

In Touch

with the
TRICARE Retiree Dental Program



Fall 2011

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This newsletter for enrollees and beneficiary liaisons of the TRICARE Retiree Dental Program is published quarterly by Marketing and Communications in the Federal Government Programs division of Delta Dental of California. Your comments and suggestions are welcome and should be directed to:

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Happy holidays and birthday wishes from Delta Dental of California's Federal Government Programs division and the TRDP

The holidays are fast approaching, and as the administrator of the TRICARE Retiree Dental Program, all of us in Delta Dental of California's Federal Government Programs division wish all our TRDP enrollees, installation contacts and their families a happy holiday season. We appreciate your ongoing participation and support of the TRDP, which now provides over 1.3 million individuals with the very best in dental coverage available to our retired military families. As we begin the fourth year of our five-year TRDP contract, we look forward to continue serving you in 2012 and beyond.

During the last three months of 2011, we proudly celebrate the birthdays of three of the seven branches that comprise the Uniformed Services—the National Oceanic and Atmospheric Association, on October 3; the U.S. Navy, on October 13; and the U.S. Marine Corps, on November 10—as well as the U.S. National Guard, whose birthday falls on December 13. We congratulate and sincerely thank all the fine men and women who serve and have served their country as members of these service branches.

Let Delta Dental know about changes in your TRDP account information

As a TRICARE Retiree Dental Program (TRDP) enrollee, it's important that Delta Dental is able to reach you with important program news and information concerning your claims, benefits or changes that could affect your enrollment. Neither the finance center that disburses your retired pay nor any other government source, such as the Defense Enrollment Eligibility Reporting System, notifies Delta Dental when changes in your information occur that could impact your TRDP enrollment account. Additionally, Delta Dental cannot make any changes to your TRDP account when updated information is submitted on a claim form.

Outdated account information can prevent you from getting important notices regarding your coverage under TRDP as well as cause delays in processing your claims and receiving payments. If you have any changes in your personal information—such as a change in your marital or student's status, a name and/or address change, or the death of an enrolled spouse or family member—it is important that you notify Delta Dental as soon as possible.

For your convenience, the ability to change your account information is now available through the Consumer Toolkit®. You may also use the online Customer Service Inquiry Form available at trdp.org to make any changes in your TRDP account information or call us toll-free at 888-838-8737 with the correct information.

Delta Dental will continue use of military retirees' social security numbers

As you may know, the Department of Defense (DOD) recently implemented a comprehensive program to replace the social security number (SSN) on all military identification cards (ID) with a unique DOD ID number and an 11-digit DOD Benefits Number (DBN). However, the TRICARE Management Activity (TMA) has determined that Delta Dental will continue to use social security numbers throughout the remainder of the current contract as the sole means of identifying retirees who are eligible to enroll or who are enrolled in the TRDP. Retirees must also continue to use their SSN when corresponding with Delta Dental regarding the TRDP. The use of any alternate identification number will result in the delay of processing claims and correspondence.

TMA's decision was based on an extensive evaluation of the systems currently in place and the modifications that would be required to accommodate acceptance of the DBNs, which are currently not available to Delta Dental. Should TMA require Delta to implement the acceptance of DBNs, the cost of implementation would have to be added to the monthly premium, so this implementation delay will help in keeping the cost to beneficiaries as low as possible.

We appreciate your concerns about security and assure you that we take the protection of our enrollees' personal information very seriously. With those concerns in mind, we encourage you to review our Notice of Privacy Practices.

The Smile Corner • • •

What does a dentist do on a roller coaster? *He braces himself.*

Why did the guru refuse Novocain when he went to his dentist? *He wanted to transcend dental medication.*

What did the dentist see at the North Pole? *A molar bear*

What was the dentist doing in Panama? *Looking for the Root Canal*

Where does the dentist get his gas? *At the filling station*

How did the dentist break his mirror? *AcciDENTALLY*

FROM THE FRONT LINES

By Steve Morgan, Marketing Representative – Pacific West region, Guam, American Samoa and the Northern Mariana Islands (AZ, CA, HI, NM, NV, OR, TX [*Fort Bliss only])*

The TRICARE Retiree Dental Program (TRDP) celebrated its 13th birthday earlier this year—and it's exciting to see how far the program has progressed since it began in 1998. I have been a marketing representative for the TRDP for the entire 13 years of the program and today still very much enjoy meeting and working with the large yet close-knit retired military community.

I hosted a table at a Retiree Appreciation Day held recently at Luke Air Force Base in Glendale, Arizona. Mr. and Mrs. Davis approached my table and told me they were enrolled in the TRDP. They were currently traveling from their home in Utah to Arizona, where they were planning to spend the winter. (If you are a resident of Arizona, you know that Mr. and Mrs. Davis are now unofficially referred to as "snowbirds.") Although the couple was very happy with their dentist in Utah, they were confused as to how to go about finding a new dentist while they were in Arizona.

I took some time to explain to Mr. and Mrs. Davis that while TRDP enrollees have the option to go to any licensed dentist anywhere in the service area, the most cost-effective way to use the TRDP benefit was to see a TRDP participating network dentist. I told them that dentists who participate in the TRDP network have agreed to provide treatment to TRDP enrollees at reduced rates (significantly less than the fees they would normally charge a patient for a covered benefit). Mr. and Mrs. Davis were delighted to learn that the dentists listed on our online Dentist Directory also agreed to prepare and submit their claims-related paperwork and that they would be responsible only for their applicable copayments and deductible; Delta Dental would send payment for the remaining balance to the dentist. I was able to show them a list of several participating dentists located within a few miles of their winter home in Arizona. They were so excited about the money they could save on their dental costs that when they returned to their home in Utah, they vowed they would tell all their friends and urge their longtime dentist to strongly consider joining the TRDP participating dentist network!

It was easy for the Davises to find a TRDP network dentist close to home—and it is just as easy for you to find a network dentist in your area. Simply go to the online TRDP dentist directory and enter the search criteria requested to display a list of TRDP participating network dentists near where you live or work.

The TRDP has come a long way in 13 years. On behalf of everyone who works directly with our customers or behind the scenes at Delta Dental, I would like to thank you for your continued support of the TRICARE Retiree Dental Program. We really do enjoy helping to "keep you smiling"!

EFT is a convenient option for manually billed TRDP enrollees

Electronic funds transfer, or EFT, is a fast, easy and convenient way to transfer funds between bank accounts by electronic means rather than by the more conventional, manual payment method such as writing a check. Electronic funds transfer ensures that TRDP premium payments will always reach Delta Dental quickly and on time and eliminates the possibility of a lapse in coverage because of a missed or forgotten monthly premium payment.

Although Delta Dental's contract with the Department of Defense to administer the TRDP requires monthly premium payments to be collected automatically through retired pay deduction whenever possible, some TRDP enrollees must be billed directly for their monthly premium payments because they either do not have retired pay available or their retired pay is insufficient to cover their premium amount deduction. At this time, only these enrollees are eligible for electronic funds transfer of their premium payments.

It's easy to sign up for EFT—especially since you can now enroll in EFT directly through the Consumer Toolkit®. If you wish, however, you can also 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 on EFT, including how to authorize the electronic transfer of premium funds from your selected account to Delta Dental and a list of frequently asked questions, please visit the Enrollee Resources page on our website.

SOME IMPORTANT DATES TO REMEMBER

October

- 3 – NOAA birthday (1970)
- 10 – Columbus Day
(2nd Monday)
- 13 – Navy birthday (1775)
- 24 – United Nations Day
- 28 – Dedication of the Statue of
Liberty (1886)
- 31 – Halloween

November:

- 10 – Marine Corps birthday (1775)
- 11 – Veteran's Day
- 22 – JFK assassinated (1963)
- 24 – Thanksgiving Day
(last Thursday)

December:

- 7 – Japan bombs Pearl Harbor (1941)
- 13 – U.S. National Guard birthday
(1636)
- 16 – Boston Tea Party (1775)
- 18 – New Jersey became the third
state (1787)
- 20 – Hanukkah begins (sundown)
- 22 – Winter Solstice
- 25 – Christmas Day
- 26 – Kwanzaa

Smart and savvy TRDP enrollees use all-new features of the Consumer Toolkit® to manage their dental benefits

The convenient, self-service Consumer Toolkit has long been available to TRICARE Retiree Dental Program (TRDP) enrollees to verify their eligibility, get up-to-date benefits information, find out the amount of their annual maximum and deductible that has been used to date, review processed claims and reimbursements, and even print extra ID cards for family members.

Some new features have been added recently to the Consumer Toolkit that make it an even more dynamic tool, letting TRDP enrollees manage and stay well-informed about every aspect of their dental benefits program, all in one place, 24 hours a day, seven days a week. New enrollment enhancements made to the toolkit include the ability to do the following:

- Change or update the sponsor's (primary enrollee's) address, home or alternate telephone number and email address
- Make minor corrections to the names or birthdates of sponsor, existing spouse or dependent
- Add a spouse or dependent child under age 23
- Re-enroll in the TRDP

New billing features allow enrollees to view their current account balance and billing transaction history, print an account statement, and pay past-due premiums (for either a government allotment or electronic funds transfer account). Enrollees who are billed directly for their TRDP premiums can now make their premium payments via the Consumer Toolkit using a credit card or electronic check, sign up for electronic funds transfer (EFT), and even change EFT account information.

Log on now to the Consumer Toolkit and begin managing your TRDP account. If you are new to the toolkit, you must first register with a username and password before you can begin using all the great features that are available to you.

Got questions?

Per the schedule established in the TRDP contract, monthly premium rates changed for the fourth contract year beginning October 1, 2011 and ending September 30, 2012. Here are answers to some of the questions we are frequently asked around the time each year when the premium rates are adjusted.

Q. You recently notified us that the TRICARE Retiree Dental Program (TRDP) premiums increased again with the new contract year that started October 1, 2011 and ends September 30, 2012. Why do the premiums increase every year?

A. At the time the current TRDP contract was awarded, premiums were established for each year of the contract in order to allow for projected changes in the cost of dental care. As a government-authorized program, Congress and the Department of Defense mandated the scope of benefits and regulations of the TRDP, including premium rates. These rules and regulations of the TRDP are subject to modification only as authorized by further legislation or regulatory changes.

Q. Can I pay all my monthly premiums, in advance, in one lump sum rather than have them taken out of my retired pay each month?

A. No, since your TRDP premiums are collected automatically each month through retired pay deduction and the automatic deduction is directed by federal law (Title 10 of the United States Code, Section 1076c) using one of six discretionary allotments. If retired pay was not available to you or was insufficient to allow the allotment amount, you would be billed directly for your premiums and therefore could pay them in one lump sum if you wished.