



# TRICARE Modernization: Eligibility for the Federal Employee Dental and Vision Insurance Program

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In an effort to improve TRICARE dental and vision coverage through “enhanced benefits,” in 2016 Congress expanded (P.L. 114-328) eligibility for the Federal Employees Dental and Vision Insurance Program (FEDVIP) to certain TRICARE beneficiaries. FEDVIP is a dental and vision benefit program for federal employees and annuitants. Uniformed services retirees and their family members are to be eligible to enroll in FEDVIP in November 2018, with coverage beginning on January 1, 2019. Non-active duty TRICARE beneficiaries (i.e., family members of uniformed service members, reserve component members, and survivors) enrolled in a TRICARE health plan are to be eligible to enroll in only a FEDVIP vision plan.

## What is FEDVIP?

FEDVIP is a supplemental dental and vision benefit program managed by the Office of Personnel Management (OPM) and administered through contracts with various dental and vision insurers. In general, federal employees, U.S. Postal Service employees, federal retirees, and their family members are eligible for FEDVIP. Enrollees pay the entire cost of the premium, as well as associated cost sharing, such as deductibles, copayments, and coinsurance.

FEDVIP dental plans typically include the following benefits:

- 100% coverage of in-network preventive services,
- no deductibles when using in-network dentists,
- no waiting periods for major dental procedures (e.g., crowns, bridges, dentures, implants, etc.), and

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- orthodontic coverage without a 12-month waiting period or age limit (select plans).

FEDVIP vision plans typically include the following benefits:

- routine eye exams and vision correction without referral requirements,
- low vision exams and aids,
- eyeglass frames, lenses, and contact lenses,
- lens options (e.g., special coatings, tinting, etc.), and
- discounts on laser eye surgery.

### **What dental and vision benefits do TRICARE beneficiaries currently receive?**

Uniformed services retirees and their family members are eligible for the TRICARE Retiree Dental Program (TRDP). TRDP is a premium-based dental plan with 1.6 million enrollees and is managed by the Defense Health Agency (DHA) through a contract with *Delta Dental*.

For active duty service members and their families, dental benefits are provided by military treatment facilities (MTFs) or through separate TRICARE dental contracts managed by the DHA. Reserve component members and their families are also eligible to purchase a premium-based TRICARE dental plan. The Active Duty Dental Program (which is contracted for active duty service members) and the TRICARE Dental Program (which is contracted for active duty family members and reserve component members and their families) are both administered by *United Concordia*.

Vision services for active duty service members are provided at certain MTFs, or through TRICARE. Non-active duty TRICARE beneficiaries may receive vision services at MTFs on a space-available basis. TRICARE vision coverage is a limited benefit with cost shares varying by health plan.

### **Which TRICARE beneficiaries will be eligible for FEDVIP?**

The TRDP contract for uniformed services retirees and their family members ends on December 31, 2018. Dental insurance coverage beyond 2018 for these individuals is to be available through FEDVIP. Non-active duty TRICARE beneficiaries enrolled in a TRICARE health plan (i.e., TRICARE Prime, TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE for Life) are to be eligible to enroll in FEDVIP vision plans only.

### **How many FEDVIP plans will be available to eligible TRICARE beneficiaries?**

OPM is scheduled to announce available 2019 FEDVIP plans in October 2018. While FEDVIP benefits are available worldwide, some dental and vision plans may only be available in region-specific locations. For calendar year 2018, FEDVIP offered 10 dental plans: *Aetna Dental*, *Delta Dental*, *Dominion Dental*, *EmblemHealth*, *FEP BlueDental*, *GEHA*, *Humana*, *Metlife*, *Triple-S Salud*, and *United Concordia*. In 2018, FEDVIP offered four vision plans: *Aetna Vision*, *FEP BlueVision*, *United Healthcare Vision*, and *VSP Vision Care*.

### **Will interested TRICARE beneficiaries need to enroll in FEDVIP?**

FEDVIP is a voluntary benefit. Eligible TRICARE beneficiaries (including current TRDP participants) interested in participating must enroll during the annual open enrollment season and pay a premium. Open enrollment is scheduled take place from November 12 to December 10, 2018, for coverage beginning on January 1, 2019. Eligible TRICARE beneficiaries may also enroll in FEDVIP or change their plan within 90 days of a Qualifying Life Event.

### **What is the cost to the federal government for extending FEDVIP eligibility to certain TRICARE beneficiaries?**

The Congressional Budget Office estimates a cost savings of \$14 million (discretionary spending) and \$21 million (direct spending) over the FY2018-FY2026 period. Implementation costs to the Department of Defense or OPM have not been calculated; Congress may evaluate the transition of benefits administration from one agency to another.

### **What is the cost to TRICARE beneficiaries participating in FEDVIP?**

TRICARE beneficiaries enrolling in FEDVIP are to continue to pay full premium costs and associated cost sharing, such as deductibles, copayments, and coinsurance. DHA and OPM are scheduled to announce individual FEDVIP plan details and costs in October 2018. Uniformed services retirees may continue to pay premiums through a post-tax allotment of their base or retirement pay.

### **How are active duty service members impacted by FEDVIP?**

Active duty service members are not impacted by the expanded eligibility for FEDVIP and are to continue to have priority access to care at MTFs or through TRICARE.

### **How are current TRICARE beneficiaries who are FEDVIP enrollees impacted?**

TRICARE beneficiaries currently eligible or enrolled in a FEDVIP plan are not to be impacted. Eligible beneficiaries may change their enrollment status or plan during the open enrollment season.

### **Are members of the Reserve Component eligible to participate in FEDVIP?**

Reserve Component members enrolled in TRICARE Reserve Select are to be eligible to participate in a FEDVIP vision plan. Dental coverage may be purchased through the TRICARE Dental Program.

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