

TRICARE Retiree Dental Program

Frequently Asked Questions on Electronic Funds Transfer (EFT)

Electronic funds transfer, or EFT, is the transfer of funds between bank accounts by electronic means rather than by a more conventional paper-based manual payment method, such as writing a check. Electronic funds transfer is a fast, easy and convenient way to pay your monthly TRDP premiums directly from your bank account. With EFT, your TRDP premium payments will always reach Delta Dental quickly and on time, and you'll no longer risk a possible lapse in coverage because you forgot to send in your monthly manual premium.

Q. My monthly TRDP premium is currently deducted from my retired pay. Can I sign up for EFT instead of having it paid through retired pay deduction each month?

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. At this time, only those TRDP enrollees who are billed directly for their monthly premium payments because they do not have retired pay available or their retired pay is insufficient to cover their premium amount deduction are eligible to sign up for EFT.

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 EFT?

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 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 for manual billing/EFT.

Q. How soon after I sign up will my monthly EFT withdrawals begin?

A. Your EFT will be set up with your bank within five days after Delta Dental has received your EFT enrollment form. The transfer of funds by EFT will take place on the 7th of every month or the following business day if the 7th is a non-business day (i.e., Saturday or Sunday) or holiday.

Q. What happens if there aren't enough funds in my account to cover my EFT withdrawal?

A. If Delta Dental is unable to receive funds from the transfer, your EFT will be cancelled immediately. You will receive written notification that your financial institution was unable to transfer funds for your TRDP premium payment to Delta Dental due to one of the following reasons:

- insufficient funds
- closed account
- incorrect routing and/or account number
- unable to locate account
- EFT not authorized by customer
- account holder deceased

Q. If I sign up for EFT but then decide I want to resume paying my premium by check, can I cancel my EFT?

A. Yes. You can discontinue your EFT at any time if you decide you no longer wish to have the funds for your monthly TRDP premiums transferred electronically out of your account. There are three ways to discontinue EFT:

1. Call our Customer Service department toll-free at 888-838-8737 and request that your EFT be discontinued.
2. Complete and submit the convenient online Customer Service Inquiry Form located on our website at

trdp.org. Simply write your request to discontinue your EFT in the “Inquiry Details” box provided near the bottom of the form, then click “Submit” in the bottom right-hand corner to send your request electronically.

3. Send your request in writing to:
Delta Dental of California
Federal Government Programs
PO Box 537011
Sacramento, CA 95853-7011

Q. How do I change my bank account information for my EFT?

A. You can make changes in your bank account information using the same three methods described above for cancelling an EFT. Whether you call us, complete the online inquiry form or write to us, please be sure to provide the correct ABA/routing number and account number for your new bank account. If you send a written request to change your bank account information, it would be helpful to include a VOIDED check or deposit slip for the new bank account you have designated for your EFT withdrawal.

Q. Can I choose on what day of the month I would like the electronic transfer of my premium payment funds to occur?

A. No. Depending on your financial institution’s normal business practices, the transfer of funds takes place on the 7th of every month or the following business day if the 7th is a non-business day (i.e., Saturday or Sunday) or holiday.

Q. Can I specify the amount of funds I would like transferred electronically from my bank account?

A. No. With EFT, the bank will never transfer more than your current monthly premium from your account. However, if the amount due is less than the monthly premium, that amount will be transferred.

Q. If I have EFT and my premium payment is past due, will my current premium due plus whatever amount is past due be withdrawn from my account?

A. No. As mentioned above, EFT will only allow a withdrawal of funds up to the 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 EFT withdrawals in order to bring your account to a current status. Using EFT will help 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 EFT cancel as well?

A. Yes. Your EFT will stop once your enrollment is terminated. If the termination of your enrollment is effective on the first of the following month, a withdrawal of funds for your current month’s premium payment by EFT will still occur unless you previously requested that Delta Dental stop your EFT withdrawal immediately.

Q. OK, I’m ready to get started. How do I sign up for EFT?

A. It’s easy to sign up for EFT. All you need to do is print the form from the TRDP website, complete the requested information and return it to Delta Dental at the address shown on the form.

For more information about signing up for EFT, call Delta Dental’s Customer Service department toll-free at 888-838-8737.

**The Defense Finance and Accounting Service and the Coast Guard, National Oceanic and Atmospheric Administration and U.S. Public Health Service finance centers establish an automatic retired pay allotment to collect the monthly premium once Delta Dental notifies the appropriate finance center that the retiree has enrolled in the TRDP. Enrollees whose monthly TRDP premium payments are made by automatic retired pay deduction are not eligible to sign up for EFT.*