22 Aug 2016

TRICARE® Retiree Dental Program

Fact Sheet

Here's why the TRDP has a 98% customer satisfaction rating![1]

"The TRDP is an easy program for my dentist to work with… it saves me money and keeps my teeth and smile in great shape!"

Y.J., Sterling Heights, MI

"Enrolling online in the TRDP was so easy — it took only 5 minutes! Even better, my dentist is a network provider, so I'll be saving money from day one. Thank you!"

R.L., Litchfield, ME

A benefit guide to the 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 TRDP

- A program offered by the Federal Government Programs division of Delta Dental under contract with the U.S. Department of Defense.
- The TRDP covers over 1.5 million enrollees in the 50 United States, the District of Columbia, U.S. territories, Canada and overseas.

Eligibility requirements

- Retired members of the Uniformed Services and National Guard/Reserve components, including "gray-area" retirees under age 60.
- Current spouses of enrolled members, and children up to age 21, or to age 23 if a full-time student (student status verified in DEERS) or older if child becomes disabled before losing eligibility.
- Unremarried surviving spouses or eligible children of deceased members who perished while in retired status or while on active duty.
- View all eligibility requirements at **trdp.org**.

Save money — see a TRDP network dentist

- When you see a TRDP network dentist, you get two annual cleanings (or three with diagnosed Type 1/Type 2 diabetes), two annual exams and an annual x-ray with no cost share.
- Network dentists submit all your claims paperwork and bill Delta Dental directly for the care you receive.
- Network dentists will not charge you more than your applicable cost share and deductible — saving you an average of 22%.
- Visit **trdp.org** to find a TRDP network dentist near you.

Affordable premiums

- A prepayment of two months' premiums is required with enrollment.
- Premiums are automatically deducted each month from your retirement pay.
- If retirement pay is unavailable/insufficient, electronic funds transfer or recurring credit card payment of your monthly premiums is required.
- Premium rates are subject to change on January 1 of each contract year.
- Monthly premiums vary by ZIP code. Visit **trdp.org** for specific rates.

Quick and easy enrollment

- Visit **trdp.org** and use the Beneficiary Web Enrollment (BWE) site to enroll online — or complete a paper application and mail it in.
- Enroll any time after you retire and start getting benefits the first day of the month after you enroll.
- Skip the 12-month waiting period for major services by enrolling within four months after retirement or transfer to Retired Reserve status.
- Enrollment is month-to-month after you've satisfied an initial 12-month commitment.
- A 30-day grace period lets you cancel if you haven't yet used your benefits.

(over)

Comprehensive coverage

- In-network routine services are covered at 100% — and deductibles and maximums don't apply.
- You can coordinate your TRDP benefits with other dental plans to lower, or even eliminate, your out-of-pocket costs on major services.
- Three annual cleanings are available for enrollees with diagnosed Type 1/Type 2 diabetes.
- Emergency treatment is covered worldwide.
- Generous maximums include a $1,300 annual maximum, $1,200 dental accident maximum and $1,750 lifetime maximum for braces.

	Percent of Allowed Amount Paid by TRDP	
	First 12 months of enrollment	After 12 months of continuous enrollment
Covered Services		
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%
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment, extractions)	60%	60%
Major Restorative (cast crowns, onlays)	0%	50%
Prosthodontics (bridges, partial/full dentures)	0%	50%
Implants	0%	50%
Orthodontics (children and adults)	0%	50%
Dental Accident Coverage	100%	100%
Deductibles and Maximums		
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	

Online resources and self-service tools at trdp.org

- Enroll online through the Beneficiary Web Enrollment (BWE) site.
- View program videos, the TRDP network Dentist Directory, and comprehensive program information.
- Submit an Online Inquiry and get answers by email.
- Have enrollment questions, but no computer? Use our special toll-free Enrollment Inquiry Support line at 855-827-6436, Wednesday through Friday from 1:00 to 4:00 p.m. Pacific Time. Note: *Completing an enrollment by phone is not available*.
- Once you're enrolled, register and use the Consumer Toolkit® for total TRDP benefits self-management, 365/24/7.

[1] 98% overall satisfaction rating based on 2015 customer satisfaction survey results

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For TRICARE Retiree Dental Program information and program videos, visit: trdp.org