

# In Touch

*with the TRICARE Retiree  
Dental Program*



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### *Happy Holidays to our service members and their families...*

*It's the time of year to gather together to reminisce about the years gone by and celebrate the holiday season. Here at Delta Dental and the TRDP, we honor you and say thank you for your service to our country, both past and present. We wish you all a Happy Holiday Season and look forward to 2010 as a new year filled with peace, prosperity and hope for the safe return of our troops abroad.*

### **TRDP premiums changed October 1**

By now you will have been notified that the monthly premiums for enrollees in both the Basic and Enhanced TRICARE Retiree Dental Program (TRDP) underwent a slight change on October 1, 2009. Premium rates for single, two-person and family enrollments were scheduled to increase minimally this year, and will increase again each subsequent contract year, per the requirements of Delta Dental's contract with the Department of Defense to administer the TRDP that began on October 1, 2008.

Enhanced Program premium rates for the current contract year (October 1, 2009 through September 30, 2010) can be located by logging on to the TRDP web site. Once Enhanced Program enrollees enter their primary residence ZIP Code as prompted, the screen will display the appropriate premium rates for each of the three enrollment options in their specific region. Enrollees in the Basic Program can find out their current rates by calling 888-838-8737.

TRDP enrollees are reminded also that on October 1, their annual maximum started over. This means that for the current contract year, the TRDP allows each sponsor and enrolled family member \$1,200 (or, for Basic Program members, \$1,000) to apply to all their covered dental services. Enrollees who began their TRDP coverage in October of 2008 have now satisfied their 12-month waiting

## **Important dates to remember**

### November

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

### December

- 7 – Japan bombed Pearl Harbor (1941)
- 12 – First day of Hanukkah
- 13 – National Guard birthday (1636)
- 16 – Boston Tea Party (1775)
- 18 – New Jersey became the third state (1787)
- 21 – Winter Solstice
- 25 – Christmas
- 26 – First day of Kwanzaa

period and are therefore eligible for major services like crowns, bridges, dentures, dental implant services and orthodontics. Since routine services like checkups, cleanings and x-rays do not count against the maximum, TRDP enrollees begin well ahead of the premium increase that occurs each October 1.

## How much do cavities really cost?

A recent study conducted by the Delta Dental Plans Association found that the cost of a cavity over your lifetime can run higher than \$2,000. In fact, the study found that the average cost to maintain a restored cavity in the molar of a 10-year old reaches \$2,187 by the time he or she is 79!

One reason for the high cost of cavities is that fillings wear out over time and must be replaced, often with much more expensive restorations such as crowns. The lifetime cost of cavities also increases when a decaying tooth requires a root canal or must be extracted and replaced with a prosthetic tooth.

It's good to know, however, that most cavities can be avoided with easy, routine preventive care—such as brushing twice a day, flossing at least once daily, eating a balanced diet and getting regular dental checkups. Using your TRDP benefits to obtain your annual examinations, cleanings and other preventive services can help prevent dental cavities and avoid the need for more expensive treatment later on.

## Fun facts:

- The soreness you feel when you burn your mouth on mozzarella cheese has a name: “pizza palette.”
- Only the common cold beats tooth decay as the most prevalent disease in the United States – even though a third of us make it all the way to the age of 17 without ever getting a cavity.
- Your teeth are as unique as your fingerprints. In fact, even identical twins have different “dental fingerprints”!

Source: Michigan Dental Service

## The Smile Corner

Q. What does a dentist do on a roller coaster?

A. He braces himself!

Did you hear about the dentist who planted a garden? A month later, he was picking his teeth...!!

# From the front lines

**By Doug Elsesser, TRDP Marketing Representative - Gulf region, Puerto Rico & U.S. Virgin Islands**

As a fellow Navy retiree, one aspect of my job that I hold near and dear to my heart is the camaraderie and military history I share with our customers. I view this job as one of living history because of the people I meet and the stories they tell me. I can never get enough of their anecdotes, and I often pass them on to my coworkers and friends.

One story in particular melts my heart every time I think about it. During my first-ever visit to Fort Buchanan in Puerto Rico, I met several older gentlemen at an event and started a friendship with them that grew stronger each time I went back. In September of 2008, I visited Fort Buchanan again and met up with the seven gentlemen, who range in age from 76 to 85. I surprised one of them at the PX early in the week; when he recognized me, his eyes just lit up and he said...well, he's an old sailor, so I really can't say what he said, but he was definitely excited to see me! He told me that if I came back the next day, he would round up the “posse” and we would all meet for coffee.

The next morning all the guys were there, including my favorite buddy who made it a point to come and say “hello” even though his wife was in ill health. I sat with them for a while on Wednesday and then again on Thursday. Each day when I left, my face literally hurt from laughing so much while they told their tales about having served in the military during World War II, Korea and Vietnam as well as all the years in between. They shared stories with me that you will never see on the History Channel or read about in books. These guys are truly a joy to be around and full of so much life.

On that Thursday as we were all leaving, they told me that I was an “official” member of their group. That was pretty overwhelming for me. I thought about how great it is that a group of men who are some two generations older than I am have “taken me in” like a stray puppy and shared some of the most heartfelt and humorous memories they hold onto.

I feel truly honored to know and be friends with those fellows! Working with the TRDP has made me a better person because of the fantastic people that I have the opportunity to interact with.

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