



2018 Pre-Open Season TRDP-to-FEDVIP Transition

General awareness

What is FEDVIP?

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program that offers eligible participants a choice between ten (10) dental and four (4) vision carriers, with some plans offering both high and standard options. Enrollee-pay-all means there are no government contributions toward premiums.

What is BENEFEDS?

BENEFEDS is the government-authorized and U.S. Office of Personnel Management (OPM)-sponsored enrollment portal that you'll use to enroll in FEDVIP coverage. BENEFEDS also manages the billing systems and customer service functions necessary for the collection of FEDVIP premiums.

What is open season?

The Federal Benefits Open Season (or open season) is your annual opportunity to enroll in, change, or cancel a FEDVIP dental and/or vision plan. Each year, it runs from the Monday of the second full work week in November through the Monday of the second full work week in December. This year's open season is November 12 through December 10, 2018 ET.

Who is eligible for FEDVIP as part of the TRDP-to-FEDVIP Transition?

In general, retired uniformed service members and their families who were eligible for the TRICARE Retiree Dental Program (TRDP) are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. In addition, active duty family members, who are enrolled in a TRICARE health plan, are eligible for FEDVIP vision coverage. Coverage is effective January 1, 2019, if you enroll during the Federal Benefits Open Season.

We recommend visiting tricare.benefeds.com for more detailed eligibility guidelines for this newly eligible population.

What do I need to do?

You don't need to take action yet. However, if you'd like dental and/or vision coverage next year, effective January 1, 2019, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season. Open season is your annual opportunity to sign up for FEDVIP, and this year it runs from November 12 through December 10, 2018 ET. If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season to have dental and/or vision benefits next year.

In the meantime, by signing up for updates at tricare.benefeds.com you will be notified when new information is available and as key dates approach.

When can I enroll in a FEDVIP dental and/or vision plan?

The first opportunity you'll have to enroll in a FEDVIP dental and/or vision plan is during this year's Federal Benefits Open Season, which runs from November 12 through December 10, 2018 ET, with coverage effective January 1, 2019.

How or where do I enroll?

You'll enroll in a FEDVIP dental and/or vision plan through the BENEFEDS enrollment portal. As open season gets closer, detailed information on how to register for an online account and enroll in a FEDVIP plan will be provided on this site.

In the meantime, by signing up for updates at tricare.benefeds.com you will be notified when new information is available and as key dates approach.

What happens if I miss open season?

If you'd like dental and/or vision coverage next year, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season. If you're currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. The only opportunity to enroll outside of an annual open season is if you experience a FEDVIP qualifying life event, such as a marriage or a birth of a child.

Eligibility

What plans are considered TRICARE health plans for purposes of eligibility for FEDVIP vision coverage?

If you are an eligible uniformed service member or family member under FEDVIP, you must also be enrolled in and/or covered under one of the following TRICARE health plans to be eligible for FEDVIP vision coverage:

- TRICARE Select
- TRICARE Prime
- TRICARE Reserve Select (TRS)
- TRICARE Retired Reserve (TRR)
- TRICARE for Life (TFL)
- Uniformed Services Family Health Plan (USFHP)

To check your eligibility for FEDVIP, go to the [eligibility](#) section of this site.

For a full listing of TRICARE health plans, please visit [TRICARE's website](#).

I am a disabled veteran who is medically retired and I receive dental services from the Department of Veterans Affairs (VA). Can I enroll in FEDVIP? Can my family members?

If you were placed on medical retirement by the U.S. Department of Defense, you are considered a retired member of the uniformed services. This means you are eligible to enroll in FEDVIP dental coverage, and if enrolled in a TRICARE health plan, FEDVIP vision coverage.

If you receive dental services from the VA and don't need FEDVIP dental coverage, an eligible adult family member may also enroll in FEDVIP dental coverage as the primary enrollee, and add other eligible family members, without you having to enroll.

If you would like FEDVIP vision coverage, you must enroll yourself and add your eligible family members.

For more information, go to the [eligibility](#) section of tricare.benefeds.com.

I am currently covered by TRICARE For Life. Am I eligible for FEDVIP?

If you are a retired member of the uniformed services or a surviving spouse of a retired member of the uniformed services, you are eligible to enroll in FEDVIP dental coverage, and if enrolled in a TRICARE health plan (including TRICARE For Life), FEDVIP vision coverage. You may also add other eligible family members to your FEDVIP coverage.

If you are on active duty, you are not eligible to enroll in FEDVIP dental or vision coverage, even if you are enrolled in TRICARE For Life. However, your eligible family members are eligible to enroll in FEDVIP vision coverage, if they are enrolled in a TRICARE health plan.

Contact Information

Whom do I contact about my current coverage with the Tricare Retiree Dental Program (TRDP)?

Your current TRDP coverage remains in effect through December 31, 2018. For questions related to your coverage during this time, continue to contact TRDP and visit the TRDP website, www.TRDP.org.

Whom do I contact about my FEDVIP coverage?

Once you're enrolled in a FEDVIP dental and/or vision plan, you must contact the carrier who provides your FEDVIP dental or vision benefits if you have questions about your ID cards, claims, coordination of benefits, provider networks or covered services.

As soon as the 2019 FEDVIP benefits have been finalized, detailed 2019 plan information and contact information for each carrier will be provided.

In the meantime, by signing up for updates at tricare.benefeds.com you will be notified when new information is available and as key dates approach.

Coverage

I am enrolled in TRICARE, why would I need to enroll in FEDVIP vision coverage?

If you'd like more vision coverage than what your health plan may offer, FEDVIP vision plans provide comprehensive vision coverage, including*:

- routine eye exams and vision correction without referral
- low cost vision exams
- eyeglass frames and lenses, or contact lenses instead of glasses, at many eye doctor offices or optical retail stores
- lens options such as shatter-resistant polycarbonate; scratch-resistant, anti-reflective, and UV coatings; and tinted and progressive lenses
- discounts on laser eye surgery

With four (4) vision carriers to choose from, and all plans offering both high and standard options, FEDVIP offers great flexibility when selecting the right coverage for you and your family.

As soon as the 2019 FEDVIP benefits have been finalized, detailed 2019 plan information and contact information for each carrier will be provided. In the meantime, you can review 2018 plan information, including plan brochures and provider networks, to familiarize yourself with the program (benefits and rates may change for 2019). A FEDVIP plan comparison tool with 2018 premium rates and benefits is also available for you to compare up to three vision plans side-

by-side on tricare.benefeds.com. **Note:** Currently, we are providing 2018 plan information for reference only on tricare.benefeds.com.

*Plan restrictions and limitations apply. *All questions regarding plan information should be directed to the FEDVIP Carriers. Information about the FEDVIP Carriers can be found on the tricare.benefeds.com website.*

I am, or my child is, in the middle of dental work. How do I make sure that my treatment continues to be covered under FEDVIP?

FEDVIP dental carriers will cover in-progress dental treatment for current TRDP enrollees who enroll in FEDVIP for the 2019 plan year. This means that the FEDVIP carrier you choose will cover orthodontic services and, in some cases, other covered services that start prior to December 31, 2018 but are completed in 2019, up to the FEDVIP policy limit. FEDVIP carriers will not cover in-progress treatment, if you enroll in a FEDVIP plan that has a waiting period or does not cover the service. There are several FEDVIP dental plans with options that offer orthodontic coverage without a 12-month waiting period and without an age limit. There are no other waiting periods for service; however, there may be plan specific limitations and exclusions.

Be aware that dental and vision plan benefits may change for 2019. Once the 2019 FEDVIP plans have been finalized, the 2019 plan brochures for each carrier will be available with details explaining this one-time exception.

I have already satisfied my waiting period under TRDP, will I have to satisfy a waiting period again under FEDVIP?

Yes, however, in FEDVIP, there is only a waiting period for orthodontic services and not in all plans offered. There are no waiting periods for other dental services. There are plan limitations and restrictions; however, they apply to all enrollees, even those enrolled in the FEDVIP for years.

As soon as the 2019 FEDVIP benefits have been finalized, detailed 2019 plan information and contact information for each carrier will be provided. In the meantime, you can review 2018 plan information, including plan brochures and provider networks, to familiarize yourself with the program (benefits and rates may change for 2019). A FEDVIP plan comparison tool with 2018 premium rates and benefits is also available for you to compare up to three vision plans side-by-side on tricare.benefeds.com. **Note:** Currently, we are providing 2018 plan information for reference only on tricare.benefeds.com.

Make sure to sign up for updates, and we will notify you when new information is available and key dates approach.

I am a family member of an active duty uniformed service member. Is my TRICARE Dental Program (TDP) coverage, administered by United Concordia, going away?

No. If you are a family member of an active duty uniformed service member, your dental coverage will still be provided by United Concordia under TDP. Because of this, you are not eligible to enroll in FEDVIP dental coverage. However, you are eligible to enroll in FEDVIP vision coverage, if you are enrolled in a TRICARE health plan.

Enrollment

Do I have to enroll in a FEDVIP plan every year?

No. Once you enroll in a FEDVIP dental and/or vision plan, you'll be automatically reenrolled each year. You'll have the opportunity to make changes to your enrollment every year, during open season, or in some cases outside of open season if you experience a FEDVIP qualifying life event (QLE). For more information on what those FEDVIP QLE's are, you can visit tricare.benefeds.com.

Premium Payment

When will my TRDP allotments stop? Do I need to take action?

If you are currently enrolled in TRDP, your last TRDP allotment will be collected from your retirement pay on November 30, 2018, for your TRDP coverage in December. TRDP allotments are set up to pay in advance for coverage. You do not need to take action; TRDP allotments will be stopped automatically.

If I enroll in FEDVIP, when will I see my first FEDVIP premium allotment?

Your first FEDVIP allotment will be collected from your February 1, 2019, retirement pay for your FEDVIP coverage in January. FEDVIP allotments are set up to pay in arrears for coverage. This means you will not see an allotment from your December 31, 2018, retirement pay.

Note: If you do not have enough available funds or allotments to cover the cost of your FEDVIP premiums, we will default your payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW).

If I enroll in FEDVIP and will be paying my premiums through automatic bank withdrawal (ABW), when will I see the first withdrawal from my bank account?

If you enroll in FEDVIP and will pay your premiums through automatic bank withdrawal (ABW), which is similar to a recurring electronic funds transfer (EFT), you will see the first withdrawal on January 8, 2019, for your FEDVIP coverage in January. ABWs occur on the fifth business day every month.

Can I pay for my FEDVIP coverage with a credit card?

No, FEDVIP does not offer a credit card option to pay for coverage.

TRDP-to-FEDVIP transition impacted population

Why is this transition happening?

TRDP is ending on December 31, 2018. The National Defense Authorization Act (NDAA) for Fiscal Year 2017 included a provision to transition dental coverage for retired uniformed service members and their families from TRDP to FEDVIP. The end of TRDP is part of the historic reforms that began rolling out in the Military Health System on January 1, 2018. The implementation of the provisions under the 2017 NDAA and the beginning of the new TRICARE support contracts is meant to improve health and enhance medical readiness for the uniformed services.

Under FEDVIP, you now have a choice between 10 dental carriers, with most dental plans offering national and international coverage. This gives you great flexibility when choosing the right coverage for you and your family. The first opportunity to enroll in FEDVIP, for those affected by the TRDP-to-FEDVIP transition, will be during the next Federal Benefits Open Season. Open season runs from November 12 through December 10, 2018, ET with coverage effective January 1, 2019. **If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019.**

Who is affected by the transition from TRDP to FEDVIP?

In general, retired uniformed service members and their families who were eligible for TRDP will now be eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage, beginning in 2019. If you are

currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during the next Federal Benefits Open Season, which runs from November 12 through December 10, 2018 ET, with coverage effective January 1, 2019.

I am an active member of the uniformed services. Does this transition impact me?

The TRDP transition to FEDVIP doesn't impact you, individually. Your dental and vision coverage will still be provided by TRICARE. And your family members will still be eligible to enroll in the TRICARE Dental Program (TDP). Your family members may benefit from this transition however, since they will now be eligible for FEDVIP vision coverage, if they are enrolled in a TRICARE health plan.

I am a Federal or U.S. Postal Service (USPS) employee or annuitant. Does this transition impact me?

Your FEDVIP coverage, if already enrolled, and/or your eligibility to enroll will not be impacted as a result of the TRDP transition to FEDVIP. FEDVIP benefits and rates are revised annually, if necessary. Although rates may be different based on the region where you live or the plan you select, they will be the same across eligible groups, including the newly eligible members of the uniformed services.

I am eligible to enroll in FEDVIP as a uniformed service member or family member and as a Federal employee or annuitant? What is the difference?

If you are trying to decide how you should enroll in FEDVIP, here are a few differences based on laws and regulations between the two eligibility groups:

Federal or U.S. Postal Service

- Employees and annuitants are eligible for dental and vision coverage.
- Premiums are paid pre-tax for employees.
- Dependent children are covered until age 22.

Uniformed services

- Most retirees are eligible for dental coverage.
- Most retirees and active duty family members are eligible for vision coverage only if enrolled in a TRICARE health plan.
- Active duty uniformed service members are not eligible for dental and vision coverage.
- Premiums are paid post-tax.
- Dependent children are covered until age 21 (non-students) or 23 (full-time students).

It is important to note, even with these differences, that **FEDVIP plans and premiums are the same for all eligible groups**. They may only vary based on the region where you live or plan you select, not on your eligibility.

What happens if I do not select and enroll in a FEDVIP dental plan during open season?

If you'd like dental and/or vision coverage next year, effective January 1, 2019, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season, which runs from November 12 through December 10, 2018 ET.

If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season. The only opportunity to enroll outside of an annual open season is if you experience a FEDVIP qualifying life event (QLE). For more information on the FEDVIP QLE's, you can visit tricare.benefeds.com.

How do I stay informed?

By signing up for updates at tricare.benefeds.com you will be notified when new information is available and as key dates approach.

Is Delta Dental coverage going away?

On December 31, 2018, the TRICARE Retiree Dental Program (TRDP), administered by Delta Dental, will end. However, Delta Dental is one of the 10 dental carriers that offer plans under FEDVIP. The Delta Dental plan under FEDVIP is different than what was offered under TRDP. We recommend that you compare all of the FEDVIP dental plans prior to making a decision in order to see what plan best suits your needs. If you are currently enrolled in a TRDP Delta Dental plan, you will not be automatically enrolled in a FEDVIP dental plan for 2019. You must select a FEDVIP dental plan and enroll during open season.

Once the 2019 FEDVIP benefits have been finalized, detailed 2019 plan information and contact information for each carrier will be provided. In the meantime, you can review 2018 plan information at tricare.benefeds.com, including plan brochures and provider networks, to familiarize yourself with the program, even if benefits may be updated and rates may change. A FEDVIP plan comparison tool with 2018 premium rates and benefits is also available for you to compare up to three dental or vision plans side-by-side.

Note: 2018 plan information is provided for reference only.