

MACOM: USAREUR

INSTALLATION: Army in Europe

SUBJECT: Dental Insurance for OCONUS Retirees

DISCUSSION: The health care of OCONUS retirees has been enhanced immeasurably since the passage of the Tricare-For-Life authorization in FY 01. The most serious remaining problem for OCONUS retirees continues to be access to affordable dental care.

In the majority of overseas locations, retirees are able to obtain only emergency care on a space-available basis in a military treatment facility because the available capacity is consumed taking care of active-duty soldiers and their family members, as it should be. Additionally, in many overseas locations, host nation dental standards are less than normal American standards and host nation dental insurance can be prohibitively expensive.

Military retirees in CONUS have been able to benefit from the non-subsidized TRICARE Retiree Dental Insurance Program for a number of years. Civil Service retirees in both CONUS and OCONUS locations have access to insurance plans that provide dental benefits. The TRICARE Family Member Dental Plan (TFMDP) covers the families of active-duty service members in both locations. Only military retirees residing OCONUS have no access to any form of dental insurance under this program.

Since the TFMDP already laid the groundwork by establishing OCONUS Provider Listings of host nation dentists who will accept American insurance and will provide quality care, the next logical step is to extend the services provided under that plan to OCONUS retirees and allow them the opportunity to enroll and receive care.

Contractors who currently manage the Program have repeatedly indicated their willingness to have OCONUS areas included in their contracts either through modification or re-solicitation.

Recommend Chief of Staff, Army, urge the Secretary of Defense to take all necessary action to expand the Retiree Dental Insurance Program to countries where there is a sufficient population to make it commercially viable, such as Germany and Korea, to permit beneficiaries to receive care in the country of residence.

APPROVED BY MACOM RETIREE COUNCIL CHAIRPERSON: Robert Mentell, Colonel, 17 June 1998

MACOM COMMENT: USAREUR supports this initiative.