

TRICARE Retiree Dental Program (TRDP): Provider Fact Sheet

What is the TRICARE Retiree Dental Program?

The TRICARE Retiree Dental Program (TRDP) is a *voluntary* dental benefits program of which the enrollees pay 100% of their coverage premium. The program was first authorized by Congress in the National Defense Authorization Act of 1997

The US Department of Defense awarded the first five-year contract to Delta Dental of California Federal Government Programs with the program officially beginning on February 1, 1998. The Department of Defense awarded a second five-year contract, effective May 1, 2003 to Delta Dental to continue the administration of the program. As of October 1, 2008, a third five-year contract was again awarded to Delta Dental for the administration of the TRDP through September 2013.

At inception the program offered affordable, limited basic and preventive dental coverage to Uniformed Services retirees and their family members; this was to become the Basic Program (group # 4600). Additional legislation in 2000 added to the scope of the program to include more comprehensive coverage. This became the Enhanced Program (group # 4601). Now the TRDP only offers the Enhanced Program with new enrollments in the Basic Program discontinued as of August 31, 2000. Those enrollees who wish to retain their Basic Program coverage are allowed to or they may transfer coverage to the Enhanced Program. The Enhanced Program offers a full scope and wide-range of benefits including orthodontics and dental accident benefits. With the October 1, 2008 contract, dental implants, 1-surface and 2-surface posterior composite restorations and an increase in the life-time maximum for the orthodontic benefit were included as covered benefits under the Enhanced Program.

I am already a Delta Dental dentist participating with the local Delta Dental. Am I automatically a participating TRDP Dentist?

With the inception of the TRDP in 1998, the Delta Dental *Legion* network, formerly know as *Delta Dental Select* network, was formed. It is a separate network from other Delta Dental networks with contract administration performed by Delta Dental of California Federal Government Programs. Beginning May 1, 2003, the TRDP participating network included the Delta Dental PPO (DPO in Texas) dentist network, in addition to the Delta Dental Legion network. Delta Dental Premier® dentists are not considered participating network dentists for the TRDP but are required to abide by the local Delta Dental Premier agreement with regard to fees, balance billing, collecting co-payments and submitting claims for all Delta Dental members.

What is the Service Area for the TRDP?

The service area for those enrollees covered under the Basic Program is the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. For those enrollees in the Enhanced Program the standard coverage area is the same as under the Basic Program with expansion to world-wide coverage for emergency services added as of October 1, 2008.

Additionally the TRDP is being offered for the first time to those eligible who reside overseas on a permanent basis for the same coverage as the Enhanced Program; this is know as Enhanced-Overseas Program (group # 4602).

What are the benefits of the TRDP?

This is a summary of the benefits under the two TRDP benefit programs. More details can be found on the TRDP website or in the TRDP Dentist's Handbook.

| TRDP Covered Services at a Glance | | | |
|--|-------------------|-------------------|-------------------|
| Benefits | Basic Program | Enhanced Program | |
| | | First 12 Months | After 12 Months |
| Diagnostic | 100% | 100% | 100% |
| Preventive | 80%-100% | 80%-100% | 80%-100% |
| Basic Restorative ¹ | 80% | 80% | 80% |
| Endodontics | 60% | 60% | 60% |
| Periodontics | 60% | 60% | 60% |
| Oral Surgery | 60% | 60% | 60% |
| Major Restorative | NAB* | NAB* | 50% |
| Prosthodontics | NAB* | NAB* | 50% |
| Dental Implants | NAB* | NAB* | 50% |
| Orthodontics ² | NAB* | NAB* | 50% |
| Dental Accident | NAB* | 100% | 100% |
| Deductible | | | |
| Annual Deductible per patient ³ | \$50 ⁴ | \$50 ⁴ | \$50 ⁴ |
| Maximum Benefits | | | |
| Annual Maximum per patient ⁵ | \$1,000 | \$1,200 | \$1,200 |
| Annual Maximum for Dental Accident per patient | NAB* | \$1,000 | \$1,000 |
| Lifetime Maximum for Orthodontics | NAB* | NAB* | \$1,500 |

*NAB = Not a benefit

¹ Amalgam allowance for three and four surface posterior composites covered under the Enhanced Program; one and two surface posterior composite restorations are covered as of 10/01/2008 under the Enhanced Program

² Children and adults are eligible for orthodontics

³ Diagnostic, preventive services are covered at 100%; orthodontics & dental accident are exempt

⁴ Family deductible limit of \$150

⁵ Diagnostic and preventive services covered at 100% are exempt

The benefit year for the TRDP is October 1 through September 30 of each year

Claims are processed based on the Delta Dental national processing policies. Frequency and waiting periods for certain benefits as well as exclusions are based on contractual requirements.

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Where do I submit claims for TRDP patients?

All claims should be submitted using the retiree's (sponsor's) identification (ID) number. Special claim forms are not required although a claim form is provided on our website at trdp.org. Claims may be submitted electronically using payer ID# DDPFS or mailed to:

Delta Dental of California
Federal Government Programs
P.O. Box 537007
Sacramento, CA 95853-7007

How will I be reimbursed?

All Delta Dental dentists treating TRDP enrollees will be paid directly as part of their Delta Dental Participating Dentist Agreement. If you are a Delta Dental PPOSM dentist you will be paid based on your PPO allowance as established by your local Delta Dental member company, regardless of other Delta Dental agreements you may have.

For Delta Dental Premier dentists, payment will be based on an established non-TRDP participating fee schedule, with Premier dentists being held to collecting only to your Delta Dental Premier filed fee.

For services provided by non-Delta Dental dentists, payment will be based on an established non-TRDP participating fee schedule; payment will be made to the patient unless the assignment of benefits section is signed by the patient (or guardian).

How do I find more information on the TRDP?

Additional information on the TRDP is easily available by accessing our website at trdp.org. The website provides a detailed list of covered services with limitations and exclusions as well as other program information.

The Dental Office Toolkit[®] (DOT) is available on the TRDP website and allows the dental office to submit claims and predeterminations electronically, edit and delete submitted claims, check claim status, receive payments electronically, as well as verify eligibility and benefit information all at NO COST.

TRDP Contact Information

Delta Dental of California
Federal Government Programs
P.O. Box 537007
Sacramento, CA 95853-7007

Toll-free: 888-838-8737
trdp.org

