



## 2019 TRDP CHANGES FOR MILITARY RETIREES



The TRICARE Retiree Dental Program (TRDP), currently administered through Delta, ends on December 31, 2018. In general, retired uniformed service members and their families who were eligible for the TRICARE Retiree Dental Program (TRDP) are eligible for Federal Employees Dental and Vision Insurance Program (FEDVIP). Enrollees with TRDP will not be automatically enrolled in a FEDVIP dental plan; retirees must select a participating PPO and plan. There are no changes to TRICARE and ADDP currently administered through the Dept of Defense/United Concordia.

**DISCLAIMER: This is based on information provided by Provider Relations. If you determine anything to be incorrect or has changed, please let Unitas know. For specific questions regarding participation or fees, please contact each carrier directly at the number listed below.**

Notes: Anything listed that is underlined indicates there is a hyperlink to the website. Standard and High plans are just a distinction between benefits but are paid on the same fee schedule. If you feel you should be in-network but are not listed, please contact the number listed below for clarification.

<a href="#">FEDVIP Overview Website</a>	<a href="#">Aetna</a>	<a href="#">BCBS</a>	<a href="#">Emblem Health</a>	<a href="#">GEHA</a>	<a href="#">Delta</a>	<a href="#">MetLife</a>	<a href="#">United Concordia</a>	<a href="#">Dominion Health</a>	<a href="#">Humana</a>
Check to see if provider is in-network:	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>	<a href="#">provider search</a>
Phone	877-459-6604	855-504-2583	800-624-2414	877-434-2336	855-410-3255	888-865-6854	877-438-8224	855-836-6337	877-692-2468
Plan	PPO	PPO	PPO	PPO	PPO	PPO	PPO	DHMO	EPO
Fee Schedule	Aetna PPO	Grid Plus	based on patient's plan	Connection	Delta PPO	MetLife	UCCI Advantage Plus		FEDVIP specific
Available through a leased network? (ie if you are not direct with MetLife, but par through Careington, the provider would be in-network for MetLife FEDVIP on Careington fees)	it depends, would need to check the provider search to see if Dr is listed	it depends, would need to check the provider search to see if Dr is listed		Cigna, Careington, Dentemax	-	Careington, Dentemax, Zelis, TDA, Premier Dental Group, First Dental Health	no	-	-
Standard	-	x	x	x	x	x	-	x	-
High	x	x	x	x	x	x	x	x	x
Out of network benefits?	yes	yes	depends on plan	yes	yes, pays % of UCR	yes	yes	maybe	emergency only
Deductible	no	no unless out of network		no		no unless out of network	no		no
Geographic area	national	national	All of New York state as well as some zip codes in Pennsylvania, Connecticut and New Jersey	national	national	national	national	District of Columbia, Delaware, Maryland, Pennsylvania, parts of New Jersey and parts of Virginia	Alabama, Arizona, Arkansas, California, Colorado, DC, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Missouri, Mississippi, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia and most of Maryland
Annual Maximum	\$30,000	High: unlimited	none	High: \$35,000	High: \$30,000	High: none	none	-	\$15,000

PPO	a plan that is obtained through a network of providers who agree to serve the plan's members at reduced rates. When you use a network provider you typically pay a certain percentage of that reduced rate and the plan will pay the remaining percentage, and often cleaning/exams/xrays are covered at 100%.
EPO	an in-network, copay based plan. Members will pay a fixed copay for covered services received from in-network providers. There is no out-of-network coverage except in cases of emergency. Similar to DHMO but no assigned provider.
DHMO	doesn't have any deductibles, rather when you receive a service you pay a fixed amount for the treatment (copay). Diagnostic and preventative services often have no copayment. A Primary Care Provider selection is required and coordinates your care. Services received outside of the network may or may not be covered.