



TRICARE Retiree Dental Program (TRDP) Transitions to FEDVIP

The TRICARE Retiree Dental Program (TRDP) sunsets on December 31, 2018. For continued Federal dental coverage, you must take action to choose a dental plan for 2019 through the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP also welcomes TRICARE retirees and families who are not currently enrolled in TRDP. The Office of Personnel Management (OPM) sponsors the FEDVIP program and has offered dental and vision benefits since 2006.

For the first time, retirees will have a choice of dental plans in which to enroll and cover family members. FEDVIP offers a choice of ten dental carriers, with standard and high option plans, so that you can choose the right coverage option for you and your family.

You can learn more and sign up for email updates at [TRICARE.benefeds.com](https://www.tricarebenefeds.com). BENEFEDS is the government-authorized and OPM-contracted enrollment portal that eligible participants use to enroll, and manage their family members' coverage in a FEDVIP plan.

FEDVIP is popular among Federal civilian employees. More than 1.9 million people already enrolled in FEDVIP dental coverage give the program high marks for quality and value. The coverage offered by FEDVIP's dental plans is generally comparable to the coverage offered through TRDP. There are some differences under FEDVIP from plan to plan. Some FEDVIP dental plans offer richer coverage with lower premiums than the TRDP dental plan.

In most circumstances, you can get the dental work you need as soon as your FEDVIP coverage begins. In-network preventive services are covered 100%, and there are no deductibles when using in-network dentists. Major services such as crowns, bridges, dentures, and implants do not have a waiting period; however, there are plan specific limitations and restrictions. Some FEDVIP plans offer orthodontic coverage without a waiting period, and without an age limit.

For continuation of treatment when orthodontia or other major services are in progress at the time of enrollment, please see the FAQ section of [TRICARE.benefeds.com](https://www.tricarebenefeds.com).

KEY FACTS:

- You must sign up during the 2018 Federal Benefits Open Season (November 12, 2018 through December 10, 2018) to have Federal dental coverage in 2019.
- Current TRDP enrollees will not be automatically enrolled in FEDVIP.
- Most military retirees and their families will have the option to enroll in self only, self plus one or self and family coverage. FEDVIP will permit one enrollment per family so the enrollee must choose the plan that best serves all of the family members' needs.
- Retirees can make direct post-tax premium payments from their retirement pay for their dental coverage. If your retirement pay does not cover your premium payments, you can pay for your dental coverage via automatic bank withdrawal. Credit card payment is not a payment option under FEDVIP.



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FEDVIP Vision Coverage for TRICARE Military Families/Retirees

For the first time, most military families and retirees will have the option to sign-up for Federal vision benefits. You can select from plans offered by four nationwide/international carriers through the Federal Employees Dental and Vision Insurance Program (FEDVIP). The Office of Personnel Management (OPM) sponsors the FEDVIP program and has offered dental and vision benefits since 2006.

FEDVIP vision plans offer comprehensive vision insurance. You can choose a vision plan that meets your and your family's needs. FEDVIP vision plans offer coverage for routine yearly eye exams without referral, low vision exams and aids, eyeglass frames and lenses (and contact lenses instead of glasses) at many eye doctor offices and optical retail stores, plus discounts on laser eye surgery.

FEDVIP is popular among Federal civilian employees. More than 1.3 million people already enrolled in FEDVIP vision coverage give the program high marks for quality and value.

You can learn more about FEDVIP and sign up for email updates at **TRICARE.benefeds.com**. BENEFEDS is the government-authorized and OPM-contracted enrollment portal that eligible participants use to enroll, and manage their family members' coverage in a FEDVIP plan.

KEY FACTS:

- You or your family members must be enrolled in a TRICARE Health Plan to be eligible to enroll in a FEDVIP vision plan.
- You must take action to have a Federal vision plan in 2019. You can enroll in a FEDVIP vision plan during the 2018 Federal Benefits Open Season (November 12, 2018 through December 10, 2018). Most military families and retirees will have the option to enroll in self only, self plus one or self and family coverage for the 2019 plan year. FEDVIP will permit one enrollment per family so the enrollee must choose the plan that best serves all of the family members' needs.
- Retirees can make direct **post-tax** premium payments from their retirement pay for their vision coverage. If your retirement pay does not cover your premium payments, you can pay for your vision coverage via automatic bank withdrawal. Active duty service members can complete a payroll authorization form to have **post-tax** payments deducted from their paycheck. Credit card payment is not a payment option under FEDVIP.



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