

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

**SUMMARY OF MAJOR CHANGES TO**

All changes are denoted by **blue font**.

Substantive revisions are denoted by an \* 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 November 2010 is archived.

<b>PARAGRAPH</b>	<b>EXPLANATION OF CHANGE/REVISION</b>	<b>PURPOSE</b>
540101.A, 540101.B	Reformatted paragraphs for clarity.	Update
540108	Updated premium rates.	Update
All	Reviewed chapter for accuracy, formatting, and updated references and hyperlinks.	Update

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## 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 eligible family members of all Active Duty Uniformed Service personnel and to Selected Reserve and Individual Ready Reserve (IRR) members and/or their eligible family members. The TDP is offered by the Department of Defense (DoD) through the TRICARE Management Activity. 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. Selected Reserve and IRR service members; and

B. 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; or

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.

## 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.

## 540104. Enrollment Form.

Enrollment must be initiated by the sponsor and is accomplished 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, providing the POA allows the individual to enter into contracts. Forms are available by accessing the TRICARE Web site, <http://www.tricare.mil>, or by visiting the local military dental treatment facility, TRICARE Service Center, or Health Benefits Advisor/installation point of contact.

## 540105. Effective Date of Coverage.

In most cases, coverage is effective the first day of the month after the month in which the completed form and one (1) month's premium payment is received by the TDP contractor. 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 may not become effective until the first day of the second month.

## 540106. 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-month "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 family members from the TDP; or

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

## 540107. Other Disenrollment Situations.

The TDP contractor 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, 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 Component 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 an active duty Component, 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 (National Guard/Reserve) or IRR (Special Mobilization Category) changes status to IRR (other than Special Mobilization Category) enrolled member and/or family members are disenrolled from their current plan and automatically reenrolled into the appropriate plan. The enrolled member/family members may elect to disenroll from the TDP, if desired; or

F. When a member of the Selected Reserve (National Guard/Reserve) or IRR is called to active duty for more than 30 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 re-enrolled in the program as active duty family members with the lower premium rate under the existing lock-in period.

## \*540108. Premium Amounts.

Effective February 1, 2012, the single TDP premium rate is \$10.30 per month, and the family TDP premium rate is \$30.89 per month. The premium rate amounts are effective through January 31, 2013. Effective February 1, 2013, the single TDP premium rate is \$10.66 per month, and the family TDP premium rate is \$31.96 per month.

## 540109. 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.

## 540110. 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 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 Selected Reserve and IRR family members.

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

5401— TRICARE Dental Program 10 U.S.C. 1076a

TRICARE Dental Program Benefit Booklet  
September 2008

\*540108 – Premium Amounts

TDP

[Contract with MetLife, Section B](#)  
OASD(HA) memo, November 19, 2009