Subject: Federal Employees Dental and Vision Insurance Program (FEDVIP) In-Progress Dental Care Guidance for Incoming TRICARE Eligible Individuals

This letter provides our guidance for in-progress dental care for TRICARE eligible individuals entering FEDVIP for plan year 2019. This guidance is only for plan year 2019 beginning on January 1, 2019. Please detail your understating of this guidance in your response to the annual FEDVIP Call Letter, which is due to OPM on or before May 31, 2018.

Section 715 of the National Defense Authorization Act (NDAA) for Fiscal Year (FY) 2017 (P.L. 114-328) authorized the Secretary of Defense to enter into an agreement with the Director of the U.S. Office of Personnel Management (OPM) to offer certain TRICARE-eligible individuals the opportunity to purchase dental and/or vision coverage under FEDVIP. OPM administers FEDVIP pursuant to 5 U.S.C. 8952 and 8982. DoD administers the TRICARE Retiree Dental Program (TRDP) pursuant to 10 U.S.C. 1076a. TRDP sunsets on December 31, 2018, and many of the TRDP enrollees will enroll in FEDVIP with coverage effective on January 1, 2019.

Current TRDP beneficiaries that are in treatment (in-progress) that transition to FEDVIP would be negatively impacted by FEDVIP carrier existing exclusions. OPM wishes to ensure that these enrollees that transition from TRDP to FEDVIP are not disadvantaged by the change from one government program to another.
OPM is requiring FEDVIP dental carriers to cover in-progress treatment only for transitioning TRDP enrollees for the 2019 plan year, regardless of current plan exclusions for care initiated prior to the enrollee’s effective date. This requirement includes assumption of payments for covered orthodontia services up to the FEDVIP policy limits, and full payment where applicable up to the terms of the FEDVIP policy for covered services completed (but not initiated) in the 2019 plan year such as crowns and implants. This is not a requirement for carriers to provide in-progress coverage for orthodontia in a plan where an enrollee must meet a waiting period.

To facilitate continuity of care, OPM may also entertain proposals for changes in plans from FEDVIP carriers to better serve transitioning in-progress TRDP enrollees.

Carriers may choose to require documentation from the enrollee or the enrollee’s dental provider to enrollment in TRDP and to obtain payment information related to the in-process treatment.

Carriers must include in their 2019 brochures, language that specifies eligibility for this one-time requirement. OPM will provide some standard brochure language. Plans should also provide any plan specific documentation requirements.

If you have any questions regarding this Carrier Letter, please contact Connie de Lorimier via connie.delorimier@opm.gov.

Sincerely,

Edward M. DeHarde
Assistant Director
Federal Employee Insurance Operations

Encl.: