

CHAPTER 54

DEPENDENT DENTAL PLAN (DDP)★5401 ENROLLMENT ELIGIBILITY

A voluntary dental insurance program for spouses and children of active duty members was established on 1 August 1987. Eligibility for enrollment in the DDP is limited to dependent children and spouses of active duty members eligible for health benefits under CHAMPUS who are enrolled in the Defense Enrollment and Eligibility Reporting System (DEERS). Family members may reside anywhere in the world, but must receive care in one of the 50 states, District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, or Canada. The active duty member must intend to remain on active duty for the minimum period of enrollment at the time eligible dependents are enrolled. The minimum enrollment period is 24 months, during which a member may not voluntarily disenroll except under the conditions discussed in section 5404, below. Any member who does not have 24 months remaining on his/her assignment to active duty may enroll their family members, if it is the intent of both the Service and the member to have the member remain on active duty for at least 24 months. All dependent family members age 4 and above (spouse and dependent children) residing in the family's household must be enrolled if any member of the family household is to be enrolled. If one or more family members are in an area where dental care is not available, but the other family members are in an area with military dental care, family members who do not have access to military dental care may be enrolled while the remaining family members are not. This may occur when:

- A. Children are attending college away from home.
- B. Children are living with an ex-spouse.
- C. Children are living with relatives away from the main family unit.
- D. Children are in a foster home.

See DoD Directive 6410.3 (reference (dd)), 16 August 1989, for further information concerning enrollment eligibility. DDP is administered by the OCHAMPUS.

5402 ENROLLMENT

540201. Initial Enrollment. The member may voluntarily enroll in the DDP at any time. Procedures for enrolling or changing enrollment status are published within Service regulations. DD Form 2494 is used for enrolling in the DDP, or for effecting enrollment changes or terminations in the DDP. Enrollment will be effective the first of the month following the month in which the DD Form 2494 is received by the applicable Service's administrative office.

540202. Voluntary Changes to Enrollment Status. Enrollment will be effective the first of the month following the month in which the DD Form 2494 is received by the applicable Service's administrative office.

540203. Involuntary Changes to Enrollment Status Due to Loss or Gain in Dependent Eligibility. Changes in enrollment status from family to individual as a result of loss of dependent eligibility are effective the first day of the month following the month in which the eligibility change occurs. An automatic enrollment status change occurs when an enrolled member's dependent child becomes 4 years of age, at which time the enrollment coverage will change from individual to family if family coverage had not already been elected. This change in coverage will be effected the first of the month after the child turns 4 years of age, and is supported by the DD Form 2494 already on file for the member.

5403 DISENROLLMENT

540301. Voluntary Disenrollment. The member may voluntarily terminate enrollment at any time after the minimum period of enrollment by completing the applicable procedures established within Service regulations. All voluntary terminations are effective on the last day of the month in which the member completes the DD Form 2494 electing termination of participation in the DDP.

540302. Separation or Absence. Enrollment in the DDP is automatically terminated when the member terminates active duty service or when the member enters a non-pay status over 1 month in duration regardless of whether the member has completed the minimum enrollment period. Terminations in these two situations are automatic without completion of any additional procedures. When a member terminates active service, DDP coverage is terminated as of the last day of the month in which the member terminates active service. When a member enters a non-pay status of over 30 days, DDP coverage is terminated as of 11:59 p.m. of the day the Service member became ineligible for basic pay.

540303. Loss of Eligibility. When a member no longer has dependents eligible to participate in the DDP, the member must complete disenrollment procedures established by the Service concerned; however, the DDP coverage will be terminated as of the last day of the month in which the member lost dependent eligibility. A member is considered to no longer have eligible dependents when:

- A. The member gets a divorce and the only enrolled dependent was the spouse,
- B. The member's only enrolled dependent was a child who is emancipated,
- C. All enrolled dependents establish a permanent residence in an area not eligible for the DDP, or,
- D. All enrolled dependents die.

★ 540304. Other Dental Insurance. Members may not terminate enrollment immediately following enrollment of their family members in an employment based dental insurance plan (i.e., spouse becomes entitled to another dental plan). To terminate enrollment on this basis, members must complete the initial 24 month minimum enrollment requirement.

★ 5404 EXCEPTIONS TO THE MINIMUM ENROLLMENT PERIOD

Under the following conditions, a member may elect to disenroll from the DDP prior to the end of the minimum enrollment period.

★ 540401. Orders. Termination of enrollment following a PCS move in CONUS is permitted only in areas where family members have access to space available dental care. If member desires to terminate enrollment, it must be done within 90 days of the

date following the date of arrival at the new permanent duty station.

★ 540402. Areas Where FMDP is Not Offered. Members may terminate enrollment following a change in permanent duty station resulting in a move of the family's residence to areas where the FMDP is not offered.

★ 540403. Orders From Overseas Area. Members who depart overseas areas on or after 1 Oct 1995 (with 12 to 23 months of service obligation remaining) may enroll their family members in TRICARE-FMDP during their remaining service period, if the family members accompanied the member on the overseas assignment and are now returning to CONUS. These enrollments will be assigned unique enrollment codes and are an exception to the 24 month minimum enrollment contract. Use of these unique enrollment codes is authorized only for members who were assigned to a dependent accompanied overseas tour. There is no grandfather period prior to the 1 Oct 1995 effective date and enrollment elections must be made within 30 days of a member reporting for duty at the new duty station. Note: Calculate the months remaining on the service obligation by adding only the full months remaining on the service obligation on the date of enrollment. The member must have 12 full months of service remaining on the date of enrollment. To ensure maximum enrollment period, please encourage eligible members to enroll their family members prior to departing their overseas duty station.

★ 5405 DEDUCTIONS FOR DDP

★ 540501. Monthly Premium. The monthly premium for TRICARE-FMDP coverage (effective 1 June 1995) is \$6.77 for individual coverage and \$16.92 for family coverage. The monthly premium is not prorated under any circumstance. DDP premiums are deducted from the member during the month preceding the effective date of the coverage.

540502. Retroactive Adjustment. When a notice of enrollment is received after the date the first premium collection was due, immediate collection will be made of all past due premiums. When a notice of disenrollment is received after premiums have already been collected or when DDP premiums were collected prior to notification of a loss of member or dependent eligibility, excess premiums will be refunded to the member.