

In Touch

with the
TRICARE Retiree Dental Program



Summer 2010

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Reminder about eligibility for TRDP waiting period waiver

Whether you are a prospective enrollee in the TRDP or one of the many beneficiary liaisons at various military installations tasked with helping military retirees understand their benefits, it is important that you are aware of the availability of the TRDP waiver of the 12-month waiting period for major services as well as the requirements to obtain this waiver.

The TRDP offers increased benefits to enrollees after satisfying their first 12 months of continuous enrollment. By providing written proof, this 12-month waiting period can be waived at the time of enrollment if:

- The sponsor is a Medal of Honor recipient.
- A new retiree from active duty enrolls within four months after retirement.
- A new retiree from the National Guard/Reserve enrolls within four months following his or her transfer to the reserve retired list.
- A family member(s) of a deceased active duty member enrolls in the TRDP within four months after the termination of the survivor's coverage under the TRICARE Dental Program (TDP).
- A surviving family member(s) of a deceased active duty service member who died while on active duty, who was not eligible for survivor coverage under the TDP, initiates enrollment in the TRDP within four months after the active duty sponsor's death.

Medal of Honor recipients automatically qualify for the waiting period waiver, regardless of when they enroll in the TRDP; however, they must submit appropriate documentation of their award.

Service members who are enrolling in the TRDP within four months after their retirement from active duty or transfer to Retired Reserve status are required to submit a copy of their retirement orders in order to skip the 12-month waiting period.

Family members of deceased service members whose coverage under the family member dental program (TDP) is ending must initiate enrollment in the TRDP within four months after their TDP coverage ends and must also provide a letter from the TDP contractor verifying the end of coverage in order to qualify for the TRDP waiting period waiver.

Surviving family members of a deceased active duty service member who are not eligible for the TDP may qualify for the TRDP waiting period waiver if they enroll in the TRDP within four months after the death of the service member and submit proof of the date of death along with their TRDP enrollment application.

Volume 9, Issue 2

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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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The development of this piece is supported by Department of Defense Contract No. H94, 002-07-C-003. The TRICARE Retiree Dental Program is administered and underwritten by Delta Dental of California. The views, opinions and findings contained in this publication are those of the author(s) and should not be construed as official Department of Defense position policy or decision unless so designated by other official documentation.

TRDP MM041 07/10

Consumer Toolkit® receives a mini-makeover

The rollout of Delta Dental's new claims processing system scheduled for early July has resulted in some improvements to the already useful and popular online Consumer Toolkit® for TRDP enrollees. When the new toolkit debuts on July 6, you'll discover that you will be able to register with a username and password that are unique to you. Once you have completed the brief registration process, you will be able to use your newly created identifiers to obtain information regarding your TRDP eligibility, claims status, time limitations, exclusions and coverage levels pertaining to your TRDP covered benefits, as well as print TRDP identification cards for yourself and your family members.

While it is simple and easy, the Consumer Toolkit registration process provides enhanced, optimum security of your personal information and allows you access to the toolkit for all the information you need to manage your program and maximize your TRDP benefits. On July 6, be sure to check out all the great features of the new Consumer Toolkit.

The Smile Corner • • •

While walking through the airport, a dentist ran into a group of people from his hometown. Among them was one of his patients. When he said hello, she gave him a curious look, saying he looked familiar but she could not quite place him.

"Lean back and look up at me," he suggested. She did. "Oh! It's you, Dr. Davidson!"

FROM THE FRONT LINES

By Doug Schobel, TRDP Senior Marketing Representative – Northeast region and OCONUS (CT, MA, ME, NH, NY, RI, VT)

One of the best aspects of my job is that I get to meet many of our enrollees face-to-face and personally thank them for their service to our country. Every retiree I have ever thanked seems to return the same sentiment: "It was my pleasure!"

I have a tremendous amount of respect and appreciation for our retirees, and it gives me sincere pleasure when I am able to help them in some small way, whether it is answering their questions or saving them money.

I was able to do the latter on a recent trip to New York, where I hosted an information table at the National Guard Headquarters. As I was reviewing the program benefits with a new TRDP enrollee, he lamented the fact that we didn't cover his crown even though he enrolled the day he retired and therefore was eligible for the waiver of the 12-month waiting period for major services. I asked him a few follow-up questions, and it quickly became clear why the claim was denied.

It was true that this soldier had enrolled immediately upon his retirement and had sent in his payment and application; however, he had forgotten to include the key component to qualifying for the waiver—a copy of his retirement orders! As soon as those words left my mouth, he quickly walked away from my table, went right up to his office, printed his orders and came back with a copy. From there, we faxed the orders to our Customer Service department and, as they say in Hollywood, "the rest is history." We were able to update his status, reprocess his claim, and send him out a check. All's well that ends well!

Got questions?

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

- Q. Why are our TRDP premiums required to be deducted from our retired pay? I would rather pay for the premiums in full annually rather than have them taken out of my retired pay on a monthly basis. Or can I pay the monthly premiums a different way?
- A. Federal law requires your monthly premiums to be paid automatically each month through an allotment deduction in your retired pay. 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 TRDP premiums based on my ZIP Code?
- A. TRDP premiums are based on the enrollment option selected and the ZIP Code in which the subscriber resides. Premium rates were determined relative to the projected cost of living and receiving dental care in those 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.

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- Q. Will the premiums increase on October 1 of this year? Why do they increase every year?
- A. TRDP premiums will change slightly on October 1, 2010, the beginning of the third year of the current contract. At the time the 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.

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)
4 Coast Guard birthday (1790)
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

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

Bad breath, part II: Common cures

As promised in last quarter's issue of "In Touch," this follow-up to "Bad breath, part I: Common causes" discusses some of the things you can do to avoid bad breath—and how the TRICARE Retiree Dental Program can help.

1. Keep your mouth clean

Gum, breath mints, and mouthwash are all helpful stopgaps, but they won't cure bad breath. The best way to get rid of bad breath is to brush your teeth, floss and scrape your tongue twice a day. Dr. Richard H. Price, spokesman for the American Dental Association, maintains that tongue scraping is the key to fresh breath. Price swears it helped him when he was suffering from bad breath—"not something you want in your dentist," he points out. "Now I smell like a petunia," he says. "For most of us, brushing, flossing and tongue scraping twice a day will control bad breath." Tongue scrapers are available at most drugstores. An alternative to scraping the tongue is using the toothbrush.

2. Keep your mouth moist

The best way to keep the right saliva balance is to drink plenty of water or liquids. To prevent dry mouth in winter, use a humidifier. If you snore or suffer from postnasal drip, try saline nasal spray to keep nasal passages moist. Chewing sugar-free gum two to three times per day for as little as 15 minutes will help increase the flow of saliva as well.

3. Watch what you eat

Avoiding the main offenders (onion, garlic, tobacco, coffee, etc.) is the best way to stave off food-related bad breath. Registered dietitian Jeannie Moloo, spokeswoman for the American Dietetic Association, also cites research that suggests certain foods can help: "Two cups of tea a day can prevent bad breath for some. Polyphenol, a plant chemical found in tea, may prevent growth of bacteria responsible for bad breath." You can also chew parsley, which seems to curb offending smells from other foods and bacteria. Cranberries may eliminate offensive smells and make the bacteria less sticky, which makes plaque less likely to form. Price also says sugarless gum that contains xylitol may kill some bacteria and help reduce plaque.

4. Eat some carbs

Bad breath resulting from low-carbohydrate diets is often caused by certain chemicals that are released in the breath as the body burns fat (ketosis). If your diet prevents you from eating more carbohydrates, there are certain things that can help mask the odor, such as drinking more water, chewing sugarless gum, and chewing fresh parsley.

5. See your physician and visit your dentist regularly

If tongue scraping and carbohydrate-loading don't do the trick, check with your physician to see if he or she suspects a more serious cause. Diabetes, GERD (gastro-esophageal reflux disease) or other diseases require specific diagnoses and appropriate treatments.

Regular visits to your dentist are also an important part of combating bad breath. In addition to thoroughly cleaning your teeth, your dentist can check for any condition in your mouth that may be a contributing factor to halitosis (scientific name for bad breath). Remember that your enrollment in the TRICARE Retiree Dental Program provides you 100% coverage of the allowed amount for diagnostic and preventive treatment such as routine exams, x-rays and cleanings, allowing you keep ahead of the game of fighting bad breath.

Sources: health.msn.com; ada.org