

**VOLUME 7A, CHAPTER 54: “TRICARE DENTAL PROGRAM”**

**SUMMARY OF MAJOR CHANGES**

Changes are identified in this table and also denoted by [blue font](#).

Substantive revisions are denoted by an asterisk (\*) symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by [bold, italic, blue, and underlined font](#).

The previous version dated [April 2022](#) is archived.

<b>PARAGRAPH</b>	<b>EXPLANATION OF CHANGE/REVISION</b>	<b>PURPOSE</b>
All	Updated formatting to comply with current administrative instructions.	Revision
References	Updated supporting statutes and references.	Revision

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**CHAPTER 54****TRICARE DENTAL PROGRAM**

## 1.0 GENERAL

## 1.1 Purpose

The TRICARE Dental Program (TDP), administered by United Concordia Companies, Inc., is a worldwide dental care plan offered to eligible beneficiaries by the DoD through the Defense Health Agency.

## 1.2 Authoritative Guidance

The pay policies and requirements established by DoD in this chapter are derived primarily from, and prepared in accordance with the United States Code (U.S.C.), including Title 10. The specific statutes, regulations, and other applicable guidance that govern each individual section are listed in a reference section at the end of the chapter.

## 2.0 TDP

## 2.1 Enrollment Eligibility

The TDP is a voluntary dental plan available to eligible family members of all Active Duty Uniformed Service personnel and to Selected Reserve (SELRES) and Individual Ready Reserve (IRR) Service members and/or their eligible family members. To be eligible for the TDP, the sponsor must have at least 12 months remaining on his or her Service commitment with the parent Service at the time of enrollment. Individuals eligible to enroll in the TDP include the following:

## 2.1.1. SELRES and IRR Service members; and

2.1.2. Family members of active duty, SELRES, and IRR Service members. This includes spouses and unmarried children (including stepchildren, adopted children, and wards) under the age of 21. Family members will be eligible up to the end of the month in which they turn 21. Family members may be eligible after 21 if:

2.1.2.1. They are enrolled full-time at an accredited college or university and are more than 50 percent dependent on the sponsor for their financial support. These students are eligible to the end of the month in which they turn age 23. If the student terminates his or her education prior to turning 23, then eligibility ends at the end of the month in which education terminates; or

2.1.2.2. They have a disabling illness or injury that occurred before their 21st birthday or between the ages of 21 and 23 if enrolled as a full-time student at the time of illness or injury, and they were more than 50 percent dependent on the sponsor for financial support.

### 2.1.3. TDP Survivor Benefits

Surviving spouses and children are eligible for the TDP Survivor Benefit when a sponsor dies. Surviving family members are eligible to receive TDP benefits when:

2.1.3.1. An Active Duty sponsor dies while on active duty for a period of more than 30 days; or

2.1.3.2. A Ready Reserve sponsor [i.e., Selected Reserve or Individual Ready Reserve (mobilization asset), as specified in [10 U.S.C., section 10143](#) and [10 U.S.C. § 10144\(b\)](#) respectively] dies. The Reserve sponsor does not have to be on active duty for the family member to be eligible for survivor benefits.

2.1.3.3. The Government will pay for 100% of the TDP premium for survivors as follows:

2.1.3.3.1. Spouse. The surviving spouse is eligible to receive TDP Survivor Benefits for up to three years from the sponsor's date of death.

2.1.3.3.2. Children. The TDP Survivor Benefit for children ends at the age of 21, or 23 if enrolled in a full-time course of study in a secondary school or in a full-time course of study in an institution of higher education (subject to TRICARE eligibility limitations).

2.1.3.3.3. Incapacitated Children. The TDP Survivor Benefit for incapacitated children (subject to TRICARE eligibility limitations) is the greater of:

2.1.3.3.3.1. Three years from the sponsor's date of death (not to exceed 21 years of age);

2.1.3.3.3.2. The date on which such dependent attains 21 years of age; or

2.1.3.3.3.3. The date on which the dependent attains 23 years of age if enrolled in a full-time course of study in a secondary school or in a full-time course of study in an institution of higher education (subject to TRICARE eligibility limitations).

## 2.2 Individuals Who Are Not Eligible for TDP Coverage

Active duty Service members are not eligible for the TDP. In addition, former spouses, parents, parents-in-laws, disabled veterans, foreign military personnel, Service members in the Transitional Assistance Management Program following activation for a contingency operation, and retirees and their families are not eligible for TDP benefits.

### 2.3 Enrollment Period

All new enrollees must remain enrolled in the TDP for at least 12 months. Enrollment may continue on a month-to-month basis after completing the 12-month minimum enrollment lock-in period. Anyone who fails to pay premiums or disenrolls for other than a valid disenrollment reason is prohibited from reenrolling in the program for 12 months.

### 2.4 Enrollment Form

The sponsor must initiate enrollment by completing a TDP Enrollment Form. If the sponsor is not available to complete and sign the form, an individual with a Power of Attorney (POA) can initiate enrollment, provided the POA allows the individual to enter into contracts. TDP Enrollment Forms are available at the local military dental treatment facility, TRICARE Service Center, Health Benefits Advisor/installation point of contact, [TRICARE Dental](#), or the [Beneficiaries Web Enrollment](#) website.

### 2.5 Effective Date of Coverage

In most cases, coverage is effective the first day of the month after the month in which the TDP contractor receives the completed form and 1 month's premium payment. TDP Enrollment Forms must be received by the 20th of the month for coverage to begin on the first day of the next month. For applications received after the 20th of the month, coverage will not become effective until the first day of the second month.

### 2.6 Disenrollment

New enrollees must remain enrolled in the TDP for a minimum of 12 months. Anyone who fails to pay premiums during the 12-month lock-in period or disenrolls for other than valid reasons will be locked-out of the program for 12 months. The following are valid reasons for disenrolling from the TDP prior to completion of the mandatory 12-month enrollment:

2.6.1. When a sponsor or family member loses Defense Enrollment Eligibility Reporting System (commonly referred to as DEERS) eligibility due to death, divorce, marriage of a child, end of entitlement, or when a family member reaches age 21 (or 23 if enrolled full-time at an accredited college or university);

2.6.2. When TDP-enrolled members relocate outside the continental United States service area, the Service members may elect (within 90 calendar days of the relocation) to disenroll their family members and/or themselves from the TDP (TRICARE Service Centers are available to assist with enrollment options.);

2.6.3. When an active duty Service member transfers with enrolled family members to a duty station where space-available dental care for the enrolled members is readily available at the local Uniformed Service dental treatment facility, the active duty Service member may elect (within 90 days of the transfer) to disenroll his/her family members from the TDP; or

2.6.4. When an active duty, SELRES or IRR member is transferred to the Standby Reserve or Retired Reserve.

## 2.7 Other Disenrollment Situations

The TDP contractor will notify the sponsor of the disenrollment and explain the enrollment/disenrollment options and any associated premium changes and time limitations for the following situations:

2.7.1. If one member in a marriage of two Service members leaves the Uniformed Services and has family members assigned to him, then the family members can be reenrolled to the other Service member without incurring a new 12-month lock-in period;

2.7.2. When an Active Component Service member transfers to the Reserve Component (SELRES, Guard/Reserves on active duty, or IRR), the enrolled family members will be enrolled under the sponsor's new status;

2.7.3. When a Service member of the Reserve Component transfers to an Active Component, the enrolled member, and/or family members will be enrolled under the sponsor's new status;

2.7.4. When the sponsor changes from one branch of service to another;

2.7.5. When a Service member of the SELRES or IRR (Special Mobilization Category) changes status to IRR (other than Special Mobilization Category), the enrolled member, and/or family members are disenrolled from their current plan and automatically reenrolled into the appropriate plan. The reenrolled member/family members may elect to disenroll from the TDP if desired; or

2.7.6. When a Service member of the SELRES or IRR is called to active duty for more than 30 consecutive days, the member is disenrolled effective on the first day of the active duty orders. Enrolled family members remain enrolled in the current TDP plan until the last day of the month in which the sponsor changes status. Family members are automatically reenrolled in the program as active duty family members with the lower premium rate under the existing lock-in period.

## 2.8 Premium Amounts

The TDP premium rate period runs on an annual basis. The most current rate period and premium rates are available at [TRICARE Dental Costs](#).

## 2.9 Premium Billing Allotments

If the Service member has a payroll account, and there are sufficient funds available at the time of collection, then the Government will collect the member's share of the premium, in advance, through a Uniformed Service finance office, or on the TRICARE Dental website under

the “Monthly Premiums” section, “Ongoing Recurring Payments” paragraph. Members must verify monthly that the correct dental allotment appears on their Leave and Earnings Statement.

#### 2.10 Direct Billing Process

If there are insufficient funds or no payroll account is available at the time of collection, then the Service member must pay the premium costs by means of direct billing. When this occurs, premium collection will transfer, from the Uniformed Service finance office or site payroll allotment, to direct billing by the TDP contractor. Once the TDP contractor direct bills, this payment process will continue, until the member requests the TDP contractor to restart the payroll allotment. The TDP contractor will immediately direct bill for premiums due from IRR Service members and from SELRES and IRR family members.

\*REFERENCES

CHAPTER 54 – TRICARE DENTAL PROGRAM (TDP)

1.0 – GENERAL

1.1

TDP Handbook, October 2021

2.0 – TDP

10 U.S.C., § 1076a