

FRA NewsBytes

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TRICARE Dental Program Premiums Set for 2010

The TRICARE Dental Program's 1.9 million enrollees will see a slight increase in their monthly premiums, beginning Feb. 1, 2010. The new annual rates are effective for one year through Jan. 31, 2011. TRICARE Dental Program (TDP) premiums are determined by the plan (single or family) and the duty status (active or reserve) of the sponsor. If and when the sponsor's duty status changes, his or her premiums also change to reflect the new duty status.

The monthly premium for an active duty family member single plan will increase from \$12.12 to \$12.69 and the monthly family plan premium will increase from \$30.29 to \$31.72. The Reserve Component's monthly premium will increase from \$12.12 to \$12.69. For Reservist family members, the monthly single family member plan goes from \$30.29 to \$31.72 and the family plan premium will increase from \$75.73 to \$79.29.

The monthly single premium rate for an Individual Ready Reserve (IRR) sponsor plan and the separate IRR single family member plan will increase from \$30.29 to \$31.72. The monthly IRR family member premium will increase from \$75.73 to \$79.29. To learn more about TRICARE dental options and premium rates visit <http://www.TRICAREdentalprogram.com>.

TRICARE Continues to Offer Select OTC Medications at Zero Co-pay

TRICARE will continue the over-the-counter (OTC) medication demonstration project without copayments. That allows TRICARE beneficiaries to substitute over-the-counter versions for selected prescription drugs. OTC medications available through the program include allergy medications cetirizine and loratadine, and heartburn medications (proton-pump inhibitors) Prilosec OTC and its generic form omeprazole.

The two-year demonstration did not require a co-pay for covered OTC medications when it began at TRICARE retail pharmacies in October 2007. When the demonstration was extended in November 2009, it coincided with the start of a new pharmacy contract. A \$3 co-pay was required until systems changes could be made and that work is now complete. OTC medications

are generally less expensive than their prescription versions, by as much as 400 percent in some cases.

To receive covered OTC medications with no out-of-pocket costs, beneficiaries still need a prescription from their health care provider specifically for the OTC drug. After submitting the prescription at any TRICARE retail network pharmacy or the TRICARE mail-order pharmacy, the prescription for the OTC medication is filled at no cost.

Panel Reviewing Disability Ratings

FRA recommends that personnel who have been medically separated, deemed unfit for continued military service as a result of a physical disability under Chapter 61, received a combined disability rating of 20 percent or lower, and found ineligible for retirement, have their disability ratings reviewed by the new Physical Disability Board of Review (PDBR) to ensure fairness and accuracy.

This review panel was established by FY 2008 Defense Authorization Act (NDAA) and is authorized to recommend an increase in a disability rating, uphold the previous finding, or issue a disability rating when the previous board did not assign one. The board, however, is not able to recommend a lower rating. The Department of Defense has posted additional information on the PDBR and an application at www.health.mil/pdbr.

President Signs FRA Supported Legislation

President Obama recently signed into law FRA supported legislation "The Military Spouses Residency Relief Act" (S. 475), sponsored by Senate Veterans Affairs Committee Ranking Member Senator Richard Burr (N.C.). The law amends the Service Members Civil Relief Act to exclude, for voting and taxation, a person from losing his/her residency in a state for accompanying a spouse who is absent from the state due to military orders. This exclusion is identical to the exclusion provided to service members.