

**WEBINAR:** October 11, 2018, 2 p.m. EDT

# New Dental and Vision Coverage Options for TRICARE<sup>®</sup> Beneficiaries

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# Farewell to TRICARE Retiree Dental Program

- Per the 2017 National Defense Authorization Act, the TRICARE Retiree Dental Program, or TRDP, is ending on Dec. 31, 2018.
  - Enrolled members may receive dental care under TRDP through the final day.
- The last day to enroll in TRDP is Nov. 30, 2018.
  - Members enrolled by Nov. 30 will have coverage effective Dec. 1.
  - Members who don't enroll by Nov. 30 will not be covered in December.
- Members who enroll in TRDP during 2018 more than four months after retirement will not be eligible for the full benefit, including major restorative work. New members must enroll within four months of retirement to be eligible for the full TRDP benefit without a waiting period.

# TRDP Allotments

- All enrollments will automatically terminate at 11:59 p.m. EST on Dec. 31, 2018.
- Final payroll allotments will be collected Nov. 30 for December coverage.
- Enrolled members don't need to take any action to end their allotments.
- Final electronic funds transfer or recurring credit card collections will be collected the first week of December.
- Enrolled members don't need to take any action to end electronic funds transfer or recurring credit card collections.

# TRDP Claims

- Delta Dental will continue receiving and processing timely TRDP claims through Dec. 31, 2019.
  - Claims must be received by Delta Dental within 12 months of the date of service to be timely.
  - Any claim received after this date will be denied.
- Enrolled members and providers are encouraged to submit claims as soon as possible following care.

## TRDP Transition to FEDVIP

- Beneficiaries who wish to have dental coverage in 2019 may enroll in the Federal Employees Dental and Vision Insurance Program, or FEDVIP, during the Federal Benefits Open Season, Nov. 12 to Dec. 10, 2018 EST. Coverage will start Jan. 1, 2019.
- Vision coverage will also be available to eligible TRICARE beneficiaries through FEDVIP starting in 2019. However, the TRICARE vision benefits available today will remain in place.
- For more information, visit [www.tricare.mil/fedvip](http://www.tricare.mil/fedvip).

## Key Facts

- The TRICARE Retiree Dental Program, or TRDP, ends on Dec. 31, 2018.
- Current TRDP enrollees must take action to have dental coverage on Jan. 1, 2019, under the Federal Employees Dental and Vision Insurance Program, or FEDVIP. There is no automatic enrollment.
- For the first time, retirees, retiree families, and active duty families may elect FEDVIP vision coverage.
- Eligible beneficiaries must make a plan choice and enroll in FEDVIP during the Federal Benefits Open Season, Nov. 12 to Dec. 10, 2018 EST.
- Enroll during the Federal Benefits Open Season at [BENEFEDS.com](https://www.benefeds.com).

## What Is FEDVIP?

- Federal **E**mloyees **D**ental and **V**ision **I**nsurance **P**rogram
- FEDVIP provides comprehensive dental and vision insurance at competitive group rates available on an enrollee-pay-all basis.
- Military retirees and their families may enroll in dental, vision, or both.
- Active duty family members may enroll in vision coverage.
- FEDVIP replaces TRDP, which is currently administered by Delta Dental.

# What Is Federal Benefits Open Season?

- The first opportunity to enroll in FEDVIP is during the **Federal Benefits Open Season**, which runs from **Nov. 12 through Dec. 10, 2018 EST**. Coverage is effective Jan. 1, 2019.
- The Federal Benefits Open Season is your annual opportunity to enroll, change, or cancel a FEDVIP dental and, or vision plan.
- If you're currently eligible and choose not to enroll, your next chance to sign up is in November 2019 for coverage effective Jan. 1, 2020.
- **Mark your calendars.**

# What Does FEDVIP Cover?



- FEDVIP provides comprehensive dental and vision insurance coverage at competitive premiums.
- Nationwide/international and regional dental networks:
  - There is no waiting period for major dental services, except orthodontia.
  - Some plans have no waiting period, even for orthodontia.
- Nationwide/international vision networks:
  - Many plans have no allowance restriction on brand for frames or contacts.
  - Discounts on laser eye surgery when you use an in-network surgeon.



## Dental and Vision Plan Choices

- There are 10 dental carriers and 4 vision carriers to choose from.
- For many carriers, you can also choose your coverage level: High Option or Standard Option.
- With these choices, you can find the dental and, or vision plan that best meets your family's needs.
- The FEDVIP Plan Comparison Tool allows you to compare premiums, benefits, and cost-sharing.

# FEDVIP Carriers

- Dental
  - Six of the dental carriers provide services nationwide and overseas.
  - Four of the dental carriers provide services in a specific region.
- Vision
  - All four vision carriers provide services nationwide and overseas.



## Choosing a Carrier

- Are you and your family members located in the same area?
  - For example, if you live in Virginia and your child attends school in California or overseas, you should choose a nationwide/international carrier.
  - A regional carrier could prove to be a better choice, if you and your family all live within the same service area.

# Choosing a Plan Option

High Option	Standard Option
Higher monthly premiums	Lower monthly premiums
You typically pay less for each dental product or service	You typically pay more for each dental product or service
Typically a higher orthodontic lifetime limit	Typically a lower orthodontic lifetime limit
Typically a higher annual maximum	Typically a lower annual maximum

- Choosing a High Option plan reduces your unexpected expenses but costs more each month. A High Option plan, in most cases, may be a good choice if orthodontia or major dental work are expected.
- Choosing a Standard Option plan reduces your monthly premium but you may spend more for dental services you receive.

# When Will 2019 Rate and Benefit Information Be Available?

- Office of Personnel Management released 2019 benefits and rate information on Oct. 1 on [TRICARE.benefeds.com](https://www.tricarebenefeds.com).
  - See a detailed brochure for each carrier.
  - See the phone number for each carrier if you have specific questions about coverage, or you would like to request their plan brochure mailed to you.
- Register at [TRICARE.benefeds.com](https://www.tricarebenefeds.com) to receive email and text message notifications when new information is available.

# FEDVIP Premium Payments

- As part of the FEDVIP enrollment process, you'll answer questions to determine your eligibility and whether you have enough funds available to cover the premium through an allotment from your retirement pay.
- Based on your responses, BENEFEDS will automatically set up an allotment with your pay provider to collect your FEDVIP premiums post-tax.
- If you don't have available funds through an allotment to cover your FEDVIP premium, BENEFEDS will default your payment method to a recurring electronic funds transfer, often referred to as an automatic bank withdrawal.
- The first FEDVIP allotment will be collected from the Feb. 1 retirement pay for FEDVIP coverage in January. An automatic bank withdrawal will be taken on Jan. 8.

# Where to Get More Information

- Until **Federal Benefits Open Season**, [TRICARE.benefeds.com](https://TRICARE.benefeds.com) provides detailed information on FEDVIP. You can sign up to receive messages and updates.



Eligibility

TRDP Transition

Plan Comparison

FAQs

Sign Up for Updates

BENEFEDS is your secure online portal to enroll in FEDVIP.

Welcome, members of the uniformed services

Did you know? Eligibility for the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the U.S. Office of Personnel Management (OPM), has expanded to include certain uniformed service members. The first opportunity for you to enroll is this year's Federal Benefits Open Season, with coverage effective January 1, 2019.

# TRICARE.benefeds.com Provides Responses to Questions and a Calendar of Events



## Retirees

Learn more about the TRDP-to-FEDVIP transition.

[Learn more](#)



## Active Duty

Your family members may be eligible for FEDVIP.

[Learn more](#)



## Events

Join us for an online webinar or in person at an on-site event.

[Learn more](#)



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