



Getting Started

What you should know
before, during and after
your first visit to the
dentist

A guide to help you get started with the TRDP—from finding a TRDP network dentist near you and setting up your first appointment to knowing what to take with you to the dentist and understanding what to do once your dental services have been provided.

Now that you have taken the first step and enrolled in the TRICARE Retiree Dental program (TRDP), here are some tips to help jumpstart you on your way toward getting the most from your TRDP benefits.

Read your TRDP Benefits Booklet.

Know your program benefits by reviewing the “What is Covered” section of your Benefits Booklet. Refer to the glossary for clarification of any of the technical terms you may not understand. If you have misplaced your booklet, you may download a copy from the TRDP website at trdp.org.

Find a dentist.

To save the most money on your dental costs, reduce the amount of paperwork, and get quality dental care at the best value, select a dentist from the participating TRDP network. You can easily find a participating TRDP network dentist by searching the online dentist directory at trdp.org or by calling our toll-free Customer Service number at 888-838-8737 for a list of participating network dentists near your home or office. Participating TRDP network dentists have agreed with Delta Dental in advance to accept reduced fees for providing treatment, will submit all your claims for you, and will accept payment directly from Delta Dental.

Although you may pay more, you can also choose any licensed, non-network dentist within the TRDP service area to provide your covered dental care. Non-network dentists include Delta Dental

888-838-8737

Premier® dentists as well as dentists who are not affiliated with any Delta Dental network. Even though they are considered non-network dentists and have not agreed to the reduced TRDP fee schedule, Delta Dental Premier® dentists will still file your claims for you and abide by Delta Dental's processing policies and quality-of-care standards.

If you happen to have a long-standing relationship with your dentist and do not want to change, consider "nominating" your dentist to join the TRDP participating network. Visit our website at trdp.org to find out how.

Make an appointment.

When you call to schedule your first appointment, be sure to:

- Identify yourself and let the office staff know that your coverage is under Delta Dental of California's TRICARE Retiree Dental Program.
- Tell them you are calling to schedule a new patient examination.
- Notify them if your problem requires immediate attention. They may be able to schedule an emergency appointment to evaluate the problem and perhaps treat it as necessary at that time.
- Give them the TRDP toll-free Customer Service number and website address, in case they need to verify your eligibility and benefits in advance. For verification purposes, the staff will also need your TRDP identification number (the retiree's social security number), dates of birth for you and the retiree, your program number (found on your ID card), and your relationship to the retiree.
- Let them know if you prefer an appointment for a certain day or time. Most offices will try their best to accommodate your needs.



When you arrive for your first appointment, it is helpful to have the following items with you:

- Your TRDP ID Card. Although the ID card does not guarantee eligibility, it does contain important information the office will need in order to submit your claims. The dentist will most likely copy your card and place it in your file. Please be sure to write in the retiree's social security number—this is the principal identification used to process your claims.
- Your TRDP Benefits Booklet. The Benefits Booklet contains useful information for both you and the dental office.
- A list of all medications you are currently taking, including both prescription and over-the-counter medications. Also, let the dentist know if you have any known allergies to specific medications.
- Completed forms. Please complete and bring with you any forms that the dental office sent you in advance of your appointment. Plan to arrive at the dental office a few minutes early to complete the necessary forms if nothing was sent to you earlier.



Tell the dentist if you have other dental coverage in addition to the TRDP.

Most dental carriers coordinate with one another to avoid duplicate payments while allowing you to make use of both programs—sometimes paying 100% of your dental bill. To coordinate your TRDP benefits with your other dental plan, the dentist will need the name of your other carrier, the plan's coverage effective date, the primary enrollee's name, date of birth and identification number, and the address for submitting claims.

Ask the dentist to send a predetermination request to Delta Dental before undergoing complex or extensive treatment.

During your initial visit with the dentist, you may receive a treatment plan with a breakdown of estimated costs. Be sure to discuss any alternative treatment options and your anticipated cost-shares with your dentist before scheduling further treatment. Additionally, we recommend that you request a predetermination, a free service that will provide you and your dentist with a statement of what services the TRDP will cover, at what percentage they will be paid, an estimate of the amount Delta Dental will make towards payment of the services, and what your financial responsibility for those services will be.

Review your EOB carefully.

Participating network dentists will submit your TRDP claims for you. Delta Dental will process the claims and send payment directly to the dentist. After processing your claims, Delta Dental will send you a computer-generated Explanation of Benefits (EOB) that explains exactly what the dentist submitted, what the TRDP covered, what portion Delta Dental paid the dentist and what your copayment amount is, if any. You can review both your processed claims as well as your EOBs on the Consumer Toolkit®, at trdp.org.

Refer to the “Claims” section of your Benefits Booklet for more information on how to read and understand your EOB. If you have any further questions about your EOB, ask your dentist, or contact Delta Dental.

Retain records of all dental treatment recommended or provided.

Keep all your EOBs for your records. Keep copies of any recommended treatment plans and predetermination requests, and remember to request receipts for any payments you make directly to the dentist.

Establish a good relationship with the dentist and the dental office staff.

If you have any questions about the quality of the services you receive from a TRDP participating network dentist, discuss the matter first with the dentist. You may wish to complete a Patient Complaint Review Form, available on our website or by calling our toll-free Customer Service number. If you feel that a TRDP participating network dentist or a Delta Dental employee has failed to provide you with quality care or a satisfactory level of service, refer to your Benefits Booklet for more information on initiating a formal grievance.

Beware of overbilling.

Some dentists may offer to accept the covered percentage of the insurance payment as “full payment” and not collect your copayment percentage. This practice, known as overbilling, is considered unethical conduct by the American Dental Association and is specifically prohibited by law in many states. Waiver of the copayment is also prohibited by federal law. You can help keep your program costs down by refusing to participate in overbilling schemes and by contacting Delta Dental if you suspect any of these activities.

Schedule your next appointment.

Whether you need follow-up treatment or just need to schedule your next regular check-up, it is a good idea to schedule your appointment in advance, while you are there in the office. Most dental offices will call or send you a notice to remind you of your next appointment.

You're off to a good start with the TRDP. Be sure to refer to your Benefits Booklet for details on all these tips as well as other information that will help you continue to get the most from your TRDP benefits.



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