

In Touch

with the
TRICARE Retiree Dental Program



Summer 2011

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Seniors' dental needs are often more specialized—and the TRDP can help

Proper oral care can keep you smiling well into retirement. Contrary to common belief, tooth loss is primarily the result of preventable oral disease and not a result of the aging process. Taking care of your teeth can help them last a lifetime.

As you get older, your dental needs become increasingly specialized, making regular visits to the dentist even more essential. Some common problems to watch for are:

- **Gum (periodontal) disease.** Most people don't realize how important it is to take care of their gums as well as their teeth. Gum disease is an infection of the gum and bone that supports the teeth and is the leading cause of tooth loss in adults. Most adults show some signs of gum disease.
- **Gingivitis.** Gingivitis is an early stage of gum disease that is reversible with good oral hygiene and professional treatment. Gingivitis is caused by the bacteria found in plaque. Symptoms of gingivitis include red, swollen gums and possible bleeding when you brush. If you have any of these symptoms, see a dentist at once. If left untreated, gingivitis can advance into periodontitis.
- **Periodontitis.** Periodontitis, a more severe form of gum disease, affects more than half of 65- to 74-year-olds. With this condition, bacterial infection causes your gums and the bone supporting the teeth to break down. Your gums may begin to recede, pulling back from the teeth. In the worst cases, the bone supporting the teeth is destroyed and, if untreated, can lead to tooth loss.
- **Oral cancer.** Oral cancer most often occurs in people over 40 years of age. See a dentist immediately if you notice any red or white patches on your gums, tongue or other oral tissues, and watch for sores that fail to heal within two weeks. Unfortunately, oral cancer is often difficult to detect in its early stages, when it can be cured more easily. Your dentist should perform a head and neck exam to screen for signs of cancer at your regular checkups.
- **Dry mouth.** Many seniors take medications that can cause changes to the oral tissues. Many common medications cause a decrease in saliva, leading to dry mouth. Since saliva plays a major role in preventing tooth decay by rinsing away bacteria and food particles and by neutralizing harmful acids, you should talk to your dentist about ways to treat dry mouth.
- **Difficulty brushing and flossing.** If you have arthritis, you may find it difficult to brush and floss. Ask your dentist for ways to overcome this problem. Certain dental products are designed to make oral care more comfortable. You may want to try strapping the toothbrush to a larger object, such as a ball, to make the brush more comfortable to handle. Electric toothbrushes do a good job removing plaque and can help by doing some of the work for you. Tools to help make flossing easier are available in most drug stores.

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Executive Editor: Tom McDavid, DDS
Managing Editor: Tammy Hunter
Editor: Nancy White

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Marketing and Communications
Federal Government Programs
PO Box 537008
Sacramento, CA 95853-7008

Visit us online at trdp.org

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TRDP monthly premium rates are due to change on October 1

Monthly premium rates for enrollees in the TRICARE Retiree Dental Program (TRDP) are set to undergo a slight adjustment on October 1, 2011, the beginning of the fourth year of the current five-year contract. The premiums were pre-established in the five-year TRDP contract that began October 1, 2008 and are subject to an adjustment each year to allow for projected changes in the cost of dental care.

The amount of the annual monthly premium adjustment varies, depending on the regionally based rate and the enrollment option selected. Notification of the adjustment will be on the TRDP website at trdp.org in advance of the effective date of the rate change.

Current enrollees in the Enhanced TRDP can go online anytime to check their specific monthly regional premium rate (new rates for Enhanced Program enrollees will be available on the website by September 1). Enrollees who remain in the Basic Program will need to call 888-838-8737 to find out their new rates for the contract year October 1, 2011 through September 30, 2012.

All enrollees in the Enhanced- Overseas Program pay premium rates equivalent to Region C rates for the Enhanced Program. Premium rates for the Overseas Program are adjusted each October 1 as well.

See "Ask the TRDP" in this issue for more information about TRDP monthly premiums.

The Smile Corner •••

Dr. Miles, an oral surgeon, was scheduled to extract four wisdom teeth from his patient, Tom, a high school football player. Tom had opted to be sedated for the procedure. As he administered the intravenous anesthesia, Dr. Miles asked Tom how he was feeling.

"Man," Tom replied, as he struggled to keep his eyes open. "I feel like I'm in English class!"

FROM THE FRONT LINES

By Michelle Banks-Gainer, TRDP Marketing Representative – Southeast region & District of Columbia (GA, MD, NC, SC, VA)

"I saved a bundle with the TRDP!!"

Hearing that kind of comment is what makes my job as a marketing representative for the TRICARE Retiree Dental Program such a pleasure. I have a tremendous amount of respect and appreciation for our retirees, and it is rewarding to know that this dental program, in whatever small way, gives something back to them for their years of service to our country.

Quite a while ago I had the occasion to brief a pre-retirement class in Maryland, one of the states in my region. One of the attendees—the one who uttered the above comment, in fact—had mentioned that he needed a crown on one of his teeth but wasn't sure if enrolling in the TRDP was worth the money. He wanted to find out for himself, so he set about doing his homework. He first got a quote for the crown from a local non-TRDP network dentist. Next, he located a participating TRDP network dentist near his home and learned that the network dentist's reduced fee for the same crown would be several hundred dollars less. After some quick calculations of costs that included his annual TRDP premium, deductible and cost-share amounts, he was able to justify both his out-of-pocket expenditures and his savings on just the crown alone—not to mention all the routine services he could get that were covered at 100% of the program's allowance and that did not count towards his deductible or annual maximum. Then, he proceeded to enroll in the TRDP, right on the spot! He was happy to find a substantial number of participating TRDP network dentists in his area and encouraged me to seize every available opportunity to share his story about the cost-savings advantages of seeing a TRDP network dentist.

I use his example all the time now in pre-retirement classes...the other day at Fort Belvoir, and most recently at Norfolk Naval Shipyard. Sharing this gentleman's testimonial has really helped other pre-retirees understand how enrolling in the TRDP and visiting a network dentist for all their dental care can truly maximize their cost savings!

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- Limited dentist access. Some seniors have less access to dental services because of lack of transportation, medical conditions or limited mobility. Family members or caregivers can play an important role in helping to schedule regular dental visits for homebound seniors or those in nursing homes. Seniors planning to enter a nursing home or assisted living facility should inquire about the facility's dental care service.

New research suggests good oral health is essential to good overall health and high quality of life. The best way to achieve good oral health is to prevent disease through daily brushing and flossing and visiting your dentist regularly.

Regular dentist visits can do more than keep your teeth healthy — they can tell a dentist a lot about your overall health, including whether you may be developing a disease like diabetes. The TRICARE Retiree Dental Program (TRDP) provides valuable and affordable coverage for diagnostic and preventive dental services such as routine exams, x-rays and cleanings to help you stay ahead of any major oral health problems. And if you need more extensive or specialized treatment, the TRDP has that covered as well, with its comprehensive scope of benefits and access to a network of dentists and specialists in over 150,000 locations nationwide.

Some information provided courtesy of the Academy of General Dentistry

Fun Facts about the Fourth of July

On July 4, 2011, 237 years will have passed since the Continental Congress approved the Declaration of Independence, proclaiming America's sovereignty. In 1941, the Fourth of July was declared a national holiday. We all know that it is customary for Americans to celebrate July 4 with flags and starred-and-stripped decorations in red, white and blue, parades, BBQs and of course, fireworks. But do you know what animal Benjamin Franklin preferred over the bald eagle as the official national animal? Do you know how many hot dogs are consumed at BBQs on July 4? For the answers to these questions and lots more fun facts about July 4, as well as the history of Independence Day and the complete text of the Declaration of Independence, go to yumsugar.com and military.com.

SOME IMPORTANT DATES TO REMEMBER

July

- 4 – Independence Day (1776)
- 21 – Neil Armstrong steps on the moon (1969)

August:

- 1 – Birth of the Internet (1969)
- 2 – Lincoln penny issued (1909)
- 5 – Statue of Liberty cornerstone laid (1884)
- 6 – American drops the bomb on Hiroshima (1945)
- 10 – Smithsonian Institution was founded (1846)
- 17 – Davy Crockett's birthday (1786)
- 19 – Orville Wright's birthday (1871)
- 21 – Hawaii becomes 50th state (1959)

September:

- 5 – Labor Day (1st Monday)
- 11 – Terrorist attacks on U.S. (2001)
- 18 – Air Force birthday (1947)

Retirees now have online access to DD-214s and other service documents

When enrolling in the TRICARE Retiree Dental Program, retirees are sometimes asked to supply their military separation records such as their DD Form 214 (Record of Separation) to verify their retirement date. This is especially true for newly retired Uniformed Service members, including National Guard/Reserve members in retired status, who are enrolling in the TRDP within four months after they retire. These new TRDP enrollees may be asked to supply proof of their retirement effective date in order to qualify for the waiver of the waiting period for enhanced benefits such as crowns, bridges, dentures, orthodontics and implant services, which are normally available only after 12 consecutive months of enrollment.

The National Military Personnel Record Center has provided a website that makes it easier for veterans with computers and Internet access to obtain their military records. Most military veterans as well as family members of deceased former military members can now use the new online military personnel records system at <http://www.archives.gov/st-louis/military-personnel/> to request free copies of their DD-214s as well as other military and medical records.

Reminder: It's time to check on your next scheduled appointment and use up any remaining maximum

Since your annual maximum is renewed at the same time the premiums are adjusted, now is a good time to log on to the self-service Consumer Toolkit® to check when you're due for your next dental appointment and find out how much of your annual maximum amount for the current contract year (10/1/2010 through 9/30/2011) you have left.

Remember that by seeing a participating TRDP network dentist for dental services that are applicable to your annual maximum, you can stretch those remaining dollars for the rest of this contract year and use them toward any additional services you might need. Visiting a network dentist for your future dental treatment will also help you maximize the full amount you'll receive on October 1, for the next contract year.

Enrollees in the Enhanced Program will receive a new annual maximum amount of \$1,200 as well as a new separate annual maximum of \$1,000 for dental accident coverage for the next contract year, October 1, 2011 through September 30, 2012. Enrollees who remain in the Basic Program will each receive a new annual maximum amount of \$1,000 to use over the course of the next contract year.

Ask the TRDP

This issue of *In Touch* features some questions that many of our TRDP customers have asked regarding how TRDP premiums are determined and paid.

Q. Why are my TRDP premiums required to be deducted from my retired pay? Can I pay the monthly premiums a different way, or pay for them annually in full rather than have them taken out of my retired pay every month?

A. Federal law requires your monthly premiums to be paid automatically each month through an allotment deduction in your retired pay, so an annual lump sum payment is not possible. Direct billing of monthly premiums is an option only if retired pay is not available or is insufficient to allow the allotment amount.

Q. Why are my TRDP premiums based on my ZIP Code?

A. Premiums for the TRDP are based on the enrollment option selected and the ZIP Code in which the primary enrollee resides. The premium rates for each year of the program were predetermined in the contract relative to the projected cost of living and receiving dental care in each of the individual regions.

Q. I receive my retired pay through the Veterans Administration. How do I pay my TRDP premiums?

A. You will be billed directly for your TRDP premiums. Since you qualify for direct billing, you will have an option to set up an electronic funds transfer (EFT) to have your premium deducted automatically from your checking or savings account each month, or you can make your monthly premium payment by sending a check or money order to Delta Dental using the premium payment coupons that will be provided to you.