

# TRICARE Retiree Dental Program

## Enhanced Program

### Fact Sheet: Guide to Pre-Retirement

**About to retire from the Uniformed Services? Read this important information before you leave military service.**

There are many things that you need to think about as you prepare for your transition from military service to civilian life. One of the most important of these is post-retirement dental care for you and your family. A few months before your scheduled retirement date, we recommend that you begin investigating your options for a dental plan. Health benefits advisors and transition assistance counselors are excellent resources for detailed information about the dental benefits available to Uniformed Services retirees—including the TRICARE Retiree Dental Program, or “TRDP.” Here are some important facts about the TRDP that every service member who is about to retire should know.

#### What is the TRDP?

- The TRICARE Retiree Dental Program (TRDP) is a voluntary dental benefits program with enrollee-paid premiums, administered by the Federal Services 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.*

#### What dentists can I see under the TRDP?

- **Enhanced TRDP enrollees may seek treatment from any licensed dentist or specialist within their service area or may choose from over 100,000 participating dentist locations throughout the service area for more cost savings.**
- Enhanced TRDP enrollees traveling or studying outside the original service area have access to an international list of dentists for treatment.
- See a specialist without a referral.

#### What if I get a job that has a dental plan?

- 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.

#### Who is eligible for the TRDP?

- **Members of the Retired Reserve/Guard (including “gray-area”) are in retired status and are therefore eligible for the TRDP.**
- Members of the Uniformed Services who are entitled to Uniformed Services retired pay, including those age 65 and over.
- Members of the National Guard and Reserve who, regardless of their age, have transferred to Retired Reserve status (as defined under Title 10 of the U.S. Code, Section 10141(b))—including retirees in the “gray-area” who are entitled to retired pay but will not actually begin receiving it until age 60.
- Current spouses of enrolled members.
- 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.
- Unremarried surviving spouses and/or eligible children of deceased members who died while in retired status or on active duty.
- Current spouses and/or eligible children of certain non-enrolled members with documented proof the non-enrolled member is (a) eligible to receive ongoing, comprehensive dental care from the Department of Veterans Affairs, or (b) enrolled in a dental plan through other employment which is not available to family members, or (c) unable to obtain benefits from the TRDP due to a current and enduring medical or dental condition. Note: Documentation of qualifying circumstances is required upon application for enrollment of eligible family members.
- Former spouses and remarried surviving spouses are not eligible at this time.

## How do I enroll in the TRDP?

- Enroll three ways: online at [www.trdp.org](http://www.trdp.org), by toll-free telephone at (888) 838-8737 or by mail.
- **New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services (supporting documentation is required).**
- 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.

## What services are covered under the TRDP?

- **Is your child still in active orthodontic treatment? Continue with uninterrupted coverage if you submit your application and retirement orders during the month before your retirement is effective.**
- The chart below depicts coverage available under the Enhanced TRDP.

## What does the TRDP cost?

- 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 web site at [www.trdp.org](http://www.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 in U.S. dollars).

COVERED SERVICES	Delta Dental Pays*	Applied to Annual Deductible	Applied to Annual Maximum
<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 and Onlays	50%	Y	Y
Bridges and Partial/Full Dentures	50%	Y	Y
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 out-of-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 [www.trdp.org](http://www.trdp.org). Supplemental information for the Enhanced-Overseas Program is also available online.