

The “Dollars and Sense” of enrolling in the TRICARE Retiree Dental Program

Do you see your dentist at least twice a year for regular check-ups? If so, you have an excellent chance of keeping your teeth and gums healthy for a very long time. But even routine dental care can be costly—sometimes averaging several hundred dollars each year. Fortunately, the TRICARE Retiree Dental Program (TRDP) will keep you smiling at a low cost!

By enrolling in the TRDP, you:

- Receive two cleanings (or three cleanings with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray annually with no cost share when seeing a TRDP network dentist.
- Save money on more extensive—and expensive—dental treatment.
- Get a \$1,300 annual maximum, a \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- Ensure you are taking proper care of your overall health: Good dental care is the gateway to good health!

The average single-person premium for Enhanced TRDP coverage is currently \$399.24[†] per year—less than \$35 per month. The following chart shows the average nationwide out-of-pocket cost that someone without dental insurance would typically pay for care.

Dental Service	Average Cost [‡]	Frequency/year	Enrollee Cost Share (TRDP Network Dentist)	Total Annual Cost w/o Insurance
Periodic Exam	\$70	2x	\$0	\$140
Bitewing X-rays	\$88	1x	\$0	\$88
Adult Cleaning	\$132	2x	\$0	\$264
				\$492

Your “Dollars and Sense” savings with the TRDP when using it for just the Basic Services. Flip the sheet over to see even more savings!

[†]Premium rates will vary depending on the region where you reside, the enrollment option selected, and the current yearly rates.

[‡]The costs for the procedures listed represent the average of the fees charged by dentists in the median TRDP premium region. The actual fees charged by dentists in your premium region may be higher or lower than the fees shown.

Your “Dollars and Sense” savings with the TRDP when using it for just the Basic Services. Turn this sheet over to see even more savings! **\$492** Average annual cost of dental services
 – **\$399** Average annual TRDP premium
\$ 93 Savings in Your Pocket—and That’s Just the Start!

The money you’ll save on routine dental care will help pay for other important services that you may need, such as root canals, extractions or gum surgery – all of which are covered under the TRDP with an applicable cost share. And 12 months after your enrollment date, you’ll be eligible for crowns, dentures, bridges, orthodontics and certain dental implant services.

Here are some other reasons why the TRDP is such a good value:

- No deductible for routine services.
- Routine services do not count toward your annual maximum – 100% coverage for routine services means your \$1,300 annual maximum is available for other dental services.
- A vast network of over 240,000 dentist locations to choose from – save 22% when you use a network dentist!
- The TRDP coordinates benefits with other dental plans, maximizing your overall coverage under both plans.

TRDP Comb D&S/NS Sheet 05/14

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Seeing a TRDP network dentist is like putting money in your pocket

Did you know that you can decrease dental care costs by an average of 22% just by seeing a TRDP network dentist? Participating TRDP network dentists charge you less and provide high-quality, comprehensive dental care. With over 240,000 TRDP network dentist locations available, chances are there is one near you!

The chart below shows just how much you can save by seeing a TRDP network dentist for your care[†].

Type of Procedure (Description/CDT Code)	Dentist Submitted Fee	TRDP Benefit Coverage Level	Enrollee Cost Share (TRDP Network Dentist)	Enrollee Cost Share (Non-TRDP Network Dentist)	Enrollee Network Savings
Periodic Exam (D0120)	\$70	100%	\$0	\$14	\$14
Bitewing X-rays (D0274)	\$88	100%	\$0	\$18	\$18
Adult Prophylaxis (D1110)	\$132	100%	\$0	\$27	\$27
Root Canal (D3330)	\$1882	60%	\$324	\$1042	\$718
TOTAL			\$324	\$1101	\$777

[†] Individual savings will vary depending on location, deductible/annual maximum amounts remaining, types of procedures, benefit coverage levels and other factors.

In addition to lower costs for dental care, TRDP network dentists provide other value-added services that include:

- Adhering to Delta Dental’s quality-of-care provisions.
- Completing and submitting claim forms to Delta Dental at no charge to you.
- Accepting the “allowed fee” as the maximum fee for covered services – no costs to you beyond your cost share.
- Submitting predeterminations for you for expensive and/or extensive treatment when requested.
- Providing additional information such as x-rays, clinical information and other documentation as necessary at no charge.
- Accepting payment directly from Delta Dental. You’ll receive an easy-to-understand Explanation of Benefits (EOB) noting your cost share and Delta Dental’s payment to your dentist.

**By seeing a TRDP network dentist, you could save hundreds of dollars on dental care.
Visit trdp.org to locate a TRDP network dentist near you!**

Start saving today! Enroll online at trdp.org.

- Easy online enrollment using your Common Access Card (CAC), Department of Defense Self-Service (DS) logon, or Defense Finance and Account Services (DFAS) myPay account.
- Pay your initial two-month premium.
- Benefits begin the first day of the month after enrolling.
- Waive the 12-month waiting period by enrolling within four months after retirement or transfer to Retired Reserve status.

Maintain the quality dental health you had when you left your military service by enrolling in the TRDP today!

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