



VA & Tricare Newsletter

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Websites:

Tricare Dental

www.tricare.mil/tdp

Tricare Website

www.tricare.mil

A LOOK AT THE TRICARE'S DENTAL PROGRAM

Traditional soldier, Individual Ready Reserve (IRR), Family members of individual ready reserve, selected reserve members, and Family members of active duty are eligible for the Tricare Dental program.

To be eligible for the Tricare Dental Program, the sponsor who is the service member must have at least 12 months remaining on his or her service commitment at the time of enrollment. This service commitment will be based on the time remaining in any single status or in any uninterrupted combination of active duty, selected reserve, or IRR status.

Eligibility will be verified in the Defense Enrollment Eligibility Reporting System (DEERS) by Tricare Dental. Please ensure your personal information is updated in DEERS. If a sponsor's eligibility cannot be confirmed, enrollment will be denied.

The costs for this is as follows:

Active Duty Family Members

Single premium (one family member): \$11.54

Family premium (more than one family member): \$30.00

Selected Reserve/IRR

Sponsor Only: \$11.54, for IRR the Premium: \$28.85

Single premium (one family member – excluding sponsor): \$28.85

Family premium (more than one family member – excluding sponsor): \$75.01

For IRR the Premium for family: \$75.01

Sponsor & Family premium: \$86.55, for IRR the Premium: \$103.86

Paying Monthly Premiums

Initial Premium Payment

You'll make your first premium payment (for the first month of coverage) when you enroll.

If you enroll on the phone or online, use a credit card

If you enroll through the mail, pay with a check or money order. Please include your sponsor's Social Security number or DoD Benefits Number in the memo area.

Ongoing Recurring Payments

You can set up an allotment for your recurring premium payment if:

Your sponsor has a military payroll account

Sufficient funds are available

If you can't set up an allotment, you can set up an electronic funds transfer (EFT) for your recurring premium payment:

If you enroll online, set up the recurring payment (payroll allotment, EFT, or credit/debit card) at the same time.

If you enroll through the mail, complete Section IV of the TRICARE Dental Program Enrollment/Change Authorization document .

Include a voided check to establish the EFT.

If you would like to use a credit or debit card for the recurring payment, include the type of card, card number, expiration date and security code. Remember to sign the form.

If you don't pay your monthly premiums, your coverage will end. If your coverage ends, you won't be able to re-enroll for one year.

By phone: CONUS: 1-844-653-4061 OCONUS: 1-844-653-4060 TDD/TTY: 711* *You must include an initial payment equal to one month's premium and (if applicable) a copy of supporting power of attorney documentation when you enroll.*

For more information contact:

United Concordia

CONUS: 844-653-4061

OCONUS: 844-653-4060

OCONUS Toll: 717-888-7400

<https://www.uccitdp.com/>

For general information on the Tricare Dental visit

www.tricare.mil/dental

Source: Tricare Dental and Tricare Website

Transition Assistant Advisor
(TAA): Amy Eagen

The TAA is the TRICARE and
VA liaison for the state.

Assistance provided for:

- TRICARE for Life
- TRICARE Reserve Select/TRICARE Retired Reserve
- TRICARE Dental, Active Duty Dental
- VA Services and Benefits
- Filing assistance for benefits with VA, DOD and Tricare
- The TAA is available* to provide in-person briefings for TRICARE and/or VA benefits. (Available during drill weekends)
- Pre-separation counseling associated with Transition Assistance Program (TAP).

VA Benefits

Family Service member's Group Life Insurance (FSGLI)

Family Coverage is available under Service member's Group Life Insurance and provides automatic life insurance protection for the service member's spouse and dependent children.

What Coverage Does It Provide?

The service member's spouse will get automatic coverage of \$100,000 or an amount equal to the service member's coverage, whichever is less. Premiums for spousal coverage are age-based. It also provides for free, automatic coverage of \$10,000 per dependent child. The member can decline or elect lesser spousal coverage in increments of \$10,000, but cannot decline coverage for dependent children.

Service members married to service members can be covered under both their own member's SGLI for \$400,000 and their spouse's FSGLI for \$100,000 for a maximum combined coverage of \$500,000.

When does Coverage End for FSGLI?

Coverage for spouses terminates 120 days after the following events:

- The date a service member separates from service
- The date of divorce from a service member
- The date a service member dies
- The date a service member elects in writing to terminate the spousal coverage
- The date a service member elects in writing to terminate his or her own coverage

Coverage for children ends 120 days after any of the following events:

- The date a service member separates from service
- The date the children are no longer a service member's dependents
- The date a service member dies
- The date a service member terminates his or her own coverage

CONTACT:

CO ARNG

12200 E. Briarwood Ave, Suite 160,
Centennial, CO 80112

720-250-1173

720-250-1199 (fax)

Amy.j.eagen.ctr@mail.mil

Can Family Coverage Be Converted?

The service member's spouse has the option of continuing his or her coverage by converting to an individual commercial policy within 120 days of the above mentioned events. If the insurance is converted within in the 120 period, proof of good health is not needed. Family coverage cannot be converted to Veteran's Group Life Insurance. Dependent child coverage cannot be converted.

How Can You Get More Information About Converting Family Coverage?

If you had spousal coverage while on active duty, in the Guard or in the Reserve, and your sponsor wants more information about converting to an individual policy, go to the VA Insurance website at www.insurance.va.gov or contact the Office of Service members' Group Life Insurance at (800) 419-1473.

Accelerated Benefits Option (ABO)

The Accelerated Benefit Option (ABO) gives the service members access to the death benefits of the FSGLI policy before the death of a terminally-ill spouse. The member may receive up to 50% of the face value of the spousal coverage through the ABO. The ABO is available in \$5,000 increments. In order to qualify for the ABO, the spouse must have a medical prognosis of life expectancy of nine months or less. Only the service members can apply for ABO and the benefit will be paid only to the service member.

FSGLI Beneficiary

The service member is the beneficiary of the FSGLI coverage, so no naming a beneficiary is needed. A service member is not entitled as beneficiary if he/she is convicted or pleads guilty to involvement in the death of the spouse or the dependent child. In such cases, the beneficiary or beneficiaries are determined under 38 USC 1970(a).

FSGLI Contacts for Service members On Claims

FSGLI Claims Information

Toll Free: 1-800-419-1473

Toll Free Fax: 1-877-832-4943 (claims only)

Email: osgli.claims@prudential.com (claims only)

Mailing Address: 80 Livingston Ave, Roseland, NJ 07068

To make changes to FSGLI contact your unit Personnel

Office and keep information updated in DEERS.

Source: VA website and Family SGLI Coverage Guide

For assistance with employment please contact:

Laura D. Farlett, Career Readiness Counselor, Citizen Soldier
for Life
CO National Guard, Family Program Office
12200 E. Briarwood Ave, Suite 160
Centennial, CO 80112
720-250-2185
Laura.d.farlett.ctr@mail.mil

Watch out for the June newsletter which will contain
information about Explanation of Benefits (EOB) and
CHAMPVA.

**If there is any material on Tricare, VA or DoD
program you would like to see me address in my next
newsletter please feel free to contact me at (720)
250 -1173 or email amy.j.eagen.ctr@mail.mil**

