

## **TRICARE RETIREE DENTAL PROGRAM**

The TRICARE Retiree Dental Program (TRDP) is the first and only group dental benefits plan authorized by the federal government for Uniformed Services retirees and their families. There are many reasons why enrollment in the TRDP can help save money on the cost of dental care:

### **Affordability and value**

1. For the average annual premium amount that an enrollee pays per contract year for TRDP coverage, the program provides two cleanings, two routine exams and one set of x-rays per year, covered at 100% of the program allowable amount with no applicable deductible, as well as coverage for gum surgery, oral surgery and root canals. All these services are available to enrollees immediately upon their coverage effective date. In addition, the TRDP provides enrollees with \$1,200 per contract year for covered services, \$1,000 per contract year for dental accidents, and a \$1,500 lifetime maximum amount for orthodontic services.
2. After only 12 months of continuous enrollment, TRDP enrollees become eligible for coverage of crowns, bridges, dental implant services, dentures and orthodontics. These are often necessary services that can be extremely costly—especially without any type of dental coverage.

### **Coordination of benefits**

1. Many Uniformed Services members are retiring at an earlier age and many are entering the civilian work force. Coverage offered by employer plans can be costly and is not always comprehensive. The TRDP can help enrollees who have other dental coverage maximize their benefits, save on their out-of-pocket expenses and protect their family's health when their employer's plan coverage isn't quite enough.
2. For Uniformed Services retirees who are employed or who have a spouse who is employed and who have dental coverage in addition to the TRDP, coverage and benefits are governed by coordination of benefits (COB) rules. Under COB, most dental

- carriers coordinate benefits with one another to allow enrollees to maximize the coverage provided by both programs—often paying most or all of the patient’s dental bill and helping to greatly reduce out-of-pocket expenses.
3. Adding coverage for family members through an employer’s plan can also mean higher out-of-pocket costs. Sometimes, employer plans do not even offer coverage for family members. The TRDP covers eligible family members of non-enrolled Uniformed Services retirees who have a dental insurance plan through their employer that is not available to their families—so they can still get coverage for their family members when it would otherwise not be available. This special TRDP eligibility rule gives retired Uniformed Service members even more options for affordable, quality dental coverage and protection for their families.

### **Incentives to schedule regular dental checks for yourself and your family**

1. One of the most important things you can do for your overall health and well-being is scheduling regular dental visits for oral exams and cleanings. Early diagnosis and prevention of dental disease is key to good dental health. The dentist can often be the first to see signs of a more serious health problem.
2. The TRDP provides the coverage necessary to help maintain good oral health and often avoid the need for major dental treatment down the road. Under the TRDP, basic diagnostic and preventive care like annual exams, x-rays and cleanings are payable at 100% with no applicable deductible or maximum amount. With the increasing cost of health care—including dental—enrolling in the TRDP now makes better sense than waiting until more expensive services are needed later.

### **An expansive network of over 100,000 dentist locations nationwide**

1. Enrollees in the TRDP can choose any licensed dentist with the enrollment service area to provide their covered dental treatment. However, the program encourages enrollees to use a TRDP participating network dentist or a Delta Dental

Premier® dentist. Dentists who participate in the networks that support the TRDP have agreed to a predetermined fee schedule and will submit all claims paperwork and adhere to Delta Dental's quality-of-care standards. Enrollees in the TRDP who see a network dentist will not incur any out-of-pocket costs other than their cost share and applicable deductible.

For more information about how enrolling in the TRDP can help reduce dental health care costs for Uniformed Services retirees and their families, visit the TRDP web site at <http://www.trdp.org/>.