

**SUMMARY OF MAJOR CHANGES TO  
DoD 7000.14-R, VOLUME 7A, CHAPTER 54  
“TRICARE DENTAL PROGRAM (TDP)”**

All changes are denoted by blue font

Substantive revisions are denoted by a ★ preceding the section, paragraph, table, or figure that includes the revision

Hyperlinks are denoted by *underlined, bold, italic, blue font*

PARA	EXPLANATION OF CHANGE/REVISION	PURPOSE
All	This chapter was reviewed for accuracy and no changes to policy were deemed necessary. It is being republished to include hyperlinks.	Update

**TABLE OF CONTENTS**

**TRICARE DENTAL PROGRAM**

5401 TRICARE Dental Program (TDP)

## CHAPTER 54

TRICARE DENTAL PROGRAM (TDP)5401 TRICARE DENTAL PROGRAM (TDP)

540101. Enrollment Eligibility. The Tricare Dental Program (TDP) is a voluntary dental plan available to family members of all Active Duty Uniformed Service personnel and to Selected Reserve and Individual Ready Reserve (IRR) members and/or their families. The TDP is offered by the Department of Defense (DoD) through the TRICARE Management Activity. United Concordia Companies, Inc. administers and underwrites the TDP. 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:

A. Family members of active duty, Selected Reserve, 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:

1. They are enrolled full time at an accredited college or university and they 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.

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

B. Selected Reserve and IRR service members.

540102. Individuals Who Are Not Eligible for TDP Coverage. Active duty service members are not eligible for the TDP. In addition, former spouses, parents, in-laws, disabled veterans, foreign personnel, and retirees and their families are not eligible for TDP benefits.

540103. Enrollment Period. All new enrollees must remain enrolled in the TDP for at least 12 months. After completing the 12-month minimum enrollment period, enrollment may be continued on a month-to-month basis. 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.

A. Members who were enrolled under the TRICARE Family Member Dental Plan (TFMDP) or the TRICARE Selected Reserve Dental Program (TSRDP) prior to February 1, 2001 are required to complete their original enrollment commitment (24 months for TFMDP enrollees and 12 months for TSRDP enrollees).

B. Members who were enrolled under the TFMDP or the TSRDP prior to February 1, 2001 are automatically enrolled in the TRICARE Dental Program.

C. The enrollment process is handled by United Concordia. Enrollment must be initiated by the sponsor and is accomplished by completing a TDP Enrollment Form. Forms are available by accessing the United Concordia Web site, [www.tricare dental program.com](http://www.tricare dental program.com), or by visiting the local Uniformed Service personnel office, dental treatment facility, or Health Benefits Advisor/installation point of contact.

540104. Effective Date of Coverage. In most cases, coverage is effective the first day of the month after the month in which a sponsor enrolls and 1 month's premium payment is received. TDP Enrollment Forms must be received by United Concordia 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 may not become effective until the first day of the second month.

540105. Disenrollment. New enrollees must remain enrolled in the TDP for a minimum of 12 months. Anyone who disenrolls prior to completing his or her 12 months "lock-in" is responsible for payment of all remaining premiums, unless disenrolling for a valid reason. The following are valid reasons for disenrolling from the TDP prior to completion of the mandatory 12-month enrollment:

A. When a sponsor or family member loses Defense Enrollment Eligibility Reporting System 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).

B. 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.

C. When an active duty 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 member may elect (within 90 days of the transfer) to disenroll his or her family members from the TDP.

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

540106. Other Disenrollment Situations. United Concordia will notify the sponsor of the disenrollment and explain enrollment/disenrollment options and any associated premium changes and time limitations for the following situations:

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

B. When an active duty member transfers to the Reserve Component (Selected Reserve, Guard/Reserve on active duty, or IRR). The enrolled family members are disenrolled from the TDP.

C. When a member of the Reserve component transfers to active duty. The enrolled member and/or family members are disenrolled from the TDP.

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

E. When a member of the Selected Reserve, Active Guard/Reserve, 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 a different coverage plan. The enrolled member/family members may elect to disenroll from the TDP, if desired.

F. When a member of the Selected Reserve or IRR is called to active duty for more than 30 days. The member is disenrolled, but enrolled family members remain enrolled in the TDP under the existing lock-in period.

540107. Premium Billing Allotments. If the member has a payroll account, and if sufficient funds are 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 site. Members should always verify that the correct dental allotment appears on their Leave and Earnings Statement.

540108. Direct Billing Process. If there are insufficient funds or no payroll account is available at the time of collection, then the 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 United Concordia. Once United Concordia direct bills, this payment process will continue until the member disenrolls or until the end of the contract. United Concordia will immediately direct bill for premiums due from IRR service members and from Selected Reserve and IRR family members.

**BIBLIOGRAPHY**

**CHAPTER 54 – TRICARE DENTAL PROGRAM (TDP)**

5401— TRICARE-Family Member Dental Plan

10 U.S.C. 1076a  
United Concordia Benefit Booklet  
December, 2005