

TRICARE® Retiree Dental Program

Enhanced Program



**A guide to the enhanced dental benefits
program for Uniformed Services retirees
and their eligible family members**



A word about the TRICARE Retiree Dental Program information in this brochure

This brochure has been designed to provide an overview of coverage and benefits under the Enhanced TRICARE Retiree Dental Program (TRDP). The information provided in this brochure is current at the time of printing; however, it is important to remember that changes to the TRDP can occur as public law and the federal regulations governing the TRDP are amended. For the most current information, visit the TRDP website at trdp.org.

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Overview

Since 1998, the TRICARE Retiree Dental Program (TRDP) has been the premier dental benefits program created by Congress especially for you and your eligible family members.

The TRDP began with only those basic dental services necessary to gain and maintain good dental health. Since that time, the program has seen numerous enhancements to its scope of benefits. Today, the Enhanced TRDP provides enrollees with the very best value available in a government-authorized dental benefits program.

The Federal Government Programs division of Delta Dental of California is proud to administer the TRDP under contract with the U.S. Department of Defense (DoD). The Enhanced TRDP is:

- Comprehensive, with a full scope of benefits ranging from basic diagnostic and preventive services and dental accident coverage, available immediately, to major benefits like crowns, bridges, dentures, implant services and braces, available after a 12-month waiting period.*
- An outstanding value, allowing you to maximize your cost savings and program value by choosing from an extensive network of participating dentists who have agreed to provide TRDP treatment at significantly reduced fees.
- Affordable, with low premiums and deductibles and generous maximums.
- Convenient, with our self-service website at trdp.org where you can find everything from the Dentist Directory for locating a TRDP network dentist to an electronic inquiry form and the Consumer Toolkit® which provides the ability to view claims and payment information online as well as sign up for electronic Explanation of Benefits notifications.
- Portable, meaning your dental coverage travels with you.

* May be waived for new retirees who enroll within four months after retirement



Who Is Eligible?

The TRDP is available to:

- Retired members of the Uniformed Services*, regardless of age.
- Members of the National Guard/Reserves who, regardless of age, have transferred to Retired Reserve status — including a retiree in the “gray area” who is entitled to retired pay but will not begin receiving it until age 60.
- The current spouse of an enrolled member.
- A child of an enrolled member up to age 21, or to age 23 if a full-time student, or older if disabled before losing eligibility.
- An unremarried surviving spouse or eligible child of a deceased member who died while in retired status or who died while on active duty for more than 30 days and whose eligible family members are not or are no longer eligible for the active duty family member dental program.
- A Medal of Honor recipient and eligible family members, or an unremarried surviving spouse/eligible family members of a deceased recipient.
- A current spouse and/or eligible child of a non-enrolled member with written, documented proof the non-enrolled member is (a) eligible to receive ongoing, comprehensive dental care from the Department of Veterans Affairs; (b) enrolled in a dental plan through employment and the plan is not available to family members; or (c) unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition.
- Former spouses and remarried surviving spouses are not eligible for the TRDP.

* The Uniformed Services include the U.S. Air Force, U.S. Army, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, U.S. Public Health Service and National Oceanic and Atmospheric Administration.



Easy Enrollment

Enrollment in the TRDP is available online at trdp.org, using our quick link to the Beneficiary Web Enrollment (BWE) website. An initial payment equal to two months' premiums is required upon enrollment and may be paid by credit card when enrolling online through the BWE.

The TRDP enrollment form can also be downloaded from trdp.org and mailed to Delta Dental with your initial payment equal to two months' premiums. Options for enrollment in the TRDP are Single Enrollment, Two-Person Enrollment, and Family Enrollment (three or more persons).

Coverage under the TRDP is effective on the first day of the month following enrollment, provided the enrollment information is accurate and eligibility can be confirmed with the Defense Enrollment Eligibility Reporting System (DEERS). Enrollees can verify their enrollment on their effective date of coverage (usually the first of the following month) by logging on to the Consumer Toolkit® on the TRDP website.

Overview of Coverage

The following chart depicts coverage under the Enhanced TRDP when treatment is provided by a participating TRDP network dentist. It is important to note that your cost share may be higher if treatment is provided by a dentist who is not in the TRDP network. More detailed information on all covered services, benefit levels, limitations and exclusions, program policies and payments for non-network dentists can be found in the Enhanced TRDP Benefits Booklet, available online at trdp.org.

Beneficiary Cost-Share	
Benefits available during the first 12 months of enrollment (upon coverage effective date)	
Diagnostic & Preventive Services (exams & cleanings)	0%
Basic Restorative Services (fillings, including one, two, and three surface tooth-colored fillings on back teeth)	20%
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment & extractions)	40%
Dental Accident Coverage	0%
Additional benefits available after 12 months of continuous enrollment or if enrolled within 4 months after retirement	
Cast Crowns & Onlays	50%
Bridges & Partial/Full Dentures	50%
Implants	50%
Orthodontics	50%
Deductible	\$50 per person, \$150 cap per family, per benefit year
Maximum	\$1,300 per person, per benefit year
Dental Accident Maximum	\$1,200 per person, per benefit year
Orthodontic Maximum	\$1,750 per person, per lifetime
Benefit Year	January 1 - December 31



Choosing a TRDP Network Dentist Will Save You Money

Visiting a network dentist in one of over 200,000 locations nationwide provides optimum savings on your TRDP dental care. Dentists who participate in the network have agreed to provide dental care to TRDP patients at reduced fees and accept those fees as payment in full for all services, prepare and submit all claims paperwork and accept payment directly from Delta Dental. All of these services provided by TRDP network dentists help you get the most value from the program while getting the highest quality of dental care available.

Of course, you can also seek treatment from any licensed non-TRDP network dentist. When you see a non-TRDP network dentist, Delta Dental pays the same percentage for the covered services but cannot guarantee the dentist's fees. Non-TRDP network dentists will bill using their customary fees, which most likely will be higher than the amount the TRDP allows for the service. You will be responsible for paying your cost share plus any difference between the TRDP allowed amount and the dentist's billed charge.

Enrollees who are seeking emergency dental care while traveling outside the TRDP service area and enrollees who reside permanently overseas also have options for choosing a dentist. Through Delta Dental's international dentist referral service, enrollees in the TRDP can get a referral to dentists and dental clinics in virtually any country in the world. Information on how to contact the international dentist referral service is available on the TRDP website at trdp.org.

Convenient Online Self-Service Tools

We have provided many convenient self-service tools to help you manage your program benefits — all within reach of your computer. A visit to the TRDP's dedicated, customer-friendly website at trdp.org allows you to take advantage of such easy-to-use features as:



- **Dentist Search**

The online dentist search function allows you to find a local TRDP network dentist in your area. Remember — seeing a TRDP network dentist whenever possible will ensure you get maximum savings, added program value and the very best in dental care. (Note: Delta Dental has many dentist networks — but not all Delta Dental dentists participate in the TRDP network. Make sure you are choosing a TRDP participating network dentist by using the Dentist Directory located only at trdp.org.)

- **Account management with the Consumer Toolkit®**

You can sign on to the online Consumer Toolkit® using the primary enrollee's social security number and date of birth to verify eligibility, get up-to-date benefits information, find out the amount of maximum and deductible used to-date and review processed claims and reimbursements.

- **Online program materials**

You can download and print a claim form, view the entire Benefits Booklet and find useful links to important government and dental health information.

- **Program updates by email**

Sign up to receive the latest program news and updates, quarterly newsletters, oral health articles and more by email.

- **Customer Service Inquiry Form**

The online Customer Service Inquiry Form allows you to contact Delta Dental electronically during a time that is convenient for you and to receive prompt responses to your specific questions about the TRDP.

- **Paperless Explanation of Benefits statements**

You don't have to wait anymore for a paper copy of your Explanation of Benefits statement (EOB) to arrive in the mail. Just log on to the Consumer Toolkit and sign up for paperless EOBs — and you'll receive an email notification from Delta Dental whenever a claim is processed. Once the notification arrives in your



email inbox, just click on the link in the message, sign on to the secure Consumer Toolkit and view your EOB immediately.

No computer access? The Interactive Voice Response (IVR) telephone system at 888-838-8737 operates 24 hours a day, seven days a week to provide automated information such as:

- Eligibility verification, claim status, maximum used-to-date and remaining deductible amount
- A complete breakdown of TRDP covered services, including time limitations
- A list of dentists (including specialists) in a specific area that can be faxed or mailed to you

Portability

When you live or travel anywhere in the service area — which includes the 50 United States, the District of Columbia, Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands and Canada — simply visit any TRDP network dentist for care whenever possible*.

When travelling outside this area, enhanced program enrollees are covered only for emergency dental services. Enrollees in the enhanced program who reside permanently outside this service area may obtain the full scope of TRDP benefits anywhere in the world.

Terms of Enrollment

Enrollment in the TRDP is voluntary. Each new enrollee agrees to fulfill an initial 12-month enrollment period. Once the initial enrollment period has been satisfied, enrollment can continue on a month-to-month basis.

* TRDP network dentists are not available in the Northern Mariana Islands and Canada.



The TRDP has a 12-month waiting period for major benefits like crowns, bridges, implant services and braces. However, you may be eligible for a waiver of the waiting period for these benefits if you are a new retiree who elects to enroll in the TRDP within four months after your retirement from active duty or transfer to Retired Reserve status. All prospective enrollees should check DEERS prior to enrolling to verify that all their information is up to date.

There is a grace period of 30 days from the coverage effective date during which new enrollees may rescind their enrollment without further obligation, provided no TRDP services have been used during that period. Enrollees who do not exercise the option to rescind within the 30-day grace period must remain enrolled in the TRDP for the duration of the initial 12-month period without further opportunity for voluntary disenrollment.

Verifying Eligibility and Updates to Your Information

Delta Dental verifies member eligibility through DEERS. It is important that DEERS contains up-to-date information for each family member, so please ensure personal information is updated to avoid unnecessary processing delays.

DEERS information may be updated in one of the following ways:

- Online at <https://www.dmdc.osd.mil/milconnect/>. Your DS logon, CAC or DFAS myPay login/password is required.
 - In person at a Uniformed Services identification (ID) card-issuing facility. To locate the nearest facility, visit www.dmdc.osd.mil/rsl. Please call ahead for hours of operation and for detailed instructions.
 - Call the Defense Manpower Data Center Support Office at 800-538-9552. Hours of operation are Monday – Friday from 5:00 a.m. – 5:00 p.m. Pacific Time, except on federal holidays.
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- Fax changes to DEERS at 831-655-8317. The sponsor's Department of Defense Benefits Number (DBN) and/or social security number must be included with the faxed documents.
 - Mail changes to: Defense Manpower Data Center Support Office, 400 Gigling Road, Seaside, CA 93955-6771.

DEERS information may be verified by contacting the nearest Uniformed Services personnel office (where ID cards are issued). Only sponsors or those authorized by power of attorney can add or delete a family member. Family members age 18 and older may update their own contact information.

Premiums

The Enhanced TRDP has been designed to provide you with comprehensive dental benefits at an affordable cost. Monthly premium amounts will vary depending on where you live and the number of family members enrolled.

Premium rates for the TRDP are updated on January 1 of each benefit year. For current premium rates, visit the website at trdp.org.

Federal law mandates that monthly premiums for the TRDP be deducted automatically from Uniformed Services retirement pay. For enrollees whose Uniformed Services retirement pay is determined to be unavailable or insufficient to allow the automatic deduction, Delta Dental will provide information on setting up electronic funds transfer (EFT) of their monthly premiums from their bank account. If an EFT cannot be established, a recurring monthly premium payment by credit card will be required.

TRICARE Retiree Dental Program Contact Information

- **Program Information and Inquiries**
trdp.org
- **Claims Submission**
Delta Dental of California
Federal Government Programs
PO Box 537007
Sacramento, CA 95853-7007
- **Interactive Voice Response (IVR) System**
888-838-8737
24 hours a day, 7 days a week.
- **Customer Service**
888-838-8737
Monday – Friday (excluding holidays)
8:00 a.m. – 8:00 p.m. Eastern Time
866-847-1264 TTY/TDD



The DELTA DENTAL logo features a white triangle icon to the left of the words "DELTA DENTAL" in a bold, white, sans-serif font, all contained within a black rectangular background.

trdp.org