

# TRICARE<sup>®</sup> Retiree Dental Program

Enhanced Program

## Fact Sheet

A benefit guide to the Enhanced TRICARE Retiree Dental Program (TRDP) for Uniformed Services pre-retirees, retirees, retired members of the National Guard/ Reserve components, and their eligible family members.

### About the Enhanced TRDP

- The TRDP is a voluntary group 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.
- The TRDP service area covers the 50 United States, the District of Columbia, U.S. territories and Canada.
- Emergency treatment is covered by the TRDP when traveling outside the service area.
- Worldwide TRDP coverage is available for enrollees residing overseas.

### Who is eligible?

- Retired members of the Uniformed Services and National Guard/Reserve components, including “gray-area” retirees under age 60.
- Current spouses of enrolled members.
- Children of enrolled members, up to age 21, or to age 23 for a full-time student (verified in DEERS), or older if child becomes disabled before losing eligibility.
- Unremarried surviving spouse or eligible children of a deceased member who died while in retired status or while on active duty.
- Current spouses and children of certain non-enrolled members (documentation required).
- Former spouses and remarried surviving spouses are not eligible.

### Why use the TRDP dentist network?

- Participating TRDP dentists have agreed to a reduced fee schedule, offering maximum cost savings for enrollees.
- TRDP enrollees save an average of 22% more by seeing a TRDP network dentist.
- Visit [trdp.org](http://trdp.org) to find a TRDP network dentist near you.
- If your current dentist doesn't participate in the nationwide TRDP network, you can nominate him or her to support our retired service members by joining the network.

### Online resources and self-service tools

- Visit the dedicated website at [trdp.org](http://trdp.org) for comprehensive program information, a TRDP network dentist directory and links to other helpful sites.
- Our online Customer Service Inquiry Form lets you submit questions electronically and get quick answers by email.
- The TRDP benefits booklet, claim forms and other important program information are available online for easy access and download.
- Sign up for e-newsletters, program updates and paperless Explanation of Benefits statements.
- Log on to the Consumer Toolkit<sup>®</sup> for total TRDP benefits self-management, 365/24/7.
- Use the Interactive Voice Response telephone system at 888-838-8737 for automated services with no waiting.
- Connect with us on Facebook.

### What's the cost?

- Monthly premiums vary by location. Visit [trdp.org](http://trdp.org) for specific rates.
- Premium rates are subject to change slightly on January 1 of each benefit year.

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## How are premium payments made?

- If you're receiving retirement pay, your premiums are automatically deducted through an allotment. Otherwise, you'll be required to set up electronic funds transfer (EFT) of your monthly premiums or a recurring monthly credit card payment if an EFT cannot be established.
- A two-month premium prepayment is required with an enrollment application. Accepted forms of initial premium prepayment are: Visa®, MasterCard®, Discover® card, personal or cashier's check, and money order.

## Can benefits be coordinated?

- Yes! Coordinating TRDP benefits with another dental plan could pay 100% of your dental bill.
- Enroll in the TRDP before your other plan expires — and enjoy dual coverage while satisfying the 12-month waiting period for major services (see chart below).

Percent of Allowed Amount Paid by TRDP		
	First 12 months of enrollment	After 12 months of continuous enrollment
<b>Covered Services</b>		
Diagnostic & Preventive (exams, x-rays, cleanings, fluoride treatments)	100%	100%
Other Preventive (sealants, space maintainers)	80%	80%
Basic Restorative (fillings, including certain tooth-colored fillings on back teeth)	80%	80%
Major Restorative (cast crowns, onlays)	0%	50%
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment, extractions)	60%	60%
Prosthodontics (bridges, partial/full dentures)	0%	50%
Implants	0%	50%
Orthodontics	0%	50%
Dental Accident Coverage	100%	100%
Emergency Services	80%-100%	80%-100%
Anesthesia, Professional Consultation, Professional Visits, Drugs, Post-Surgical Services	60%	60%
Miscellaneous (occlusal & athletic mouth guards, internal bleaching)	60%	60%
<b>Covered Services</b>		
Annual Deductible (Diagnostic and preventive procedures covered at 100%, orthodontics, and dental accident coverage are exempt from the deductible)	\$50 per person, limit \$150 per family, per contract year	
Annual Maximum (Diagnostic and preventive procedures covered at 100% are exempt from the annual maximum)	\$1,300 per person, per contract year	
Dental Accident Maximum	\$1,200 per person, per contract year	
Orthodontic Maximum	\$1,750 per person per lifetime	
Contract Year/Benefit Year	January 1 – December 31	

## How to enroll

- Enrollment is quick and easy. Log on to [trdp.org](http://trdp.org) and connect to the Beneficiary Web Enrollment (BWE) website to enroll online.
- Enroll any time. Benefits begin the first day of the month after enrollment.
- Waive the 12-month waiting period for major services (see chart above) by enrolling within four months after retirement or transfer to Retired Reserve status.
- A 30-day grace period allows you to terminate enrollment if no benefits have been used.
- Enrollment is month-to-month after the initial 12-month commitment is satisfied.

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For complete information about the TRICARE Retiree Dental Program, visit:

[trdp.org](http://trdp.org)