Federal Veteran Benefit Changes for 2019

Note: All underlined text in this document is actually clickable links to various websites!

GI Bill

A provision of the <u>Forever GI Bill</u> that provides more benefits for science, technology, engineering and math (STEM) Programs will become effective Aug. 1, 2019. The VA will provide up to nine additional months of Post-9/11 GI Bill coverage to certain eligible individuals who are enrolled in a STEM program and use up all their GI Bill benefits. This applies only to veterans who already have completed at least 60 semester or 90 quarter hours and are in a STEM program that requires more than the standard 128 semester or 192 quarter hours for a degree. The VA can pay up to nine additional months of GI Bill benefits or \$30,000, whichever is less. Those using the Yellow Ribbon program and dependents using transferred benefits are not eligible.

Space-A Travel

Disabled veterans with a 100-percent disability rating are now eligible for Space-A travel.

New UCMJ Article

Article 128b will be added to the <u>U</u>niform Code of Military Justice, addressing domestic violence. It includes assault, intimidation, violation of a protective order, and damaging property or injuring animals in a domestic-assault situation.

More UCMJ changes can be found here.

High-Deployment Allowance for Reservists

A new law adds reservists mobilized under Section 1104(b) to those eligible for the high-deployment allowance of up to \$1,000 per month.

New Tricare Retiree Dental Program

The big news in <u>Tricare</u> coverage is the <u>replacement of the Tricare Retiree Dental Plan (TRDP)</u> <u>with the FEDVIP program</u>. Also, family members of active-duty personnel are now eligible for vision insurance through FEDVIP.

Stay on Top of Your Benefits

Military benefits are always changing. Keep up with everything from pay to health care by signing up for a free Military.com membership, which will send all the latest benefits straight to your inbox.

Related Topics (Space-A Flight)

Weblink: Military AdvantageVeteran BenefitsVeteran State Benefits

Be honest: You've always wanted to try a Space-A flight, but the uncertainty and lack of detail have always kept you from taking the leap. You're not alone. Are you ready to try it for yourself? Here's what you need to know...

5 Tips for Flying Space-A

- (1) What is Space-A Flight? Space Available travel is when military planes or charters have empty seats and offer them to waiting eligible passengers. Eligible means they did their homework, have the right paperwork, and really ... just got lucky.
- (2) What is your category? I got an email from a service member's father asking how he could fly on a Space-A flight to visit his son. The answer is, unfortunately, he couldn't. Space-A is only available for service members and their dependents. Active duty service members on emergency leave (Category I), or EML (Category II) get highest priority. Service members and any family with them traveling on leave get next priority, along with dependents of service members stationed overseas (Category III). After that comes dependents, whose service member is currently deployed 120 days or more (Category IV), students whose sponsor is stationed OCONUS (Category V), and retirees and reservists (Category VI).
- (3) Where are you going? Flights are tentatively announced 72 hours ahead of time, even for regularly scheduled flights. Download the Take-a-Hop app on your smartphone (\$6.99), which lists all AMC terminals and their contact information. Join the Space-A Travelers of USA Facebook page for specific advice on itineraries. Start calling the information lines of any terminals you plan to fly out of. Interested in Asia? Look into the Patriot Express, a regular shuttle from the West Coast. Maybe Europe is more your style? Check flight times on the Rotator from the East Coast. Or skip the jet lag and try to hop a flight to Key West!
- (4) Do you have all your paperwork? You must have your military ID card. You must have a copy of leave orders or EML orders. You must have a passport if you are traveling overseas. You must have a letter from your command verifying eligibility from the service member's command if you are in Category IV. You must have DD Form 1853 if you are a reservist. If you're heading out of the country, consider getting an international driver's license (\$25 from AAA) before leaving home, since an American license won't always allow you to rent a car overseas.
- **(5) Can you be flexible?** The more flexible you can be, the more fun you'll have. The simpler and more direct your itinerary, the more successful you may be. Expect planes to get delayed or rerouted. Bring food, books and games for the airport. Pack lighter than light, bring lots of money, and expect to end up somewhere unexpected. Be prepared to rent cars, purchase flights home, and rent hotel rooms. If you're going to spend money on a vacation anyway, and enjoy a little mystery in life, Space-A might be just the ticket!

New Dental and Vision Plans for 2019: Rates and More



4 Oct 2018 Military.com | By <u>Jim Absher</u>

You may have heard that in 2019 the <u>TRICARE Retiree Dental Plan is going to be replaced by the FEDVIP program</u>. What exactly does this mean to you?

What Is Happening?

Effective Jan. 1, 2019 the <u>TRICARE Retiree Dental Plan (TRDP)</u> will cease to exist, and will be replaced by the Federal Employees Dental and Vision Insurance Program (FEDVIP). The more than 3.3 million federal employees and retirees enrolled in FEDVIP consistently give it high marks for service and value. The FEDVIP program has 10 dental and four vision carriers to choose from.

Dental and Vision Insurance

Starting in 2019 all retirees will be able to enroll in a FEDVIP dental program. All retirees and family members of active duty members will also be able to enroll in a FEDVIP vision program. The existing TRICARE benefit of <u>one eye exam each year</u> is not going away. This new vision plan is voluntary, and allows you to get expanded vision coverage.

Dental Programs

FEDVIP has a total of 10 different dental plans to choose from, depending on your location:

National/International Plans

- Aetna Dental
- Delta Dental
- FEP BlueDental
- GEHA
- MetLife
- United Concordia Dental

Regional Plans

- Dominion Dental
- EmblemHealth
- Humana
- Triple-S Salud

Most plans offer offers a standard or high level benefit. The high level plan usually has a lower copay for covered services, more covered services, and a higher monthly premium. All plans also offer 3 different flavors of family coverage:

- Self only
- Self plus one
- Family

Coverage

Unlike TRDP, many FEDVIP dental plans have no deductible, the amount you must pay out-of-pocket before insurance kicks in. While TRDP also has a maximum payout of \$1,300 per person each year, FEDVIP usually has a higher maximum and some plans have no limits. And if you need a filling you would pay 20 percent of the cost under TRDP, under FEDVIP you normally pay nothing if using a network dentist. If you need crowns, dentures, or braces the coverage is similar under both plans. Some plans normally require you to be enrolled for 12 months before they will pay for orthodontics. When switching from TRDP to FEDVIP make sure you pick a plan with no waiting period if you want that treatment covered immediately.

Premiums

Like TRDP, the FEDVIP dental plans have different costs depending on where you live. Under TRDP your monthly premium could range from \$28.90 - \$40.60 per month for an individual to \$101.12 to \$143.48 for a family, depending on your location. Under FEDVIP your costs could range from \$18.81 - \$40.60 for an individual to \$56.40 - \$171.45 for family coverage, depending on your location. Like any other insurance product, the higher priced plans usually offer a lower copay, more covered services, and a wider selection of providers to choose from.

Vision Programs

FEDVIP vision insurance will let retirees, their families, and families of active-duty members choose from among the following insurance companies:

- Aetna Vision
- FEP BlueVision
- UnitedHealthcare Vision
- VSP Vision Care

Each plan offers a standard or high level benefit. The high level plan usually has a lower copay for covered services, and a higher monthly premium. All plans also offer 3 different flavors of family coverage:

- Self only
- Self plus one
- Family

Premiums

Monthly premiums range from \$6.70 to \$14.43 for self only to \$19.46 to \$43.38 for family coverage.

Coverage

All plans give you one eye exam, and a pair of glasses or supply of contact lenses each year. The participating eye doctors and retailers vary by plan, as do the copayments and the quantity of contact lenses or types of glasses you are able to purchase.

To Find Out More

<u>BENEFEDS has created a website</u> that lets you check out all the available plans for your location. The website allows you to see monthly premiums, review all plan coverage materials, see participating providers, and even compare different plans to see what may work best for your individual situation.

My advice to you: use the next rainy weekend, or five hour plane trip to slog your way through all the information. While many plans appear the same at first glance you may notice that your favorite dentist isn't available under one, or another plan may not pay for the contact lenses your daughter prefers.

You have to make a decision soon though. You can only sign up for both dental and vision insurance during the open season timeframe which lasts from Nov. 12 to Dec. 10. After that you are pretty much stuck in your decision until next year's open season, or if you have a "Qualifying Life Event" like adding a family member or moving to a new location. So, choose wisely, and good luck!

Keep Up With Changes in TRICARE and Your Other Benefits

Want to know about changes in military benefits as they happen? <u>Sign up for a free Military.com membership</u> to have the latest benefits news delivered directly to your inbox. Actual Link: https://www.military.com/newmembers/benefits-tricare-cta5-deers