

## INFORMATION PAPER

AFRC-MD (40)

1 February 2000

SUBJECT: TriCare Selected Reserve Dental Program (TSRDP).

1. Purpose. To provide information about the TSRDP.
2. Points. The Department of Defense, working in conjunction with Humana Military Healthcare Services (HMHS), offers the TriCare Selected Reserve Dental Program (TSRDP). The Department of Defense pays 60% of the soldier's premium. Enrollment in this dental plan is lower than anticipated. Some of the dental program features are as follows:
  - a. All Guard and Reserve personnel who are members of the Selected Reserve can enroll. They must have at least one year service commitment remaining and shown as eligible on DEERS. Coverage is not available for family members.
  - b. This voluntary program provides low-cost, basic dental coverage. The premium is \$ 4.22 per month with no deductible for covered services. The annual maximum claim is \$1,000 per enrollment year.
  - c. TSRDP coverage is available from any licensed dentist. The HMHS network dentists have agreed to offer covered services to TSRDP members at a reduced rate and the cost share for covered benefits will be lower using a network dentist.
  - d. There is no cost share for covered diagnostic, preventive and emergency services, such as exams, cleanings, and x-rays. Cost share for covered restorative services, such as fillings, is 10% for E-4s and 20% for E-5s and above. For covered oral surgery, such as extractions, the cost share is 30% for E-4s and below and 40% for E-5s and above. Services that are not covered include root canals, crowns, bridges and orthodontics.
  - e. Enrollment is entirely voluntary and the initial enrollment period is 12 months. Enrollees must complete the TSRDP enrollment form and enclose a check or money order for \$16.48 (equal to 4 months' premium). The soldier's signature on the form authorizes a payroll deduction from his or her reserve drill pay.
  - f. Humana has representatives manning toll-free telephones (1-800-211-3614) from 8:00 AM to 6:00 PM (EST) Monday through Friday. They will answer any questions about the program, network dentists in your area, and send enrollment forms and brochures upon request. The HMHS web site address is [www.humana-military.com](http://www.humana-military.com).

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