

# TRICARE Retiree Dental Program

## Enhanced Program

### Fact Sheet

#### Introduction

- The TRICARE Retiree Dental Program (TRDP) is a voluntary dental benefits program with enrollee-paid premiums, administered by the Federal Government Programs division of Delta Dental of California under contract with the U.S. Department of Defense.
- Comprehensive coverage under the Enhanced TRDP is available to eligible individuals living in the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada.
- Enhanced TRDP enrollees are eligible for coverage of emergency treatment when traveling outside this area.\*
- Eligible individuals whose primary residence is outside this area may now enroll in the Enhanced-Overseas TRDP for comprehensive coverage worldwide.

\* An exception is made for certain enrolled dependents studying abroad; see *Enhanced Program Benefits Booklet* for details.

#### Dentists

- Delta Dental offers TRDP enrollees an expansive nationwide network of dentists who provide quality dental care at reduced fees for maximum cost savings.
- Enhanced TRDP enrollees traveling or studying outside the original service area have access to an international list of dentists for treatment.
- You may pay more, but you can also seek treatment from any licensed non-TRDP network dentist or specialist located within the original TRDP service area.

#### Other dental coverage

- Most other dental plans will coordinate benefits with the TRDP. Coordination of benefits between the TRDP and your other carrier can often result in 100% payment of your dental bill.
- If you enroll in the TRDP before you become employed, you'll be assured of coverage while waiting for your employer's dental plan to take effect.

#### 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, including those age 65 and over.
- A member of the Retired Reserve/National Guard who, regardless of age, has transferred to Retired Reserve status (as defined under Title 10 of the U.S. Code, Section 10141(b)), including those in the "gray area" who are entitled to retired pay but will not begin receiving it until age 60.
- A current spouse of an enrolled member.
- An enrolled member's eligible child up to age 21, or to age 23 for a full-time student (proof of full-time student status required) or older if he or she becomes disabled before losing eligibility.
- An unremarried surviving spouse or eligible child of a deceased member who died while in retired status or while on active duty.
- A Medal of Honor recipient and eligible immediate family member, or an unremarried surviving spouse/eligible immediate family member of a deceased recipient.
- A current spouse and/or eligible child of certain non-enrolled members with documented proof the non-enrolled member is:
  - eligible to receive ongoing, comprehensive dental care from the Department of Veterans Affairs; or
  - enrolled in a dental plan, through other employment, which is not available to family members; or
  - unable to obtain benefits from the TRDP due to a current and enduring medical or dental condition.

Note: To find out if you qualify under these special rules, call Customer Service at 888-838-8737. Documentation of qualifying circumstances is required upon application for enrollment.

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

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

\* Percentage paid by Delta Dental is based on the allowed amount for each procedure. This chart depicts coverage when seeking treatment from a participating TRDP network dentist. Your total out-of-pocket costs may be higher if care is received from a non-TRDP network dentist.

**Note:** Covered benefits are subject to certain limitations. For more information on all covered services and detailed information on benefit levels, limitations, exclusions, program policies and payments for non-participating dentists, the Enhanced Benefits Booklet is available online at [trdp.org](http://trdp.org). Supplemental information for the Enhanced-Overseas Program is also available online.

## Enrollment

- Enroll three ways: online at [trdp.org](http://trdp.org), by toll-free telephone at 888-838-8737 or by mail.
- These TRDP enrollee groups may qualify for a waiver of the 12-month waiting period for additional services (documentation required): New retirees who enroll within four months after retirement from the Uniformed Services/transfer to Retired Reserve status, unremarried surviving spouses/family members who enroll in the TRDP within four months after their TRICARE Dental Program coverage ends, unremarried surviving spouses/family members of a deceased active duty service member who enroll within four months after the service member's death, and Medal of Honor recipients.
- There is a grace period of 30 days from the coverage effective date during which termination of enrollment may be allowed without any further obligation provided that no benefits have been used.
- A 12-month commitment is required upon enrollment. After the initial 12-month commitment is satisfied, enrollment continues on a month-to-month basis.

## Monthly Premiums

- Monthly premium amounts for Enhanced TRDP enrollees vary depending on where you live and the number of family members you elect to enroll.
- Premiums for Enhanced-Overseas TRDP enrollees are not regionally based but are dependent on the enrollment option selected (single, two-person, or family enrollment).
- Federal law mandates that monthly premiums for the TRDP be deducted automatically from Uniformed Services retired pay. If retired pay is not available, Delta Dental will notify you of your premium payment options.
- To begin the monthly premium collection process, Delta Dental must receive a two-month premium prepayment with the enrollment application.
- Premium rates will change slightly on October 1 of each benefit year. To find out your current premium rate, please visit the website at [trdp.org](http://trdp.org) or call Customer Service at 888-838-8737.
- The premium prepayment can be made by Visa® or MasterCard®, or by personal check, cashier's check or money order made payable to the TRICARE Retiree Dental Program (premium prepayment must be made in U.S. dollars).