

# TRICARE Retiree Dental Program

## ATTENTION: NATIONAL GUARD AND RESERVE MEMBERS

Although you have to wait until you are age 60 to receive TRICARE medical benefits and retired pay, you and your family members are eligible for the TRICARE Retiree Dental Program (TRDP) as soon as you stop drilling and enter Retired Reserve status—even if you are under age 60!

That's right! The TRICARE Retiree Dental Program (TRDP), first authorized by Congress in 1997, offers a comprehensive dental benefit program to the nation's Uniformed Services retirees, including 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)).

Here are the facts about the TRDP that you will want to know:

### About the TRDP

- The 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.
- Covered services under the TRDP are offered throughout 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.

### Eligibility

Besides members of the National Guard and Reserve who are in Retired Reserve status (including those in the "gray-area" under age 60), others who are eligible to enroll in the TRDP include:

- A member of the Uniformed Services who is entitled to Uniformed Services retired pay
- A current spouse of an enrolled member.
- A child of an enrolled member, up to age 21 (to age 23 if a full-time student, or older if 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.

Documentation of qualifying circumstances is required upon application for enrollment. Call Customer Service at (888) 838-8737 for more information about enrolling in the TRDP under these special rules.

### Finding a dentist

- Enrollees may seek treatment from any licensed dentist or specialist within the TRDP service area.
- To minimize out-of-pocket expenses, enrollees may seek treatment from over 100,000 participating dentist locations throughout the service area.

### Other dental coverage

- Most other dental plans will coordinate benefits with the TRDP. This 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.

## Cost

- Monthly premium amounts vary depending on where you live and the number of family members you elect to enroll.
- To find out the current premium rate for your region, please visit the web site at [www.trdp.org](http://www.trdp.org) or call Customer Service at (888) 838-8737.
- “Gray-area” retired National Guard members and retired Reservists for whom retired pay is not yet available (i.e., those under age 60) must pay their monthly TRDP premiums via electronic funds transfer or by check. Federal law mandates that all other retirees who are eligible to collect retired pay, including retired National Guard or Reserve members age 60 or older, must have their TRDP monthly premiums deducted automatically from their Uniformed Services retired pay.
- Delta Dental must receive a two-month premium prepayment with the enrollment application to begin the monthly premium collection process.
- 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.

## How to enroll

- Enroll three ways: online at [www.trdp.org](http://www.trdp.org), by toll-free telephone at (888) 838-8737 or by mail.
- Those who have just transferred to Retired Reserve status and who enroll within 120 days after receiving confirmation of their transfer are eligible to waive the 12-month waiting period for major services.
- A grace period of 30 days from the coverage effective date is available 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, enrollment continues on a month-to-month basis.

## Benefits overview

COVERED SERVICES	*Delta Dental Pays:	Applied to Annual Deductible	Applied to Annual Maximum
<b>Available during the first 12 months of enrollment (upon coverage effective date):</b>			
Diagnostic & Preventive Services (cleanings & exams)	100%	N	N
Basic Restorative (fillings)	80%	Y	Y
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment and extractions)	60%	Y	Y
Dental Accident Coverage	100%	N	N
<b>Additional services available after 12 months of continuous enrollment (unless waived—see below**):</b>			
Cast Crowns, Onlays & Bridges	50%	Y	Y
Partial/Full Dentures	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	\$1,200 per person, per lifetime		
Dental Accident Maximum	\$1,000 per person, per benefit year		
Benefit Year	May 1–April 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 network dentist. Your total out-of-pocket costs may be higher if care is received from a non-participating dentist.

\*\* To qualify for a waiver of the 12-month waiting period for major services, retired members of the National Guard/Reserve must enroll within 120 days after receiving confirmation of their transfer to Retired Reserve status. When enrolling, you’ll need to provide appropriate documentation supporting the date the transfer request was granted, i.e., a copy of your Retired Reserve transfer confirmation and a chronological history of drill points.

**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 Benefits Booklet is available online at [www.trdp.org](http://www.trdp.org).

