would regard the plan as inadequate.

Consistent across all samples and most subgroups, the most commonly cited reason for not enrolling in the ADDDIP is insufficient scope of coverage. Premium costs, co-payment levels, and the inconvenience of filing insurance claims are infrequently cited. That so few families fault the cost features of the ADDDIP suggests there is flexibility to raise either the premium or the

co-payment level, or both, in order to expand benefits and attract more families into the plan. To a Congress reluctant to fund expanded benefits because of a sizeable Federal deficit, raising the premium or the co-payment level offers a way of improving the Active Duty Dependents Dental Insurance Plan without obligating the government to commit more funds for the program.

The next most common reason for not enrolling is a preference for care at military dental clinics. Yet few families claim that it is easy for them to get care at military dental clinics. We do not know why families who did not enroll in the plan have such a high preference for care in military dental clinics. Perhaps they are willing to tolerate waiting for free care rather than opt for an insurance plan that offers no more than what they routinely get at military dental clinics. Perhaps they feel that quality assurance is greater or that racial discrimination is less in military dental clinics than in civilian dental offices. Perhaps they are just more comfortable in a military setting. That few families think it is easy to get care at military dental clinics suggests that ADDDIP non-enrollees might be lured away from military dental clinics if an attractive enough alternative existed. We doubt that many military families would find space available care preferable over a comprehensive, reasonably priced dental insurance plan.

Across all samples and nearly all subgroups, the leading reasons for enrolling in the plan are long queues and limited services for dependents at military dental clinics. Few claim a preference for civilian dentists or the convenience of civilian dental care. This suggests that negative features about care in military dental clinics rather than positive features about civilian dental care are driving enrollment choice. This also suggests that marketing should emphasize the advantage of quick access to care for enrollees in the insurance plan.

Large majorities of nearly all subgroups in the child samples and a majority of some subgroups in the spouse sample are willing to pay extra for an expanded insurance plan. This suggests that a more costly, expanded dental insurance plan would boost enrollment in the ADDDIP.

In conclusion, the findings from this study lead us to recommend a significant expansion of benefits in the ADDDIP. An expanded plan could be financed through increasing the co-payment and/or the premium. If the expanded ADDDIP covers more services than those routinely available to dependents in military dental clinics, military families would have a strong incentive to enroll in the insurance plan. We further recommend that insurance eligibles should be surveyed to determine the actual trade-offs they are willing to make with regard to benefits and costs. This survey should be designed with the technical assistance of an expert who designs insurance benefit packages and should survey

families from all military services.

Executive Summary

This report presents the results of data collected for the 1987-88 study of the Dental Health of Army Family Members. We collected data on 3,562 spouses and 2,601 school age children (preschool through grade 12) at 10 Army installations in the United States. Data was collected by oral examination using calibrated dental officers and by self-administered questionnaires. (Parents completed questionnaires for their children.)

The report is divided into three volumes. Each volume deals with a specific research topic. Volume I discusses study methods, characteristics of the study samples, and the dental treatment needs of Army dependents. Volume II describes the dental utilization behavior and perceived need for dental care of Army dependents. Volume III focuses entirely on dental insurance. It explores enrollment in the Active Duty Dependents Dental Insurance Plan (ADDDIP) and factors influencing enrollment choice. Wherever possible, results from this study are compared to data from national studies.

The analyses of this data are important for makers of military health policy. To make the ADDDIP more attractive to Army families, improvements in the plan should be guided by what Army families want and what they need.

Major findings of the report are summarized below. Detailed results and their interpretation may be found in the report.

Dental Treatment Needs (Volume I, Chapter 4)

--The dental treatment needs of Army family members shows a sharp generational contrast. While 43% or more of dependent children have no dental treatment needs, only 20% of dependent spouses need no dental care.

--The intensity, mix, severity, and cost of dental services required by dependent spouses is greater than that required by dependent children.

--Levels of dental treatment needs vary substantially by access to space-available care in military dental clinics and by demographic characteristics.

--The leading diagnosis among dependent spouses in need of routine dental care is caries. Among dependent children it is sealants.

--Many of the dental treatment needs of dependent children could be prevented by the timely application of sealants.

Dental Utilization and Perceived Need for Dental Care (Volume II, Chapters 5 and 6)

--Annual dental utilization by military dependents equals or exceeds their national cohorts.

--Military dependents are less likely to have never seen a dentist than their national cohorts.

--Annual dental utilization by Black and Hispanic military dependents is notably higher than their national cohorts.

--Nearly all spouses or parents perceive a need for dental care. While a strong direct relationship exists between perceived need and professionally assessed need for dental care, perceptions and reality don't always match well. Over half of respondents with no clinically assessed needs think they need something other than an oral prophylaxis. About 12% of respondents with at least one emergent dental condition do not perceive a need for dental care.

Attitudes Toward the Active Duty Dependent Dental Insurance Plan and Enrollment Choice (Volume III: Chapter 7)

--Most Army families view the Active Duty Dependents Dental Insurance Plan (ADDDIP) as a loss in benefits and feel it is inadequate for their dental treatment needs.

--Inadequate scope of coverage is the most commonly cited reason why Army families did not enroll in the ADDDIP.

--Premium costs, co-payment levels, and the inconvenience of filing insurance claims are infrequently cited as reasons for not enrolling in the ADDDIP.

--The leading reasons for enrolling in the plan include long queues and limited services for dependents at military dental clinics.

--Enrollment in the ADDDIP varies substantially across access to space-available dental care in military dental clinics and across demographics.

--A majority of Army families are willing to pay extra for an expanded dental insurance plan.

--While nearly 60% of spouses in this study qualify for dental care other than an oral prophylaxis, only 25% or less of grade school children and 12% of teenage dependents do.

--If the ADDDIP were expanded to cover all dental treatment needs, 80% of spouses and at least half of dependent children would qualify for dental care other than an oral prophylaxis.

Table 7-1

Age by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military family members?

% of Spouses Responding Gain

Age

All ages (n=3543)	37.4%
< 20 yrs. (n=111)	43.2%
20-24 yrs. (n=734)	47.0%
25-29 yrs. (n=842)	35.9%
30-34 yrs. (n=859)	33.4%
35-39 yrs. (n=588)	31.8%
40-44 yrs. (n=278)	38.8%
45-49 yrs. (n=92)	32.6%
50 + yrs. (n=39)	48.7%
Unknown (n=0)	

Table 7-2

Race by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military family members?

% of Spouses Responding Gain

Race

All Races (n=3543)	37.4%
White (n=2303)	36.6%
Black (n=672)	42.6%
Hispanic (n=280)	28.9%
Other (n=283)	41.0%
Unknown (n=5)	

Table 7-3

Education by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military family members?

% of Spouses Responding Gain

Education

All educ. levels (n=3543)	37.4%
No H.S. (n=39)	46.2%
Some H.S. (n=176)	36.9%
H.S grad (n=1377)	39.6%
Some college (n=1333)	35.4%
College grad (n=458)	36.9%
Grad degree (n=138)	34.8%
Unknown (n=22)	

Table 7-4

Sponsor's Rank by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military
family members?

% of Spouses Responding Gain

Rank

All Ranks (n=3543)	37.4%
Enlisted (n=2680)	36.6%
Officer (n=711)	39.7%
Warrant (n=150)	41.3%
E1-E4 (n=744)	42.7%
E5-E6 (n=1254)	37.1%
E7-E9 (n=682)	29.0%
O1-O3 (n=392)	37.0%
O4 + (n=319)	43.0%
Unknown (n=2)	

Table 7-5

Family Size by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military
family members?

% of Spouses Responding Gain

Family Size

All families (n=3543)	37.4%
No children (n=792)	41.8%
1 child (n=875)	39.7%
2 children (n=1212)	34.7%
3 or more children (n=661)	34.0%
Unknown (n=3)	

Table 7-6

Sponsor's Years of Active Duty Service by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military family members?

% of Spouses Responding Gain

Sponsor's Years of Active Duty

All cases (n=3543)	37.4%
1-3 yrs. (n=600)	46.2%
4-9 yrs. (n=1085)	40.0%
10-15 yrs. (n=982)	33.0%
16-19 yrs. (n=499)	29.3%
20 + (n=376)	38.6%
Unknown (n=1)	

Table 7-7

Level of Dependent Dental Care at Current Assignment by Attitude
Toward the Activity Duty Dependents Dental Insurance Plan for
Spouses

Do you think the plan is a gain or loss of benefits for military
family members?

% of Spouses Responding Gain

Level of Dependent
Dental Care at
Current Assignment

All locations (n=3543)	37.4%
Below HSC avg. (n=1415)	52.2%
At HSC avg. (n=794)	30.4%
Above HSC avg. (n=1334)	25.9%
Unknown (n=0)	

Table 7-8

Enrollment Status by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military
family members?

% of Spouses Responding Gain

Enrollment Status

All cases (n=3543)	37.4%
Enrolled (n=1146)	71.6%
Not enrolled (n=2392)	21.1%
Unknown (n=5)	

Table 7-9

Willingness to Pay a Higher Insurance Premium by Attitude Toward
the Activity Duty Dependents Dental Insurance Plan for Spouses

Do you think the plan is a gain or loss of benefits for military
family members?

% of Spouses Responding Gain

Willingness to Pay More

All cases (n= 1719)	37.4%
Yes (n=1719)	50.3%
No (n=1664)	23.7%
Unknown (n=160)	

Table 7-10

Age by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Will this dental insurance plan meet the dental treatment needs of your family?

% of Spouses Responding Yes

Age

All ages (n=3552)	35.6%
< 20 yrs. (n=110)	42.7%
20-24 yrs. (n=734)	50.0%
25-29 yrs. (n=846)	38.5%
30-34 yrs. (n=859)	31.1%
35-39 yrs. (n=590)	22.7%
40-44 yrs. (n=279)	29.0%
45-49 yrs. (n=94)	33.0%
50 + yrs. (n=40)	30.0%
Unknown (n=0)	

Table 7-11

Race by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Will this Dental Insurance Plan meet the dental treatment needs of your family?

% of Spouses Responding Yes

Race

All Races (n=3552)	35.6%
White (n=2310)	33.5%
Black (n=672)	43.6%
Hispanic (n=281)	27.4%
Other (n=284)	42.3%
Unknown (n=5)	

Table 7-12

Education by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Will this Dental Insurance Plan meet the dental treatment needs of your family?

% of Spouses Responding Yes

Education

All educ. levels (n=3552)	35.6%
No H.S. (n=39)	51.3%
Some H.S. (n=177)	37.3%
H.S grad (n=1379)	39.4%
Some college (n=1336)	32.9%
College grad (n=460)	32.2%
Grad degree (n=139)	28.8%
Unknown (n=22)	

Table 7-13

Sponsor's Rank by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Will this Dental Insurance Plan meet the dental treatment needs
of your family?

% of Spouses Responding Yes

Rank

All Ranks (n=3552)	35.6%
Enlisted (n=2682)	36.2%
Officer (n=715)	33.3%
Warrant (n=153)	35.3%
E1-E4 (n=744)	44.5%
E5-E6 (n=1257)	37.1%
E7-E9 (n=681)	25.7%
O1-O3 (n=394)	36.6%
O4 + (n=321)	29.3%
Unknown (n=2)	

Table 7-14

Family Size by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Will this dental insurance plan meet the dental treatment needs
of your family?

% of Spouses Responding Yes

Family Size

All families (n=3552)	35.6%
No children (n=794)	43.2%
1 child (n=880)	39.9%
2 children (n=1213)	32.0%
3 or more children (n=662)	27.3%
Unknown (n=3)	

Table 7-15

Sponsor's Years of Active Duty Service by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Will this dental insurance plan meet the dental treatment needs of your family?

% of Spouses Responding Yes

Sponsor's Years of Active Duty

All cases (n=3552)	35.6%
1-3 yrs. (n=602)	47.5%
4-9 yrs. (n=1086)	41.7%
10-15 yrs. (n=985)	30.2%
16-19 yrs. (n=501)	24.2%
20 + (n=377)	28.7%
Unknown (n=1)	

Table 7-16

Level of Dependent Dental Care at Current Assignment by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Will this dental insurance plan meet the dental treatment needs of your family?

% of Spouses Responding Yes

Level of Dependent
Dental Care at
Current Assignment

All locations (n=3552)	35.6%
Below HSC avg. (n=1419)	45.0%
At HSC avg. (n=797)	31.1%
Above HSC avg. (n=1336)	28.4%
Unknown (n=0)	

Table 7-17

Enrollment Status by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Will this Dental Insurance Plan meet the dental treatment needs
of your family?

% of Spouses Responding Yes

Enrollment Status

All cases (n=3552)	35.6%
Enrolled (n=1150)	69.4%
Not enrolled (n=2397)	19.4%
Unknown (n=5)	

Table 7-18

Willingness to Pay a Higher Insurance Premium by Attitude Toward
the Activity Duty Dependents Dental Insurance Plan for Spouses

Will this Dental Insurance Plan meet the dental treatment needs
of your family?

% of Spouses Responding Yes

Willingness to Pay More

All cases (n=3552)	35.6%
Yes (n=1723)	42.7%
No (n=1668)	27.8%
Unknown (n=161)	

Table 7-19

Age by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Age

All ages (n=3556)	32.4%
< 20 yrs. (n=112)	27.7%
20-24 yrs. (n=734)	37.1%
25-29 yrs. (n=845)	35.0%
30-34 yrs. (n=861)	31.6%
35-39 yrs. (n=590)	27.0%
40-44 yrs. (n=280)	30.0%
45-49 yrs. (n=94)	28.7%
50 + yrs. (n=40)	30.0%
Unknown (n=0)	

Table 7-20

Race by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Race

All Races (n=3556)	32.4%
White (n=2311)	30.7%
Black (n=672)	39.6%
Hispanic (n=281)	27.8%
Other (n=287)	34.5%
Unknown (n=5)	

Table 7-21

Education by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Education

All educ. levels (n=3556)	32.4%
No H.S. (n=39)	28.2%
Some H.S. (n=178)	30.3%
H.S grad (n=1382)	34.2%
Some college (n=1335)	31.6%
College grad (n=461)	30.6%
Grad degree (n=139)	26.6%
Unknown (n=22)	

Table 7-22

Sponsor's Rank by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Rank

All Ranks (n=3556)	32.4%
Enlisted (n=2685)	32.4%
Officer (n=716)	31.6%
Warrant (n=153)	37.2%
E1-E4 (n=748)	33.7%
E5-E6 (n=1255)	33.9%
E7-E9 (n=682)	28.2%
O1-O3 (n=394)	31.2%
O4 + (n=322)	32.0%
Unknown (n=2)	

Table 7-23

Family Size by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Family Size

All families (n=3556)	32.4%
No children (n=795)	32.2%
1 child (n=880)	35.0%
2 children (n=1215)	30.4%
3 or more children (n=663)	32.6%
Unknown (n=3)	

Table 7-24

Sponsor's Years of Active Duty Service by Attitude Toward the
Activity Duty Dependents Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Sponsor's Years of
Active Duty

All cases (n=3556)	32.4%
1-3 yrs. (n=603)	34.0%
4-9 yrs. (n=1089)	36.4%
10-15 yrs. (n=984)	31.3%
16-19 yrs. (n=501)	27.5%
20 + (n=378)	28.0%
Unknown (n=1)	

Table 7-25

Level of Dependent Dental Care at Current Assignment by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Spouses Responding Yes

Level of Dependent
Dental Care at
Current Assignment

All locations (n=3556)	32.4%
Below HSC avg. (n=1418)	56.7%
At HSC avg. (n=799)	9.6%
Above HSC avg. (n=1339)	20.3%
Unknown (n=0)	

Table 7-26

Age by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Age</u>									
All ages (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
< 20 yrs. (n=80)	2.5%	8.8%	22.5%	20.0%	12.5%	8.8%	11.2%	0%	13.7%
20-24 yrs. (n=461)	3.9%	7.4%	24.7%	10.6%	22.8%	8.0%	12.4%	1.3%	8.9%
25-29 yrs. (n=546)	3.8%	6.6%	23.3%	10.2%	30.2%	5.9%	11.4%	0.7%	7.9%
30-34 yrs. (n=586)	1.5%	5.1%	26.3%	10.4%	34.1%	5.5%	10.9%	0.9%	5.3%
35-39 yrs. (n=430)	2.8%	4.2%	25.8%	9.5%	36.3%	3.3%	9.3%	0.7%	8.1%
40-44 yrs. (n=195)	3.1%	2.0%	24.6%	11.3%	38.0%	1.5%	8.2%	1.0%	10.3%
45-49 yrs. (n=67)	7.5%	3.0%	20.9%	4.5%	37.3%	3.0%	11.9%	0%	11.9%
50 + yrs. (n=28)	3.6%	3.6%	35.7%	7.1%	25.0%	0%	10.7%	3.6%	10.7%
Unknown (n=0)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-27

Race by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Race</u>									
All Races (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
White (n=1596)	2.6%	5.3%	21.7%	10.0%	32.8%	4.8%	12.0%	0.8%	10.0%
Black (n=203)	3.7%	6.7%	31.1%	9.6%	26.2%	6.7%	10.6%	1.2%	4.2%
Hispanic (n=405)	3.9%	7.4%	35.0%	13.3%	26.1%	6.9%	4.4%	1.5%	1.5%
Other (n=185)	4.9%	2.7%	28.1%	12.4%	31.4%	5.4%	7.6%	0.5%	7.0%
Unknown (n=4)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-28

Education by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Education</u>									
All educ. levels (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
No H.S. (n=28)	3.6%	3.6%	32.1%	17.9%	14.3%	7.1%	7.1%	3.6%	10.7%
Some H.S. (n=123)	4.9%	4.1%	34.2%	12.2%	21.1%	6.5%	8.1%	3.2%	5.7%
H.S. grad (n=904)	2.4%	6.2%	26.0%	10.5%	28.5%	6.4%	11.3%	0.3%	8.3%
Some college (n=912)	2.8%	5.4%	22.6%	9.0%	34.6%	5.3%	11.9%	0.8%	7.6%
College grad (n=317)	5.4%	5.7%	25.9%	12.3%	31.9%	2.5%	6.3%	1.3%	8.8%
Grad degree (n=102)	2.0%	2.9%	21.6%	13.7%	31.4%	2.9%	13.7%	2.0%	9.8%
Unknown (n=7)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-29

Sponsor's Rank by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty
Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Rank</u>									
All Ranks (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
Enlisted (n=1809)	3.1%	6.2%	25.0%	9.5%	28.9%	6.2%	11.8%	1.0%	8.3%
Officer (n=488)	3.5%	3.3%	24.0%	14.1%	37.5%	2.2%	8.0%	0.6%	6.8%
Warrant (n=95)	1.0%	4.2%	27.4%	8.4%	38.9%	3.2%	7.4%	0%	9.5%
E1-E4 (n=493)	3.5%	7.1%	24.8%	10.3%	21.3%	9.1%	13.0%	0.8%	10.1%
E5-E6 (n=828)	3.5%	7.4%	24.2%	8.8%	30.9%	5.2%	11.1%	1.2%	7.7%
E7-E9 (n=488)	2.1%	3.3%	26.8%	9.8%	33.0%	5.1%	11.7%	0.8%	7.4%
O1-O3 (n=270)	3.3%	4.1%	25.2%	14.1%	34.1%	3.3%	10.0%	0.7%	5.2%
O4 + (n=218)	3.7%	2.3%	22.5%	14.2%	41.7%	0.9%	5.5%	0.5%	8.7%
Unknown (n=1)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with
insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-30

Family Size by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty
Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Family Size</u>									
All Families (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
No children (n=539)	2.4%	6.5%	26.0%	10.2%	26.5%	7.6%	8.9%	0.4%	11.5%
1 child (n=567)	3.0%	4.6%	26.6%	10.6%	28.4%	5.1%	11.8%	1.4%	8.5%
2 children (n=839)	3.3%	6.0%	24.2%	9.9%	33.5%	4.8%	10.2%	1.2%	6.9%
3 or more children (n=448)	3.6%	4.7%	22.8%	11.6%	35.0%	3.8%	12.9%	0.2%	5.4%
Unknown (n=0)									

- A = The monthly membership fee costs too much
 B = My having to pay 20% of the costs for fillings is too much
 C = I prefer to get care at a military dental clinic
 D = Family member care is easy to get on this post
 E = The insurance plan does not cover enough services
 F = My family will be moving overseas soon
 G = The cost of dental care off-post is too high even with insurance
 H = Filing insurance claims is too much trouble
 I = Other

Table 7-31

Sponsor's Years of Active Duty Service by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Sponsor's Years of Active Duty</u>									
All cases (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
1-3 yrs. (n=396)	3.0%	6.3%	25.3%	12.4%	20.7%	8.1%	12.6%	0.2%	11.4%
4-9 yrs. (n=689)	4.3%	6.4%	25.0%	10.0%	29.6%	6.0%	10.7%	1.0%	7.0%
10-15 yrs. (n=675)	2.5%	6.4%	24.6%	10.1%	32.7%	5.6%	11.1%	1.2%	5.8%
16-19 yrs. (n=362)	2.2%	3.6%	25.1%	10.8%	37.8%	2.8%	9.4%	0.8%	7.5%
20 + yrs. (n=270)	2.6%	2.2%	24.8%	9.3%	36.3%	2.2%	9.6%	0.8%	12.2%
Unknown (n=1)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-32

Level of Dependent Dental Care at Current Assignment by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Spouses

	A	B	C	D	E	F	G	H	I
<u>Level of Dependent</u> <u>Dental Care at</u> <u>Current Assignment</u>									
All locations (n=2393)	3.1%	5.5%	24.9%	10.4%	31.0%	5.3%	10.8%	0.9%	8.0%
Below HSC avg. (n=613)	3.4%	4.6%	17.5%	2.6%	42.9%	5.5%	10.6%	0.5%	12.4%
At HSC avg. (n=715)	3.1%	5.2%	28.7%	13.4%	25.4%	6.2%	10.6%	1.8%	5.6%
Above HSC avg. (n=1065)	2.9%	6.3%	26.7%	12.9%	27.9%	4.6%	11.1%	0.5%	7.1%
Unknown (n=0)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-33

Age by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Spouses

	A	B	C	D	E
<u>Age</u>					
All ages (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
< 19 yrs. (n=30)	36.7%	23.3%	20.0%	3.3%	16.7%
20-24 yrs. (n=270)	38.9%	7.0%	26.3%	7.8%	20.0%
25-29 yrs. (n=284)	47.5%	4.2%	25.7%	4.6%	18.0%
30-34 yrs. (n=263)	42.6%	4.9%	27.4%	4.9%	20.2%
35-39 yrs. (n=157)	44.6%	3.2%	29.3%	3.8%	19.1%
40-44 yrs. (n=82)	50.0%	3.7%	23.2%	7.3%	15.9%
45 + yrs. (n=38)	39.5%	2.6%	36.8%	2.6%	18.4%
Unknown (n=0)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My familiy lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-34

Race by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Spouses

	A	B	C	D	E
<u>Race</u>					
All Races (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
White (n=696)	45.4%	5.6%	24.6%	5.6%	18.8%
Black (n=255)	41.6%	4.7%	31.0%	3.5%	19.2%
Hispanic (n=75)	40.0%	5.3%	26.7%	6.7%	21.3%
Other (n=97)	38.1%	5.2%	32.0%	8.2%	16.5%
Unknown (n=1)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My family lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-35

Education by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Spouses

	A	B	C	D	E
<u>Education</u>					
All educ. levels (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
Some H.S or less (n=64)	35.9%	3.1%	35.9%	10.9%	14.1%
H.S. grad (n=456)	42.8%	4.8%	27.6%	5.9%	18.9%
Some college (n=416)	44.2%	7.0%	25.2%	4.6%	19.0%
College grad (n=137)	50.4%	2.9%	25.6%	2.2%	19.0%
Grad degree (n=36)	36.1%	5.6%	22.2%	11.1%	25.0%
Unknown (n=1)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My familiy lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-36

Sponsor's Rank by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty
Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Spouses

	A	B	C	D	E
<u>Rank</u>					
All Ranks (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
Enlisted (n=844)	42.4%	5.8%	25.7%	6.2%	19.9%
Officer (n=222)	49.1%	3.6%	28.4%	3.6%	15.3%
Warrant (n=57)	36.8%	5.3%	36.8%	1.8%	19.3%
E1-E4 (n=248)	41.9%	7.3%	22.6%	7.7%	20.6%
E5-E6 (n=408)	41.4%	5.9%	27.2%	5.9%	19.6%
E7-E9 (n=188)	45.2%	3.7%	26.6%	4.8%	19.7%
O1-O3 (n=120)	50.8%	5.8%	25.0%	1.7%	16.7%
O4 + (n=102)	47.1%	1.0%	32.4%	5.9%	13.7%
Unknown (n=0)					

A = Too long a wait for care at military dental clinics

B = I prefer to be treated by civilian rather than military
dentists

C = Military dental clinics give only a few services to
dependents

D = My familiy lives so far from post that it would be easier
to go to a civilian dentist

E = Other

Table 7-37

Family Size by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty
Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Spouses

	A	B	C	D	E
<u>Family Size</u>					
All families (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
No children (n=249)	43.4%	7.6%	22.1%	6.4%	20.5%
1 child (n=300)	43.0%	7.3%	26.3%	6.3%	17.0%
2 children (n=363)	41.0%	3.0%	31.4%	6.3%	18.2%
3 or more children (n=209)	49.3%	3.8%	24.4%	1.4%	21.0%
Unknown (n=3)					

A = Too long a wait for care at military dental clinics

B = I prefer to be treated by civilian rather than military
dentists

C = Military dental clinics give only a few services to
dependents

D = My familiy lives so far from post that it would be easier
to go to a civilian dentist

E = Other

Table 7-38

Sponsor's Years of Active Duty Service by Attitude Toward the
Activity Duty Dependents Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty
Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Spouses

	A	B	C	D	E
<u>Sponsor's Years of</u> <u>Activity Duty</u>					
All cases (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
1-3 yrs. (n=203)	40.9%	9.4%	22.2%	8.4%	19.2%
4-9 yrs. (n=384)	43.2%	5.0%	26.3%	5.5%	20.0%
10-15 yrs. (n=297)	45.8%	4.4%	27.3%	4.7%	17.8%
16-19 yrs. (n=135)	44.4%	3.7%	28.2%	3.7%	20.0%
20 + yrs. (n=105)	41.9%	3.8%	34.3%	3.8%	16.2%
Unknown (n=0)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My familiy lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-39

Level of Dependent Dental Care at Current Assignment by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Give most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

<u>Level of Dependent Dental Care at Current Assignment</u>	<u>Reason for Joining Plan</u>				
	<u>% of Spouses</u>				
	A	B	C	D	E
All locations (n=1124)	43.5%	5.3%	26.8%	5.4%	19.0%
Below HSC avg. (n=793)	43.6%	5.0%	29.0%	3.9%	18.4%
At HSC avg. (n=68)	45.6%	7.4%	26.5%	13.2%	7.3%
Above HSC avg. (n=263)	42.6%	5.7%	20.1%	8.0%	23.6%
Unknown (n=0)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My family lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-40

Age by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Age

All ages (n=3396)	50.9%
< 20 yrs. (n=107)	45.8%
20-24 yrs. (n=701)	49.8%
25-29 yrs. (n=818)	49.4%
30-34 yrs. (n=819)	51.0%
35-39 yrs. (n=560)	50.7%
40-44 yrs. (n=262)	59.9%
45-49 yrs. (n=90)	50.0%
50 + yrs. (n=39)	53.8%
Unknown (n=0)	

Table 7-41

Race by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Race

All Races (n= 3396)	50.9%
White (n=2219)	52.5%
Black (n=640)	49.4%
Hispanic (n=263)	47.5%
Other (n=269)	43.5%
Unknown (n=5)	

Table 7-42

Education by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Education

All educ. levels (n=3396)	50.9%
No H.S. (n=38)	36.8%
Some H.S. (n=172)	36.6%
H.S grad (n=1309)	51.4%
Some college (n=1282)	51.1%
College grad (n=440)	53.6%
Grad degree (n=133)	55.6%
Unknown (n=22)	

Table 7-43

Sponsor's Rank by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Rank

All Ranks (n=3396)	50.9%
Enlisted (n=2560)	48.9%
Officer (n=690)	57.7%
Warrant (n=144)	52.8%
E1-E4 (n=715)	45.7%
E5-E6 (n=1193)	50.9%
E7-E9 (n=652)	48.8%
O1-O3 (n=380)	51.3%
O4 + (n=310)	65.5%
Unknown (n=5)	

Table 7-44

Sponsor's Years of Active Duty Service by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Sponsor's Years of Active Duty

All cases (n=3396)	50.9%
1-3 yrs. (n=579)	47.7%
4-9 yrs. (n=1041)	50.9%
10-15 yrs. (n=945)	51.8%
16-19 yrs. (n=477)	49.1%
20 + (n=353)	56.1%
Unknown (n=1)	

Table 7-45

Level of Dependent Dental Care at Current Assignment by Attitude Toward the Activity Duty Dependents Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Level of Dependent
Dental Care at
Current Assignment

All locations (n=3396)	50.9%
Below HSC avg. (n=1347)	64.3%
At HSC avg. (n=770)	44.3%
Above HSC avg. (n=1279)	40.7%
Unknown (n=0)	

Table 7-46

Enrollment Status by Attitude Toward the Activity Duty Dependents
Dental Insurance Plan for Spouses

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Spouses Responding Yes

Enrollment Status

All cases (n=3396)	50.9%
Enrolled (n=1112)	72.8%
Not enrolled (n=2281)	40.2%
Unknown (n=3)	

Table 7-47

Sponsor's Rank by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Sam Houston

Do you think the plan is a gain or loss of benefits for military
family members?

% of Parents Responding Gain

Rank

All Ranks (n=527)	40.4%
Enlisted (n=401)	37.2%
Officer (n=107)	54.2%
Warrant (n=16)	25.0%
E1-E4 (n=35)	28.6%
E5-E6 (n=231)	37.2%
E7-E9 (n=135)	39.3%
O1-O3 (n=37)	46.0%
O4 + (n=70)	58.6%
Unknown (n=3)	

Table 7-48

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Sponsor's Years of Active Duty

All cases (n=527)	40.4%
1-3 yrs. (n=18)	44.4%
4-9 yrs. (n=138)	41.3%
10-15 yrs. (n=238)	38.2%
16-19 yrs. (n=106)	40.6%
20 + yrs. (n=26)	53.8%
Unknown (n=1)	

Table 7-49

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Education of
Father

All educ. levels (n=527)	40.4%
H.S. or less (n=88)	37.5%
Some college (n=258)	37.2%
College grad (n=74)	36.5%
Grad degree (n=97)	54.6%
Unknown (n=11)	

Table 7-50

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Race

All Races (n=527)	40.4%
White (n=261)	46.4%
Black (n=141)	34.8%
Hispanic (n=97)	30.9%
Other (n=8)	37.5%
Unknown (n=20)	

Table 7-51

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Family Size

All families (n=527)	40.4%
1 child (n=54)	35.2%
2 children (n=252)	40.9%
3 + children (n=220)	40.9%
Unknown (n=1)	

Table 7-52

Enrollment Status by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Sam Houston

Do you think the plan is a gain or loss of benefits for military
family members?

% of Parents Responding Gain

Enrollment Status

All cases (n=527)	40.4%
Enrolled (n=335)	56.1%
Not Enrolled (n=188)	12.2%
Unknown (n=4)	

Table 7-53

Willingness to Pay Higher Insurance Premium by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Willing to Pay More

All cases (n=527)	40.4%
Yes (n=317)	48.9%
No (n=156)	30.1%
Unknown (n=54)	

Table 7-54

Sponsor's Rank by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Sam Houston

Will this dental insurance plan meet the dental treatment needs
of your family?

% of Parents Responding Yes

Rank

All ranks (n=539)	31.4%
Enlisted (n=408)	31.6%
Officer (n=112)	33.0%
Warrant (n=16)	6.2%
E1-E4 (n=33)	39.4%
E5-E6 (n=237)	35.0%
E7-E9 (n=138)	23.9%
O1-O3 (n=40)	32.5%
O4 + (n=72)	33.0%
Unknown (n=3)	

Table 7-55

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Sponsor's Years of Active Duty

All cases (n=539)	31.4%
1-3 yrs. (n=17)	35.3%
4-9 yrs. (n=138)	41.3%
10-15 yrs. (n=245)	29.0%
16-19 yrs. (n=110)	26.4%
20 + yrs. (n=27)	22.2%
Unknown (n=2)	

Table 7-56

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Education of
Father

All educ. levels (n=539)	31.4%
H.S. or less (n=93)	45.2%
Some college (n=259)	29.0%
College grad (n=77)	16.9%
Grad degree (n=100)	35.0%
Unknown (n=10)	

Table 7-57

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Race

All Races (n=539)	31.4%
White (n=271)	28.0%
Black (n=140)	40.7%
Hispanic (n=98)	27.6%
Other (n=10)	20.0%
Unknown (n=20)	

Table 7-58

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Family Size

All families (n=539)	31.4%
1 child (n=55)	32.7%
2 children (n=258)	32.6%
3 + children (n=226)	29.6%
Unknown (n=0)	

Table 7-59

Enrollment Status by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Sam Houston

Will this dental insurance plan meet the dental treatment needs
of your family?

% of Parents Responding Yes

Enrollment Status

All cases (n=539)	31.4%
Enrolled (n=344)	43.9%
Not Enrolled (n=190)	9.0%
Unknown (n=5)	

Table 7-60

Sponsor's Rank by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Sam Houston

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Rank

All ranks (n=545)	64.6%
Enlisted (n=412)	63.1%
Officer (n=113)	73.4%
Warrant (n=16)	37.5%
E1-E4 (n=36)	50.0%
E5-E6 (n=239)	65.3%
E7-E9 (n=137)	62.8%
O1-O3 (n=39)	71.8%
O4 + (n=74)	74.3%
Unknown (n=4)	

Table 7-61

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Sponsor's Years of Active Duty

All cases (n=545)	64.6%
1-3 yrs. (n=18)	61.1%
4-9 yrs. (n=139)	69.1%
10-15 yrs. (n=246)	64.2%
16-19 yrs. (n=110)	60.0%
20 + yrs. (n=29)	69.0%
Unknown (n=3)	

Table 7-62

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Education of
Father

All educ. levels (n=545)	64.6%
H.S. or less (n=95)	64.2%
Some college (n=260)	64.6%
College grad (n=76)	55.3%
Grad degree (n=102)	71.6%
Unknown (n=12)	

Table 7-63

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Race

All Races (n=545)	64.6%
White (n=271)	62.7%
Black (n=144)	66.0%
Hispanic (n=100)	70.0%
Unknown (n=30)	

Table 7-64

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Family Size

All families (n=545)	64.6%
1 child (n=54)	55.6%
2 children (n=263)	65.0%
3 + children (n=226)	66.4%
Unknown (n=2)	

Table 7-65

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Rank</u>									
All Ranks (n=187)	3.2%	4.3%	17.1%	2.1%	50.3%	3.2%	9.1%	0%	10.7%
Enlisted (n=146)	3.4%	4.1%	17.1%	2.7%	46.6%	2.7%	11.6%	0%	11.6%
Officer (n=30)	3.3%	6.7%	16.7%	0%	60.0%	3.3%	0%	0%	10.0%
Warrant (n=10)	0%	0%	20.0%	0%	70.0%	10.0%	0%	0%	0%
E1-E4 (n=18)	11.1%	5.6%	22.2%	5.6%	33.3%	5.6%	11.1%	0%	5.6%
E5-E6 (n=79)	2.5%	6.3%	16.5%	3.8%	44.3%	2.5%	13.9%	0%	10.1%
E7-E9 (n=49)	2.0%	0%	16.3%	0%	55.1%	2.0%	8.2%	0%	16.3%
O1-O3 (n=11)	0%	18.2%	9.1%	0%	63.6%	0%	0%	0%	9.1%
O4 + (n=19)	5.3%	0%	21.0%	0%	57.9%	5.3%	0%	0%	10.5%
Unknown (n=1)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-66

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Sponsor's Years of</u> <u>Active Duty</u>									
All cases (n=187)	3.2%	4.3%	17.1%	2.1%	50.3%	3.2%	9.1%	0%	10.7%
1-9 yrs. (n=49)	6.1%	10.2%	30.6%	4.1%	28.6%	4.1%	12.2%	0%	4.1%
10-15 yrs. (n=86)	2.3%	2.3%	12.8%	2.3%	58.1%	3.5%	10.5%	0%	8.1%
16 + yrs. (n=50)	2.0%	2.0%	12.0%	0%	58.0%	2.0%	4.0%	0%	20.0%
Unknown (n=2)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-67

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Education of</u> <u>Father</u>									
All educ. levels (n=187)	3.2%	4.3%	17.1%	2.1%	50.3%	3.2%	9.1%	0%	10.7%
H.S. or less (n=33)	3.0%	3.0%	12.1%	6.1%	39.4%	6.1%	15.2%	0%	15.1%
Some college (n=88)	2.3%	4.6%	20.4%	2.3%	47.7%	3.4%	10.2%	0%	9.1%
College grad (n=33)	3.0%	6.1%	9.1%	0%	57.6%	3.0%	6.1%	0%	15.1%
Grad degree (n=29)	6.9%	3.4%	20.7%	0%	62.1%	0%	0%	0%	6.9%
Unknown (n=4)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-68

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Race</u>									
All Races (n=187)	3.2%	4.3%	17.1%	2.1%	50.3%	3.2%	9.1%	0%	10.7%
White (n=100)	4.0%	4.0%	16.0%	1.0%	53.0%	4.0%	7.0%	0%	11.0%
Black (n=46)	0%	2.2%	21.7%	4.3%	47.8%	2.2%	10.9%	0%	10.9%
Hispanic (n=29)	3.5%	10.3%	13.8%	3.4%	48.3%	3.5%	10.3%	0%	6.9%
Unknown (n=12)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-69

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Family Size</u>									
All families (n=187)	3.2%	4.3%	17.1%	2.1%	50.3%	3.2%	9.1%	0%	10.7%
1 child (n=23)	4.4%	8.7%	13.0%	8.7%	39.1%	4.4%	13.0%	0%	8.7%
2 children (n=90)	3.3%	3.3%	20.0%	1.1%	52.2%	3.3%	6.7%	0%	10.0%
3 + children (n=73)	2.7%	4.1%	13.7%	1.4%	52.0%	2.7%	11.0%	0%	12.3%
Unknown (n=1)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-70

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Parents

	A	B	C	D	E
<u>Rank</u>					
All ranks (n=319)	42.6%	4.1%	35.7%	0.9%	16.6%
Enlisted (n=234)	44.0%	5.1%	30.8%	1.3%	18.8%
Officer (n=78)	38.4%	1.3%	51.3%	0%	9.0%
E1-E6 (n=156)	41.7%	7.0%	29.5%	1.3%	20.5%
E7-E9 (n=78)	48.7%	1.3%	33.3%	1.3%	15.4%
O1-O3 (n=26)	46.2%	3.8%	38.5%	0%	11.5%
O4 + (n=52)	34.6%	0%	57.7%	0%	7.7%
Unknown (n=7)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My familiy lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-71

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Parents

	A	B	C	D	E
<u>Sponsor's Years of</u> <u>Active Duty</u>					
All cases (n=319)	42.6%	4.1%	35.7%	0.9%	16.6%
1-9 yrs. (n=99)	40.4%	5.1%	30.3%	1.0%	23.2%
10-15 yrs. (n=141)	40.4%	5.0%	38.3%	1.4%	14.9%
16-19 yrs. (n=61)	52.5%	1.6%	32.8%	0%	13.1%
20 + yrs. (n=17)	41.2%	0%	52.9%	0%	5.9%
Unknown (n=1)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My familiy lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-72

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Parents

	A	B	C	D	E
<u>Education of</u> <u>Father</u>					
All educ. levels (n=319)	42.6%	4.1%	35.7%	0.9%	16.6%
H.S. or less (n=53)	37.7%	3.8%	34.0%	5.7%	18.8%
Some college (n=154)	46.8%	5.8%	28.6%	0%	18.8%
College grad (n=39)	30.8%	2.5%	51.3%	0%	15.4%
Grad degree (n=66)	47.0%	1.5%	40.9%	0%	10.6%
Unknown (n=7)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My family lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-73

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Parents

<u>Race</u>	A	B	C	D	E
All Races (n=319)	42.6%	4.1%	35.7%	0.9%	16.6%
White (n=156)	44.9%	3.8%	34.0%	0.6%	16.7%
Black (n=85)	41.2%	2.4%	34.1%	2.3%	20.0%
Hispanic (n=62)	35.5%	8.1%	40.3%	0%	16.1%
Unknown (n=16)					

A = Too long a wait for care at military dental clinics

B = I prefer to be treated by civilian rather than military dentists

C = Military dental clinics give only a few services to dependents

D = My familiy lives so far from post that it would be easier to go to a civilian dentist

E = Other

Table 7-74

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

	Reason for Joining Plan				
	<u>% of Parents</u>				
	A	B	C	D	E
<u>Family Size</u>					
All families (n=319)	42.6%	4.1%	35.7%	0.9%	16.6%
1 child (n=26)	42.3%	3.8%	38.5%	0%	15.4%
2 children (n=158)	38.0%	6.3%	39.2%	1.3%	15.2%
3 + children (n=135)	48.2%	1.5%	31.1%	0.7%	18.5%
Unknown (n=0)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My family lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-75

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more serious services?

% of Parents Responding Yes

Rank

All ranks (n=487)	66.9%
Enlisted (n=365)	64.9%
Officer (n=105)	76.2%
Warrant (n=15)	60.0%
E1-E4 (n=31)	54.8%
E5-E6 (n=209)	64.6%
E7-E9 (n=125)	68.0%
O1-O3 (n=34)	70.6%
O4 + (n=71)	78.9%
Unknown (n=2)	

Table 7-76

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more serious services?

% of Parents Responding Yes

Sponsor's Years of Active Duty

All cases (n=487)	66.9%
1-3 yrs. (n=15)	60.0%
4-9 yrs. (n=122)	59.8%
10-15 yrs. (n=224)	69.6%
16-19 yrs. (n=101)	71.3%
20 + yrs. (n=25)	64.0%
Unknown (n=0)	

Table 7-77

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more serious services?

% of Parents Responding Yes

Education of
Father

All educ. levels (n=487)	66.9%
H.S. or less (n=83)	63.9%
Some college (n=228)	63.6%
College grad (n=73)	67.1%
Grad degree (n=93)	77.4%
Unknown (n=10)	

Table 7-78

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more serious services?

% of Parents Responding Yes

Race

All Races (n=487)	66.9%
White (n=250)	69.2%
Black (n=120)	63.3%
Hispanic (n=90)	60.7%
Unknown (n=27)	

Table 7-79

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more serious services?

% of Parents Responding Yes

Family Size

All families (n=487)	66.9%
1 child (n=44)	56.8%
2 children (n=245)	66.5%
3 + children (n=196)	69.9%
Unknown (n=2)	

Table 7-80

Enrollment Status by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Sam Houston

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more serious services?

% of Parents Responding Yes

Enrollment Status

All cases (n=487)	66.9%
Enrolled (n=316)	74.7%
Not Enrolled (n=165)	52.7%
Unknown (n=6)	

Table 7-81

Sponsor's Rank by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Lewis

Do you think the plan is a gain or loss of benefits for military
family members?

% of Parents Responding Gain

Rank

All ranks (n=900)	43.2%
Enlisted (n=695)	42.2%
Officer (n=134)	59.0%
Warrant (n=67)	23.9%
E1-E4 (n=45)	40.0%
E5-E6 (n=415)	45.5%
E7-E9 (n=235)	36.6%
O1-O3 (n=66)	59.1%
O4 + (n=68)	58.8%
Unknown (n=4)	

Table 7-82

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Sponsor's Years of Active Duty

All cases (n=900)	43.2%
1-3 yrs. (n=20)	35.0%
4-9 yrs. (n=202)	55.4%
10-15 yrs. (n=442)	39.4%
16-19 yrs. (n=172)	41.9%
20 + yrs. (n=58)	40.0%
Unknown (n=6)	

Table 7-83

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Education of
Father

All educ. levels (n=900)	43.2%
H.S. or less (n=292)	46.6%
Some college (n=380)	37.6%
College grad (n=119)	44.5%
Grad degree (n=88)	58.0%
Unknown (n=21)	

Table 7-84

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Race

All Races (n=900)	43.2%
White (n=509)	43.0%
Black (n=194)	41.2%
Hispanic (n=77)	52.0%
Other (n=106)	41.5%
Unknown (n=14)	

Table 7-85

Enrollment Status by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Lewis

Do you think the plan is a gain or loss of benefits for military
family members?

% of Parents Responding Gain

Enrollment Status

All cases (n=900)	43.2%
Enrolled (n=534)	62.7%
Not Enrolled (n=354)	13.8%
Unknown (n=12)	

Table 7-86

Willingness to Pay Higher Insurance Premium by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Do you think the plan is a gain or loss of benefits for military family members?

% of Parents Responding Gain

Willing to Pay More

All cases (n=900)	43.2%
Yes (n=538)	53.2%
No (n=280)	27.5%
Unknown (n=82)	

Table 7-87

Sponsor's Rank by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Lewis

Will this dental insurance plan meet the dental treatment needs
of your family?

% of Parents Responding Yes

Rank

All ranks (n=903)	33.4%
Enlisted (n=695)	34.1%
Officer (n=137)	34.3%
Warrant (n=67)	25.4%
E1-E4 (n=45)	31.1%
E5-E6 (n=415)	36.9%
E7-E9 (n=235)	29.8%
O1-O3 (n=68)	36.8%
O4 + (n=69)	31.9%
Unknown (n=4)	

Table 7-88

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Sponsor's Years of Active Duty

All cases (n=903)	33.4%
1-3 yrs. (n=20)	35.0%
4-9 yrs. (n=201)	40.8%
10-15 yrs. (n=443)	33.4%
16-19 yrs. (n=174)	28.2%
20 + yrs. (n=59)	25.4%
Unknown (n=6)	

Table 7-89

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Education of
Father

All educ. levels (n=903)	33.4%
H.S. or less (n=290)	40.3%
Some college (n=381)	30.7%
College grad (n=120)	30.0%
Grad degree (n=90)	27.8%
Unknown (n=22)	

Table 7-90

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Race

All Races (n=903)	33.4%
White (n=513)	27.9%
Black (n=192)	45.8%
Hispanic (n=77)	44.2%
Other (n=106)	32.1%
Unknown (n=15)	

Table 7-91

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Will this dental insurance plan meet the dental treatment needs of your family?

% of Parents Responding Yes

Family Size

All families (n=903)	33.4%
1 child (n=94)	36.2%
2 children (n=428)	34.8%
3 + children (n=376)	31.6%
Unknown (n=5)	

Table 7-92

Enrollment Status by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Lewis

Will this dental insurance plan meet the dental treatment needs
of your family?

% of Parents Responding Yes

Enrollment Status

All cases (n=903)	33.4%
Enrolled (n=536)	48.5%
Not Enrolled (n=358)	11.7%
Unknown (n=9)	

Table 7-93

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Rank

All ranks (n=912)	60.2%
Enlisted (n=700)	60.4%
Officer (n=139)	65.5%
Warrant (n=70)	47.1%
E1-E4 (n=46)	56.5%
E5-E6 (n=414)	60.9%
E7-E9 (n=240)	60.4%
O1-O3 (n=69)	71.0%
O4 + (n=70)	60.0%
Unknown (n=3)	

Table 7-94

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Sponsor's Years of
Active Duty

All cases (n=912)	60.2%
1-3 yrs. (n=20)	65.0%
4-9 yrs. (n=206)	66.5%
10-15 yrs. (n=441)	59.9%
16-19 yrs. (n=181)	55.8%
20 + yrs. (n=59)	50.8%
Unknown (n=5)	

Table 7-95

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Education of
Father

All educ. levels (n=912)	60.2%
H.S. or less (n=293)	64.5%
Some college (n=388)	58.2%
College grad (n=121)	59.5%
Grad degree (n=91)	57.1%
Unknown (n=19)	

Table 7-96

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Did you stay in the Active Duty Dependents Dental Insurance Plan?

% of Parents Responding Yes

Race

All Races (n=912)	60.2%
White (n=513)	60.0%
Black (n=194)	62.4%
Hispanic (n=77)	61.0%
Other (n=111)	56.8%
Unknown (n=17)	

Table 7-97

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Rank</u>									
All ranks (n=358)	2.5%	3.9%	18.7%	2.8%	46.6%	4.7%	14.8%	0.3%	5.6%
Enlisted (n=273)	1.8%	4.0%	17.6%	3.3%	47.2%	4.0%	15.8%	0.4%	5.9%
Officer (n=48)	2.1%	2.1%	29.2%	2.1%	41.7%	4.2%	14.6%	0%	4.2%
Warrant (n=36)	8.3%	5.6%	11.1%	0%	50.0%	11.1%	8.3%	0%	5.6%
E1-E4 (n=19)	5.3%	5.3%	21.1%	0%	36.8%	10.5%	21.0%	0%	0%
E5-E6 (n=159)	0.6%	3.1%	16.4%	3.8%	49.1%	2.5%	16.4%	0.6%	7.5%
E7-E9 (n=95)	3.2%	5.3%	18.9%	3.2%	46.3%	5.3%	13.7%	0%	4.2%
O1-O3 (n=20)	0%	5.0%	35.0%	5.0%	20.0%	10.0%	15.0%	0%	10.0%
O4 + (n=28)	3.6%	0%	25.0%	0%	57.1%	0%	14.3%	0%	0%
Unknown (n=1)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-98

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Sponsor's Years of</u> <u>Active Duty</u>									
All cases (n=358)	2.5%	3.9%	18.7%	2.8%	46.6%	4.7%	14.8%	0.3%	5.6%
1-9 yrs. (n=75)	2.7%	2.7%	17.3%	4.0%	44.0%	6.7%	13.3%	1.3%	8.0%
10-15 yrs. (n=175)	2.3%	5.1%	18.3%	2.3%	47.4%	4.0%	17.7%	0%	2.9%
16-19 yrs. (n=78)	3.8%	3.9%	15.4%	3.8%	44.9%	3.8%	14.1%	0%	10.3%
20 + yrs. (n=29)	0%	0%	34.5%	0%	51.7%	6.9%	3.4%	0%	3.5%
Unknown (n=1)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-99

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Education of Father</u>									
All educ. levels (n=358)	2.5%	3.9%	18.7%	2.8%	46.6%	4.7%	14.8%	0.3%	5.6%
H.S. or less (n=102)	2.9%	2.9%	17.7%	5.9%	41.2%	4.9%	17.6%	0%	6.9%
Some college (n=159)	1.9%	5.0%	15.7%	1.3%	49.1%	3.8%	15.7%	0.6%	6.9%
College grad (n=49)	4.1%	4.1%	24.5%	4.1%	46.9%	4.1%	10.2%	0%	2.0%
Grad degree (n=39)	2.6%	2.6%	23.1%	0%	48.7%	7.7%	12.8%	0%	2.6%
Unknown (n=9)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-100

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Race</u>									
All Races (n=358)	2.5%	3.9%	18.7%	2.8%	46.6%	4.7%	14.8%	0.3%	5.6%
White (n=204)	2.3%	2.0%	16.7%	2.0%	50.0%	5.9%	14.2%	0.5%	6.4%
Black (n=70)	4.3%	4.3%	18.6%	5.7%	42.9%	1.4%	20.0%	0%	2.9%
Hispanic (n=30)	0%	10.0%	26.7%	0%	40.0%	6.7%	16.7%	0%	0%
Other (n=48)	0%	8.3%	22.9%	4.2%	43.8%	4.2%	6.2%	0%	10.4%
Unknown (n=6)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-101

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you quit the Active Duty Dependents Dental Insurance Plan.

Reason for Quitting Plan

% of Parents

	A	B	C	D	E	F	G	H	I
<u>Family Size</u>									
All families (n=358)	2.5%	3.9%	18.7%	2.8%	46.6%	4.7%	14.8%	0.3%	5.6%
1 child (n=36)	2.8%	2.8%	19.4%	2.8%	41.7%	8.3%	16.7%	0%	5.6%
2 children (n=165)	3.0%	3.6%	18.8%	2.4%	44.9%	3.0%	17.6%	0.6%	6.1%
3 + children (n=155)	1.9%	4.5%	18.7%	3.2%	49.0%	5.8%	11.6%	0%	5.2%
Unknown (n=2)									

A = The monthly membership fee costs too much

B = My having to pay 20% of the costs for fillings is too much

C = I prefer to get care at a military dental clinic

D = Family member care is easy to get on this post

E = The insurance plan does not cover enough services

F = My family will be moving overseas soon

G = The cost of dental care off-post is too high even with insurance

H = Filing insurance claims is too much trouble

I = Other

Table 7-102

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Parents

	A	B	C	D	E
<u>Rank</u>					
All ranks (n=523)	48.9%	10.3%	24.3%	0%	16.4%
Enlisted (n=402)	47.3%	10.9%	26.9%	0%	14.9%
Officer (n=86)	57.0%	9.3%	15.1%	0%	18.6%
Warrant (n=33)	45.4%	6.1%	18.2%	0%	30.3%
E1-E4 (n=23)	43.5%	21.7%	30.4%	0%	4.4%
E5-E6 (n=242)	46.7%	10.3%	28.9%	0%	14.1%
E7-E9 (n=137)	48.9%	10.2%	22.6%	0%	18.3%
O1-O3 (n=47)	55.3%	12.8%	12.8%	0%	19.1%
O4 + (n=39)	59.0%	5.1%	17.9%	0%	18.0%
Unknown (n=2)					

A = Too long a wait for care at military dental clinics

B = I prefer to be treated by civilian rather than military dentists

C = Military dental clinics give only a few services to dependents

D = My family lives so far from post that it would be easier to go to a civilian dentist

E = Other

Table 7-103

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Give the most important reason you stayed in the Active Duty Dependents Dental Insurance Plan.

Reason for Joining Plan

% of Parents

	A	B	C	D	E
<u>Sponsor's Years of Active Duty</u>					
All cases (n=523)	48.9%	10.3%	24.3%	0%	16.4%
1-9 yrs. (n=143)	46.1%	16.8%	28.0%	0%	9.1%
10-15 yrs. (n=248)	50.8%	8.5%	22.2%	0%	18.5%
16-19 yrs. (n=98)	44.9%	7.1%	25.5%	0%	22.5%
20 + yrs. (n=30)	53.3%	6.7%	23.3%	0%	16.7%
Unknown (n=4)					

A = Too long a wait for care at military dental clinics

B = I prefer to be treated by civilian rather than military dentists

C = Military dental clinics give only a few services to dependents

D = My familiy lives so far from post that it would be easier to go to a civilian dentist

E = Other

Table 7-104

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

<u>Education of Father</u>	<u>Reason for Joining Plan</u>				
	<u>% of Parents</u>				
	A	B	C	D	E
All educ. levels (n=523)	48.9%	10.3%	24.3%	0%	16.4%
H.S. or less (n=176)	47.1%	9.1%	30.7%	0%	13.1%
Some college (n=219)	45.2%	11.9%	26.0%	0%	16.9%
College grad (n=70)	57.1%	10.0%	10.0%	0%	22.9%
Grad degree (n=49)	59.2%	8.2%	16.3%	05	16.3%
Unknown (n=9)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My familiy lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-105

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

<u>Race</u>	Reason for Joining Plan				
	<u>% of Parents</u>				
	A	B	C	D	E
All Races (n=523)	48.9%	10.3%	24.3%	0%	16.4%
White (n=298)	51.3%	11.1%	20.5%	0%	17.1%
Black (n=115)	44.3%	7.0%	29.6%	0%	19.1%
Hispanic (n=44)	54.6%	6.8%	29.5%	0%	9.1%
Other (n=57)	40.4%	15.8%	29.8%	0%	14.0%
Unknown (n=9)					

A = Too long a wait for care at military dental clinics

B = I prefer to be treated by civilian rather than military dentists

C = Military dental clinics give only a few services to dependents

D = My familiy lives so far from post that it would be easier to go to a civilian dentist

E = Other

Table 7-106

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

	Reason for Joining Plan				
	<u>% of Parents</u>				
<u>Family Size</u>	A	B	C	D	E
All families (n=523)	48.9%	10.3%	24.3%	0%	16.4%
1 child (n=51)	41.2%	9.8%	25.5%	0%	23.5%
2 children (n=255)	46.7%	12.6%	23.1%	0%	17.6%
3 + children (n=215)	54.0%	7.9%	25.1%	0%	13.0%
Unknown (n=2)					

- A = Too long a wait for care at military dental clinics
 B = I prefer to be treated by civilian rather than military dentists
 C = Military dental clinics give only a few services to dependents
 D = My family lives so far from post that it would be easier to go to a civilian dentist
 E = Other

Table 7-107

Sponsor's Rank by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Parents Responding Yes

Rank

All ranks (n=839)	65.4%
Enlisted (n=646)	63.9%
Officer (n=125)	75.2%
Warrant (n=65)	60.0%
E1-E4 (n=43)	58.1%
E5-E6 (n=386)	63.0%
E7-E9 (n=217)	66.8%
O1-O3 (n=62)	75.8%
O4 + (n=63)	74.6%
Unknown (n=3)	

Table 7-108

Sponsor's Years of Active Duty Service by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Parents Responding Yes

Sponsor's Years of Active Duty

All cases (n=839)	65.4%
1-3 yrs. (n=19)	52.6%
1-9 yrs. (n=199)	66.3%
10-15 yrs. (n=398)	65.6%
16-19 yrs. (n=162)	61.7%
20 + yrs. (n=56)	76.8%
Unknown (n=5)	

Table 7-109

Education Level of Father by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Parents Responding Yes

Education of
Father

All educ. levels (n=839)	65.4%
H.S. or less (n=267)	60.3%
Some college (n=362)	65.5%
College grad (n=110)	70.9%
Grad degree (n=82)	70.7%
Unknown (n=18)	

Table 7-110

Race by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Parents Responding Yes

Race

All Races (n=839)	65.4%
White (n=476)	70.4%
Black (n=179)	57.0%
Hispanic (n=69)	69.6%
Other (n=101)	56.4%
Unknown (n=14)	

Table 7-111

Family Size by Attitude Toward the Active Duty Dependents Dental Insurance Plan for Parents of Grade School Children at Ft. Lewis

Would you be willing to pay a higher monthly fee or a greater percentage of the cost for insured dental care if the plan were to cover more services?

% of Parents Responding Yes

Family Size

All families (n=839)	65.4%
1 child (n=92)	58.7%
2 children (n=395)	67.6%
3 + children (n=348)	64.7%
Unknown (n=4)	

Table 7-112

Enrollment Status by Attitude Toward the Active Duty Dependents
Dental Insurance Plan for Parents of Grade School Children at Ft.
Lewis

Would you be willing to pay a higher monthly fee or a greater
percentage of the cost for insured dental care if the plan were
to cover more services?

% of Parents Responding Yes

Enrollment Status

All cases (n=839)	65.4%
Enrolled (n=520)	74.0%
Not Enrolled (n=312)	51.0%
Unknown (n=7)	

% QUALIFYING FOR NON-MAINTENANCE CARE BY CURRENT ADDDIP

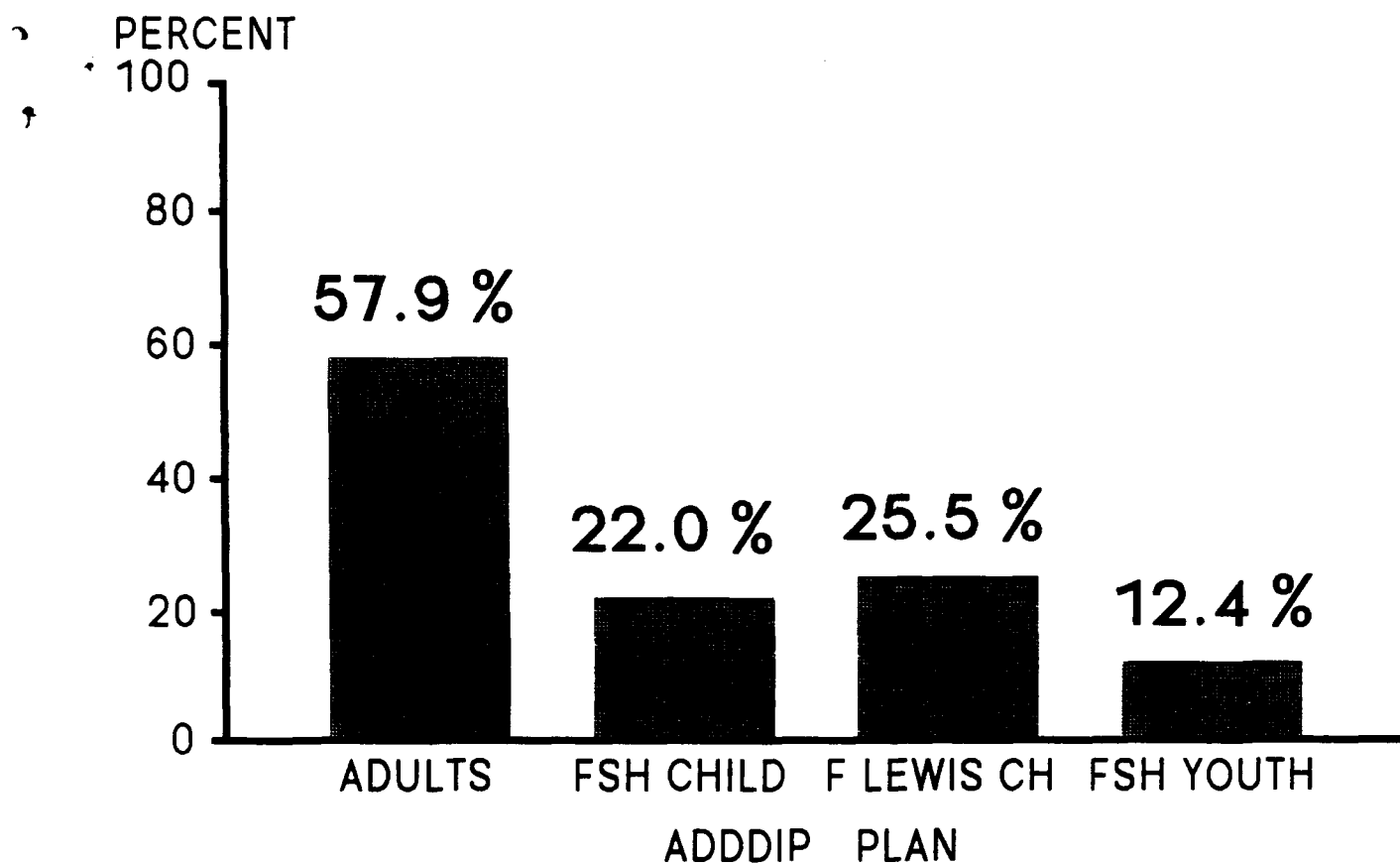


Figure 7-1

% QUALIFYING FOR NON-MAINTENANCE CARE BY COMPREHENSIVE PLAN

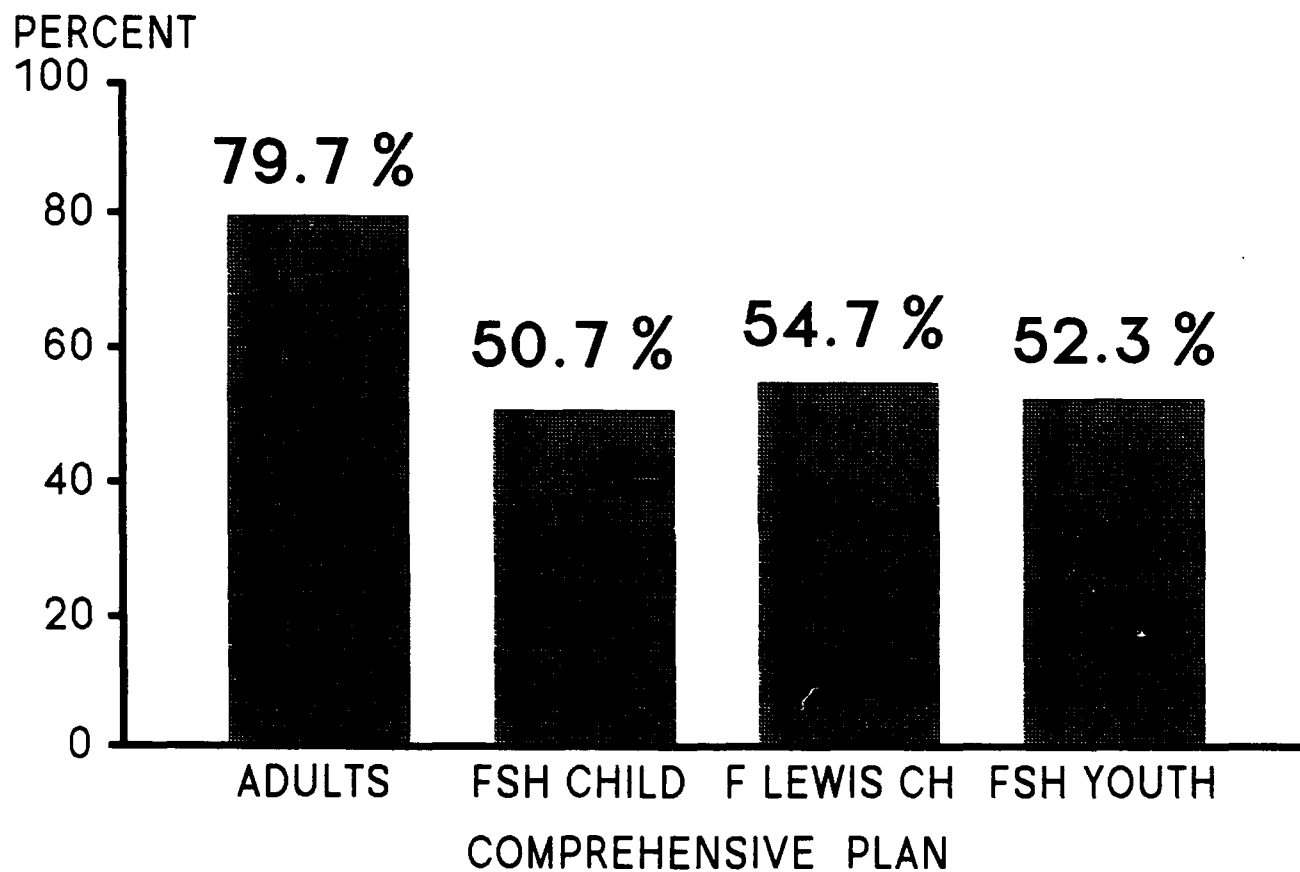


Figure 7-2