TRICARE® Retiree Dental Program
Introduction

• TRDP established 2/1/1998
• Approximately 1.4 million enrollees
• New TRDP contract 1/1/2014
  – Increase in annual and dental accident maximums
  – Increase in lifetime orthodontic maximum
  – A third cleaning covered for children and adults with diagnosed type 1 or type 2 diabetes
  – No change to Basic Program
TRDP coverage is offered worldwide:

- Enhanced Program
  - The 50 United States & District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, Commonwealth of the Northern Mariana Islands, and Canada, plus coverage for emergency services overseas

- Enhanced Program for those living overseas
  - Coverage available worldwide

trdp.org
Eligibility

• Members of the Uniformed Services who are entitled to retired pay, including those age 65 and over
• Members of the National Guard/Reserve who are in Retired Reserve status, regardless of age
• Current spouses and eligible children of enrolled members
Eligibility (Continued)

• Unremarried surviving spouses & eligible children of deceased members who died while in retired or active duty status

• Current spouses and eligible children of non-enrolled members, under limited circumstances

• Medal of Honor recipients and their eligible immediate family members

*Verified through the Defense Enrollment Eligibility Reporting System (DEERS)*
Updating Your Information

- Keep your contact information up to date
  - Online: www.dmdc.osd.mil/appj/address/
  - By fax: 831-655-8317
  - Visit an ID card-issuing office: www.dmdc.osd.mil/rsl
  - More information: www.tricare.mil/DEERS

- **Important:** Visit your local ID card office (RAPIDS site) (www.dmdc.osd.mil/rsl/) to update your DEERS record to reflect your retirement date

- Remember to register/update DEERS whenever there is a change in family status/address
Enrollment

• Two convenient ways to enroll:
  – Online through the TRICARE Beneficiary Web Enrollment (BWE) website www.tricare.mil/bwe or trdp.org
    • DFAS myPay Acct, Common Access Card (CAC) or DS Logon
  – Print application at trdp.org and mail it to Delta Dental
    • Retiree submits application and premium prepayment, eligibility verified through DEERS

*Enroll within four months after retiring for waiver*
• Enrollment Commitment
  – Initial 12-month commitment
  – Continuing month-to-month
  – 30-day grace period
• Delta Dental processes application
  – Coverage begins the first day of the month following acceptance of the enrollment application and eligibility verification
• Access benefits booklet online at trdp.org
• Enrollment cards received in 2-3 weeks
Premiums

- Premiums vary by region
  - 5 premium regions based on ZIP code

- Monthly premium ranges for 1/1/14 – 12/31/14
  - Enhanced Program
    - Single: $26.02 – $41.31
    - Two Person: $52.24 – $81.34
    - Family (3 or more): $93.08 – $144.23
Premiums

- Billing
  - Mandatory allotment from retired pay
  - EFT or recurring credit card required when allotment cannot be established

- Premium prepayment
  - Two-month prepayment required upon enrollment
  - Once allotment is established, we refund any remaining prepayment premium in the third month of enrollment
It’s a simple equation:
TRDP Avg Annual Premium $399, Get $492 in Services = Net Gain!

• Average premium you pay for a year of TRDP is $399
• Average cost for routine exams, x-rays and cleanings is close to $492
• Pay zero for these services when you see a network dentist
• TRDP coverage for basic services helps keep your money in your pocket
Program Features

• Expansive nationwide dentist network, in over 240,000 locations

• Annual maximum
  – Enhanced Program: $1,300
  – Basic Program: $1,000

• Deductible:
  – $50 ($150 family cap)

• Dental accident coverage: $1,200
  – Enhanced Program only

• Coordination of Benefits
Covered Services

- Preventive & diagnostic 100%
- Basic restorative 80%
- Endodontic, periodontic oral surgery & anesthesia 60%
Additional Covered Services*

- Dental implants, cast crowns & onlays  
  50%

- Bridges & partial/full denture  
  50%

- Orthodontics  
  50%

*After 12 months of continuous coverage, unless enrolling within 4 months of retirement from active duty
Orthodontics*

- Subject to a 12-month waiting period
- Not subject to annual deductible
- Separate $1,750 lifetime maximum
- Coverage for both children and adults
- Coverage for treatment in progress

* Enhanced Program only
TRDP Network Dentists

More cost savings, best value, 22% savings puts money back in your pocket

• Accept the TRDP allowed fee as the maximum billing fee for covered services
• Charge only the applicable estimated cost share at the time of service
• Submit your claim to Delta Dental at no charge
• Two cleanings, two exams and one set of bitewing x-rays in a 12-month period with no cost share (Enhanced Program only)
TRDP Network Dentists

• Finding a TRDP network dentist
  – Search from over 240,000 dentist locations via our online dentist directory trdp.org
  – Call the Interactive Voice Response (IVR) system to request a list 888-838-8737
  – Ask your dentist to join the network
Out-of-Network Dentists

- Other Licensed Dentists (Delta Dental Premier® and Non-Delta)
  - You pay any difference between the allowed amount and the Delta Dental Premier® dentist’s fee on file
  - Bill you their normal fees and you pay the difference
  - Fees are likely to be higher than TRDP allowed amount
  - May not submit paperwork for you
  - You may be responsible for full payment at the time of service

- Better to use a network dentist or nominate your dentist to become network
Visit trdp.org

• Self Service Tools at Your Fingertips
  – Enroll at your convenience via online or print application
  – Find a TRDP Network Dentist
  – Learn how to save even more with the TRDP
  – Read program benefits booklet and newsletter
  – Sign up with your email to receive program newsletter/updates
  – Socialize with us on:
    • Facebook.com/deltadentalins
    • Twitter.com/deltadentalins

• Everything you need to know about TRDP is online!
Consumer Toolkit

• Your Program Information at Your Convenience

• Located on the trdp.org website
  – Once enrolled register to use our Consumer Toolkit
  – View benefit breakdown, processed claims and annual maximum used to date
  – Go paperless and sign up for an email notification when your claim is processed
Dental Care: Your Gateway to Good Health!

- Many medical conditions (incl. heart disease, diabetes, cancer) can be detected in early stages by dentists
  - Swollen or bleeding gums, ulcers, dry mouth, bad breath, metallic tastes – can be indicators

- Dental care is prevention!
  - Regular dental exams and cleanings
  - Treat dental infections immediately
  - Good hygiene – brushing 2x per day for 2-3 mins; flossing daily
  - Healthy, nutritious diet low in sugar and starch

- Cleanings for diabetics – 3x per year under Enhanced

- SmileWay Wellness site

* Connect with us on Facebook and Twitter for wellness and dental health tips!
Questions?