

TRICARE Retiree Dental Program

Frequently asked questions about recurring credit card payments

A recurring charge to your credit card is an allowable method of paying your monthly TRDP premiums *if* (1) retired pay is not available to you or is insufficient to allow the mandated deduction from your retired pay, *and* (2) payment of your monthly premiums through electronic funds transfer (EFT) from your bank account is not an option for you. With the recurring charge to your credit card, your TRDP premium payments will always reach Delta Dental quickly and on time, and you'll never risk a possible lapse in coverage because you forgot to pay your monthly premium.

Q. My TRDP premiums are currently deducted automatically each month from my retired pay. Can I sign up for recurring credit card payments instead of the retired pay deduction?

A. No. Delta Dental's contract with the Department of Defense to administer the TRDP requires that monthly premium payments be collected automatically through retired pay deduction whenever possible. Enrollees whose monthly TRDP premium payments are made by automatic retired pay deduction are not eligible to sign up for the recurring credit card option.

Q. Although I'm not enrolled in the TRDP, my wife and two children are—but the monthly premium is still deducted automatically from my retired pay. Can I sign up for recurring credit card payments instead?

A. No. The contractual requirement described above still applies even though you are not enrolled but your family is. Since you receive retired pay and an automatic collection of your monthly TRDP premium from your retired pay has successfully been established using one of the six discretionary allotments allowed by law, you are not eligible to pay your monthly premiums with a recurring credit card charge.

Q. How soon after I sign up will the credit card charges begin?

A. The recurring charge to your credit card will be set up within five days after Delta Dental has received your completed and signed Recurring Credit Card Payment Authorization Form. The recurring charge to your credit card will take place on the fifth of every month or the following business day if the fifth is a non-business day (i.e., Saturday or Sunday) or holiday.

Q. What happens if I have reached my credit card limit and my credit card company won't authorize the recurring credit card charge?

A. If your recurring credit card payment is rejected, your premium payment will be considered past due. You will be notified of your options for paying the past-due amount separately from your monthly recurring credit card charge in order to bring your account to a current status. Failure to re-establish your recurring credit card charge for payment of your monthly premiums could result in termination of your enrollment in the TRDP.

Q. How do I change my credit card information for my recurring premium payment charge?

A. Please log on to the Consumer Toolkit[®] to change your information online. You can also make changes to your credit card information using one of the following three methods:

1. Complete and submit the convenient and secure online Customer Service Inquiry Form. Simply write your request to change your credit card information in the “Inquiry Details” box provided near the bottom of the form, attach a scanned copy of your completed and signed Recurring Credit Card Payment Authorization, and click “Submit” in the bottom right-hand corner to send your request electronically.
2. Call our Customer Service department toll-free at 888-838-8737 and request that your recurring credit card information be changed.
3. Send your request in writing along with a completed and signed Recurring Credit Card Payment Authorization Form to:

Delta Dental of California
Federal Government Programs
PO Box 537008
Sacramento, CA 95853-7008

Whether you complete the online inquiry form, call us or write to us, please be sure to provide the correct card name, card number, security code, and expiration date of the new card you wish to use.

Q. Can I choose on what day of the month I would like the recurring credit card charge to occur?

A. No. As noted above, your credit card will be charged for your premium payment on the fifth of every month or the following business day if the fifth is a non-business day (i.e., Saturday or Sunday) or holiday.

Q. Can I specify the amount I would like charged to my credit card?

A. No. With recurring credit card payments, your credit card can only be charged up to but not more than the amount of your current monthly premium.

Q. If a recurring credit card charge is rejected and my premium payment is past due, will my current premium due plus whatever amount is past due be charged to my credit card account?

A. No. As mentioned above, your credit card will only be charged up to but not more than the amount of your current monthly premium amount. You will receive an invoice for any past-due premium amount that will include options for paying the past-due amount separately from your recurring credit card charges in order to bring your account to a current status. Using the recurring credit card charge method of paying your monthly premiums will ensure your TRDP premium payments are received on time and help you avoid a lapse in coverage due to late payments or non-payment of your TRDP premiums.

Q. If I cancel my enrollment, will my recurring credit card charge cancel as well?

A. Yes. Your recurring credit card charge will stop once your enrollment is terminated. If the termination of your enrollment is effective on the first of the following month, a charge to your credit card for your current month's

premium payment will still occur unless you previously requested that Delta Dental stop your recurring credit card charges immediately.

Q. How do I sign up for the recurring credit card payment option?

A. It's easy to sign up for recurring credit card payments of your monthly TRDP premiums ***if*** you qualify for this option. All you need to do is log on to the Consumer Toolkit[®] at trdp.org to update your credit card information online. You can also print a copy of the Recurring Credit Card Payment Authorization Form, complete the requested information and return it to Delta Dental at the following address:

Delta Dental of California
Federal Government Programs
PO Box 537008
Sacramento, CA 95853-7008