

TRICARE Retiree Dental Program

Enhanced Program



Introduction

Since 1998, the TRICARE Retiree Dental Program (TRDP) has been the premier dental benefits plan created by Congress especially for Uniformed Services retirees and their family members. The information in this brochure will introduce you to the Enhanced TRDP, from the rules that determine eligibility and a description of the service area that allows you broad access to coverage, to your options in choosing a dentist and instructions on how to enroll in the Enhanced Program—all designed around a comprehensive scope of benefits to help you and your family gain and maintain good dental health.

The TRDP is administered by the Federal Government Programs division of Delta Dental of California under contract with the U.S. Department of Defense. Today, this valuable program offers:

- Comprehensive coverage for the most commonly needed and sought-after dental services, with the full scope of major benefits like crowns, bridges, dentures, implant services and orthodontics available after only 12 months.
- The option to visit any licensed dentist in the service area or choose from over 100,000 network dentist locations for more cost savings.
- Affordable monthly premiums, low deductibles and generous maximum allowances.
- Coverage for dental emergencies when traveling outside the Enhanced TRDP service area.

Service Area

Covered services under the Enhanced TRDP are offered worldwide, with benefits based on whether you are enrolled in the Enhanced TRDP or the Enhanced-Overseas TRDP. The service area for enrollees in the Enhanced TRDP includes the 50 United States and the District of Columbia, Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands and Canada. When traveling outside this service area, enrollees in the Enhanced TRDP are now eligible for emergency dental services.

Coverage under the Enhanced-Overseas TRDP, which matches the scope of coverage described in this brochure, is available to enrollees who reside outside the Enhanced TRDP service area. A separate brochure detailing the provisions of enrollment in the Enhanced-Overseas TRDP is available for these individuals.

Eligibility

You are eligible to enroll in the TRDP if you are:

- A member of the Uniformed Services who is entitled to Uniformed Services retired pay, even if you are 65 or older.
- A member of the National Guard/Reserves who, regardless of age, has transferred to Retired Reserve status (as defined under Title 10 of the U.S. Code, Section 10141(b))—including a retiree in the “gray-area” who is entitled to retired pay but will not actually begin receiving it until age 60.
- A current spouse of an enrolled member.
- A child of an enrolled member, up to age 21, or to age 23 if a full-time student (proof of full-time student status required) or older if disabled before losing eligibility.
- An unremarried surviving spouse or eligible child of a deceased member who died while in retired status or who died while on active duty for a period of more than 30 days and whose eligible family members are not eligible, or are no longer eligible, for dental benefits under the active duty family member dental plan (TRICARE Dental Program).
- A Medal of Honor recipient and eligible family members, or an unremarried surviving spouse/eligible family members of a deceased recipient.
- A current spouse and/or eligible child of a non-enrolled member with documented proof the non-enrolled member is:
 - (a) eligible to receive ongoing comprehensive dental care from the Department of Veterans Affairs;
 - (b) enrolled in a dental plan through employment and the plan is not available to family members; or
 - (c) unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition. Written documentation supporting any of these three situations must be submitted with the enrollment application.

Former spouses and remarried surviving spouses are not eligible at this time.

Overview of Enhanced Coverage

The following chart depicts coverage when seeking treatment from a network dentist. Your total out-of-pocket costs may be higher if care is received from an out-of-network dentist. For more information on all covered services and detailed information on benefit levels, limitations, exclusions, program policies and payments for out-of-network dentists, the Enhanced Program Benefits Booklet is available online at www.trdp.org.

<i>Benefits available during the first 12 months of enrollment (upon coverage effective date)</i>	<i>Delta Dental Pays</i>	<i>You Pay</i>
Diagnostic & Preventive Services (exams & cleanings)	100%	0%
Basic Restorative Services (fillings, including one- and two-surface tooth-colored fillings on back teeth)	80%	20%
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment & extractions)	60%	40%
Dental Accident Coverage	100%	0%
<i>Additional benefits available after 12 months of continuous enrollment or if enrolled within four months after retirement</i>	<i>Delta Dental Pays</i>	<i>You Pay</i>
Cast Crowns & Onlays	50%	50%
Bridges & Partial/Full Dentures	50%	50%
Implants	50%	50%
Orthodontics	50%	50%
Deductible:	\$50 per person, \$150 cap per family, per benefit year	
Maximum:	\$1,200 per person, per benefit year	
Dental Accident Maximum:	\$1,000 per person, per benefit year	
Orthodontic Maximum:	\$1,500 per person, per lifetime	
Benefit Year:	October 1 — September 30	



Dentist Network

As an enrollee in the Enhanced TRDP, you may visit any licensed dentist in the service area for treatment. To save you even more out-of-pocket expenses, Delta Dental offers a dentist network with over 100,000 locations nationwide. These network dentists have agreed to prenegotiated fees and to submit all claims paperwork for you.

If you go to an out-of-network dentist, Delta Dental pays the same percentage of covered services but cannot guarantee the dentist's fees. Out-of-network dentists will bill you for their normal fees, which may be higher than the program allowed amount for the service. You will be responsible for paying your copayment plus any difference between the program allowed amount and the dentist's billed charge. However, Delta Dental Premier® dentists—who are Delta Dental dentists but are not part of the participating TRDP network—will not charge you more than your copayment and the difference in the TRDP allowed fee and the agreed upon fee they have listed with their local Delta Dental. They will also submit your claims for you, and have agreed to adhere to Delta Dental's quality-of-care standards.

TRDP enrollees seeking emergency dental care overseas also have options for choosing a dentist. Through Delta Dental's international dentist referral service, enrollees can get a referral to dentists and dental clinics in virtually any country in the world, or they may select a dentist from the online overseas host nation provider search tool. Information on how to contact the international dentist referral service as well as access the list of overseas host nation providers is available on the TRDP web site at www.trdp.org.

888-838-8737

Enrollment

Enrollment in the Enhanced TRDP is voluntary. Each new enrollee electing to enroll must fulfill an initial enrollment period of 12 consecutive months. After the initial 12-month period, you become eligible for the full scope of benefits offered under the Enhanced TRDP and can continue your enrollment on a month-to-month basis. There is a grace period of 30 days from your coverage effective date during which you may rescind your enrollment agreement without any further obligation, provided you have not used any program services during that time.

If you do not exercise your option to rescind within the 30-day grace period, you must remain enrolled in the program for the duration of the initial 12-month period without further opportunity for voluntary disenrollment.

You may be eligible for a waiver of the 12-month waiting period for the full scope of benefits if you are a new retiree who elects to enroll in the Enhanced TRDP within four months after your retirement from active duty or transfer to Retired Reserve Status. (A copy of your retirement orders, confirmation of your Retired Reserve status, or Chronological History of Drill Points is required along with your enrollment application to verify your eligibility for this waiver.) Additionally, if you are retiring soon from the Uniformed Services and wish to enroll in the TRDP with no gap in coverage, it is recommended that you do so in the month prior to your retirement date to ensure your coverage under the TRDP begins as soon as your retirement is effective.

A two-month premium prepayment is required at the time of enrollment to ensure that you and all enrolled family members can receive benefits the first day your coverage becomes effective. Any unused portion of the prepayment will be refunded to you during the first few months of your enrollment.

Coverage will begin on the first day of the month following the acceptance of your enrollment application and a two-month premium prepayment. There are three ways to enroll in the TRDP:

1. Enroll online with your Visa[®] or MasterCard[®] at www.trdp.org.
2. Enroll over the phone using a Visa[®] or MasterCard[®] by calling toll-free at 888-838-8737 between 6 a.m. and 6 p.m. Pacific Time.

3. Complete and return the enrollment application with your check, money order or credit card payment information in the postage-paid envelope provided. Enrollment by mail is recommended when you are submitting any required supporting documentation.

We will send your Enhanced Program Benefits Booklet and TRDP enrollee identification cards to you soon after your enrollment is processed; or, you have the option of accessing these Welcome Packet materials electronically by providing your e-mail address when you enroll online, by phone or by mail. Your coverage begins the first day of the month following the acceptance of your enrollment application and a two-month premium prepayment, whether or not you have received your Welcome Packet. Your eligibility can be verified after the first of the month by logging on to the Consumer Toolkit® on the TRDP web site, or by calling Customer Service.

Cost

The Enhanced TRDP has been designed to provide you and your family with comprehensive dental benefits at an affordable cost. Monthly premium amounts will vary depending on where you live and the number of family members you elect to enroll.

Premium rates will change slightly on October 1 of each benefit year. To find out the current premium rate for your region, please visit the web site at www.trdp.org or call Customer Service toll-free at 888-838-8737.

Federal law mandates that monthly premiums for the TRDP be deducted automatically from Uniformed Services retired pay. If it is determined that Uniformed Services retired pay is not available or is insufficient to allow the automatic deduction, Delta Dental will notify you of your premium payment options by mail.



Delta Dental of California
Federal Government Programs
PO Box 537008
Sacramento, CA 95853

Toll-Free Enrollment:

888-838-8737

Web Site:

www.trdp.org



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