An introduction to the premier dental benefits program for Uniformed Services retirees and their eligible family members
A word about the information in this brochure

This brochure has been designed to provide an overview of coverage and benefits under the TRICARE Retiree Dental Program (TRDP). The information provided in this brochure is current at the time of printing; however, it is important to remember that changes to the TRDP can occur as public law and the federal regulations governing the TRDP are amended. For the most current information, visit the TRDP website at trdp.org.

The development of this brochure is supported by Department of Defense Contract No. HT9402-13-C-006. TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

The TRICARE Retiree Dental Program is administered and underwritten by Delta Dental of California.
Enroll in the TRDP with confidence
Here are the top reasons why you should enroll in the TRDP:

• Comprehensive, portable coverage to keep you healthy and protect your smile—wherever you are
• A large nationwide dentist network for the highest quality care at the lowest possible cost
• Coordination of benefits with other plans to help reduce or eliminate your out-of-pocket dental expenses
• Affordable premiums, low deductibles and generous maximums, including dental accident and lifetime orthodontic maximums

Program overview
Since 1998, the TRICARE Retiree Dental Program (TRDP) has been the dental benefits program created by Congress especially for you and your eligible family members.

The Federal Government Programs division of Delta Dental of California is proud to administer the TRDP under contract with the U.S. Department of Defense (DoD). The TRDP offers:

• A comprehensive scope of benefits, ranging from basic diagnostic and preventive services and dental accident coverage – all available immediately – to major benefits like crowns, bridges, dentures, implant services and braces (for both children and adults) available after a 12-month waiting period.*
• Choice, allowing you to save the most money by choosing from an extensive network of dentists who have agreed to provide TRDP treatment at significantly reduced fees. You can save an average of 22% on your out-of-pocket expenses just by seeing a network dentist!**
• Affordable premiums, low deductibles, and generous maximums.
• Convenience, with our self-service website at trdp.org. You can find everything on the website, from the Dentist Directory for locating a TRDP network dentist to an online inquiry form. Watch our educational videos that include topics on how to enroll online, saving money with the TRDP, and more. Use the online Consumer Toolkit® to view your claims and payment information as well as sign up for paperless, electronic dental Explanation of Benefits statements.
• Portability, meaning your dental coverage travels with you.
• Coordination of benefits with other dental plans. If you’re like a lot of people who already have a dental plan, enrolling in the TRDP provides you with the ability to coordinate the benefits of both dental coverages. This can help you reduce—or even eliminate—much of your out-of-pocket dental costs.

* May be waived for new retirees who enroll within four months after retirement. See “Terms of enrollment” section for details.
** Individual savings will vary depending on location, deductible/annual maximum amounts remaining, types of procedures, benefit coverage levels and other factors.
Eligibility

To enroll in the TRDP, your retirement status must be reflected in the Defense Enrollment Eligibility Reporting System (DEERS).

You are eligible for the TRDP if you are:

- A retired member of the Uniformed Services*, regardless of your age.
- A member of the National Guard/Reserves who, regardless of your age, has transferred to Retired Reserve status – including a retiree in the “gray area” who is entitled to retired pay but will not begin receiving it until age 60.
- The current spouse of an enrolled member.
- A child of an enrolled member up to age 21, or to age 23 if a full-time student, or older if disabled before losing eligibility.
- An unmarried surviving spouse or eligible child of a deceased member who died while in retired status or who died while on active duty for more than 30 days and whose eligible family members are not or are no longer eligible for the active duty family member dental program.
- A Medal of Honor recipient and eligible family members, or an unmarried surviving spouse/eligible family members of a deceased recipient.
- A current spouse and/or eligible family member of a non-enrolled member with written, documented proof the non-enrolled member is (a) eligible to receive ongoing, comprehensive dental care from the Department of Veterans Affairs (VA); (b) enrolled in a dental plan that is available to the member as a result of employment separate from his/her Uniformed Service, and said dental plan is not available to his/her family members; or (c) prevented from being able to obtain benefits under the TRDP due to a current and enduring medical or dental conditions.

Written documentation is needed to verify eligibility for family member(s) only enrollment based upon the criteria listed above. Such documentation includes (a) a copy of the correspondence from the VA identifying the member’s service-connected disability rating, (b) documentation from the member’s employer stating that dental coverage does not extend to his/her spouse and/or family members, and (c) documentation from the member’s treating physician stating that dental care is no longer needed.

Refer to trdp.org for detailed information about the criteria and documentation requirements for eligibility for enrollment of the family members of a non-enrolled member.

Former spouses and remarried surviving spouses are not eligible for the TRDP.

Summary of coverage
The following chart depicts coverage when your treatment is provided by a participating TRDP network dentist.* It is important to note that your out-of-pocket costs may be higher if your treatment is provided by a dentist who is not in the TRDP network. You can find more detailed information on all covered services, benefit levels, limitations and exclusions, program policies and the advantages of seeing a network dentist in the TRDP Benefits Booklet, available online at trdp.org.

<table>
<thead>
<tr>
<th>Benefits available during the first 12 months of enrollment (upon coverage effective date)</th>
<th>Beneficiary Cost-Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services (exams &amp; cleanings)</td>
<td>0%</td>
</tr>
<tr>
<td>Basic Restorative Services (fillings, including one, two, and three surface tooth-colored fillings on back teeth)</td>
<td>20%</td>
</tr>
<tr>
<td>Endodontics, Periodontics &amp; Oral Surgery (root canals, gum treatment &amp; extractions)</td>
<td>40%</td>
</tr>
<tr>
<td>Emergency Services (treatment for minor pain)</td>
<td>80%</td>
</tr>
<tr>
<td>Dental Accident Coverage</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Additional benefits available after 12 months of continuous enrollment or if enrolled within 4 months after retirement**

| Cast Crowns & Onlays | 50% |
| Bridges & Partial/Full Dentures | 50% |
| Implants | 50% |
| Orthodontics | 50% |
| Deductible | $50 per person, $150 cap per family, per benefit year |
| Maximum | $1,300 per person, per benefit year |
| Dental Accident Maximum | $1,200 per person, per benefit year |
| Orthodontic Maximum | $1,750 per person, per lifetime |
| Benefit Year | January 1 - December 31 |

* TRDP network dentists are not available in the Commonwealth of the Northern Mariana Islands, American Samoa and Canada.
Terms of enrollment

Enrollment in the TRDP is voluntary. Each new beneficiary agrees to fulfill an initial 12-month enrollment period. Once the initial enrollment period has been satisfied, enrollment can continue on a month-to-month basis.

The TRDP has a 12-month waiting period for major benefits like crowns, bridges, implant services and braces. You must satisfy the 12-month waiting period even if you were previously covered under another Delta Dental plan; however, you and your enrolled family members will receive many of the benefits shown in the Summary of Coverage chart immediately upon your coverage effective date.

You may be eligible for a waiver of the 12-month waiting period if:

- You enroll within four months after your retirement from active duty or transfer to Retired Reserve status.
- You are a surviving spouse who enrolls within four months after losing TDP eligibility.
- You are a newly enrolled family member of a sponsor who has already satisfied his/her 12-month waiting period. (Note: You will need to remain enrolled for 12 months and cannot disenroll. The sponsor must meet a new 12-month enrollment commitment as well.)
- You are upgrading your enrollment from the Basic to the Enhanced TRDP.

Please note that the waiver does not happen automatically when you enroll. Be sure submit the Online Inquiry Form located at trdp.org to let us know you have enrolled within the four-month timeframe, and we will update your account. Eligibility for this waiver does not apply to National Guard/Reserve or active duty members who have been retired longer than four months.

There is a grace period of 30 days from the coverage effective date during which new beneficiaries may rescind their enrollment without further obligation, provided no TRDP services have been used during that period. Beneficiaries who do not exercise the option to rescind within the 30-day grace period must remain enrolled in the TRDP for the duration of the initial 12-month period without further opportunity for voluntary disenrollment.

Easy online enrollment

It’s easy to enroll online at trdp.org using the Beneficiary Web Enrollment (BWE) website (watch our “Enrolling is Easy” video to see for yourself!). An initial payment equal to two months’ premiums is required upon enrollment and may be paid by credit card when enrolling online through the BWE.

You can also complete and return a paper enrollment application. First, review the TRDP Enrollment Application Guidelines for assistance in completing the application. Mail the completed and signed application to Delta Dental at the address shown in Section E of the form, along with your initial two-month premium payment. Note that paper applications submitted by mail can take up to four weeks to process, so please allow sufficient time for Delta Dental to receive your application, verify your eligibility and process your enrollment before logging on to the toolkit to verify your eligibility.

Options for enrollment in the TRDP are Single Enrollment, Two-Person Enrollment, and Family Enrollment (three or more persons). Coverage under the TRDP is effective on the first day of the month following enrollment, provided the enrollment information is accurate and eligibility can be confirmed in DEERS. You can verify your enrollment on your effective date of coverage (usually the first of the following month) by logging on to the Consumer Toolkit® on the TRDP website at trdp.org.
Low rates
The TRDP has been designed to provide you with comprehensive dental benefits at an affordable cost. Monthly premium amounts will vary depending on where you live and the enrollment option you select. See the chart at the bottom of this page to find the premium region for your three-digit ZIP code.

Premium rates for the TRDP are updated on January 1 of each benefit year. Monthly premium rates for January 1, 2016 through December 31, 2016 are shown in the first chart below. You may also find the current premium rate for your region by visiting our website at trdp.org. Federal law mandates that monthly premiums for the TRDP be deducted automatically from Uniformed Services retirement pay. If your retirement pay is determined to be unavailable or insufficient to allow the automatic deduction, you will need to set up electronic funds transfer (EFT) of your monthly premiums from your designated bank account. If you are unable to establish an EFT, you will be required to set up a recurring monthly premium payment by credit card. The EFT and recurring credit card authorization forms are available online at trdp.org or by calling our toll-free Customer Service number once you are enrolled.

Premium regions
Use the first three digits of your residence ZIP code to find your TRDP premium region in the following chart. Note that Puerto Rico (006, 007, 009), the U.S. Virgin Islands (008) and Canada (999) are included in Region B; overseas locations (000), the District of Columbia (200, 202 – 205), U.S. overseas AA and AE (090 through 098) and U.S. overseas AP (962 and 964) are included in Region C. American Samoa (967), Guam (969) and the Commonwealth of the Northern Mariana Islands (969) are included in Region D.

<table>
<thead>
<tr>
<th>THREE-DIGIT ZIP CODE PREMIUM REGIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Region A</strong></td>
</tr>
<tr>
<td><strong>Region B</strong></td>
</tr>
<tr>
<td><strong>Region C</strong></td>
</tr>
<tr>
<td>000**; 010 – 011; 014 – 015; 023 – 027; 031; 033 – 034; 041; 062 – 063; 080 – 084; 090*** — 098***; 103; 105 – 108; 110 – 116; 118; 198; 200; 202 – 205; 300; 303; 311; 334; 551; 553 – 555; 604 – 605; 608 – 610; 815; 816; 837 – 838; 840 – 842; 845 – 847; 870 – 872; 875; 962****; 964****</td>
</tr>
<tr>
<td><strong>Region D</strong></td>
</tr>
<tr>
<td>016 – 019; 020 – 022; 055; 060 – 061; 064 – 079; 085 – 089; 100 – 102; 201; 220 – 223; 330 – 333; 600 – 603; 606 – 608; 800 – 804; 894 – 895; 897; 919 – 925; 930; 932; 934 – 939; 953; 955 – 957; 959 – 961; 963; 965 – 969; 971 – 979; 983; 985 – 986; 988 – 998</td>
</tr>
<tr>
<td><strong>Region E</strong></td>
</tr>
<tr>
<td>900 – 908; 910 – 918; 926 – 928; 931; 933; 940 – 952; 954; 958; 970; 980 – 982; 984</td>
</tr>
</tbody>
</table>

*Alaska and Canada ** Overseas *** AA, AE (U.S. overseas) **** AP (U.S. overseas)
The TRDP dentist network

Visiting a dentist in our expansive nationwide network provides optimum savings on your TRDP dental care. Dentists who participate in the network have agreed to provide dental care to TRDP beneficiaries at reduced fees and to accept those fees as payment in full for all covered services, to prepare and submit all claims paperwork and to accept payment directly from Delta Dental. All these services provided by TRDP network dentists help you get the most value from the program while getting the highest quality of dental care available.

If you see a non-network dentist, Delta Dental pays the same percentage for covered services but cannot guarantee the dentist’s fees. Non-network dentists will bill using their usual and customary charges, which will most likely cause you to pay higher out-of-pocket costs. With a non-network dentist, you will be responsible for paying your cost-share plus any difference between the TRDP allowed amount and the dentist’s submitted fee.

Beneficiaries who are seeking emergency dental care while traveling outside the TRDP service area and beneficiaries who reside permanently overseas also have options for choosing a dentist. Through Delta Dental’s international dentist referral services, TRDP beneficiaries can get a referral to dentists and dental clinics in virtually any country in the world. Information on how to contact the international dentist referral service is available on the TRDP website at trdp.org.
Convenient online self-service tools at trdp.org

We have provided many convenient self-service tools to help you manage your program benefits – all within reach of your computer. A visit to the TRDP’s dedicated, customer-friendly website at trdp.org allows you to take advantage of such easy-to-use features as:

- **Network dentist search**
  The online “Find a dentist” function allows you to locate a TRDP network dentist in your area. Remember: Seeing a TRDP network dentist whenever possible will ensure you get maximum savings, added program value and the very best in dental care. Note that Delta Dental has many dentist networks, but not all Delta Dental dentists participate in the TRDP network. Make sure you are choosing a TRDP participating network dentist by using the Dentist Directory located only at trdp.org.

  You can also access our mobile-enabled TRDP Dentist Directory right from your smartphone or tablet. Our mobile directory lets you use your mobile device to search for a TRDP network dentist by location, name, or practice. To access the TRDP mobile Dentist Directory on your smartphone or tablet, go to your browser to trdp.org and click on “Find a Dentist.” The built-in technology recognizes the specific type of mobile device you’re using and automatically optimizes the directory screen so that it’s easy for you to navigate and find a TRDP network dentist in your area.

- **Online services with the Consumer Toolkit®**
  You can register to use the Consumer Toolkit and log on to verify eligibility, get up-to-date benefits information, find out the amount of your maximum and deductible used to-date, review processed claims and reimbursements, and more.

- **Paperless, Electronic Explanation of Benefits statements**
  You don’t have to wait for a paper copy of your Explanation of Benefits statement (EOB) to arrive in the mail. Just log on to the Consumer Toolkit and sign up for paperless, electronic EOBs – and you’ll receive an email notification from Delta Dental whenever a claim is processed. Once the notification arrives in your email inbox, just click on the link in the message and log on to the secure Consumer Toolkit to view your EOB immediately.

- **Program materials**
  You can download and print a claim form, view the Benefits Booklet, see the latest TRDP news and find useful links to important dental health information.
• **Customer Service Inquiry Form**
  The online Customer Service Inquiry Form allows you to contact Delta Dental electronically during a time that is convenient for you and receive prompt responses to your specific questions about the TRDP.

• **SmileWay® Wellness Program**
  Preventive dental care is the number one way to keep your smile healthy. Our SmileWay Wellness site at [trdp.org](http://trdp.org) is your one-stop shop for oral health-related tools, tips and resources. You can review your oral hygiene habits, learn about the importance of good oral health and stay informed so that you can maintain your healthy smile. Sign up for the *Grin!* newsletter, a free resource emailed to you with articles, tips and tools to help you take great care of your smile.

No computer access? The Interactive Voice Response (IVR) telephone system at 888-838-8737 operates 24 hours a day, seven days a week to provide automated information such as:

- Eligibility verification, claim status, maximum used to-date and the remaining deductible amount
- A complete breakdown of TRDP covered services, including time limitations
- A list of dentists (including specialists) in a specific area that can be faxed or mailed to you

**Portability**

When you live or travel anywhere in the service area – which includes the 50 United States, the District of Columbia, Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands and Canada – simply visit any TRDP network dentist for care whenever possible.* When traveling outside this area, TRDP beneficiaries are covered only for emergency dental services. However, TRDP beneficiaries who reside permanently outside this area may obtain the full scope of TRDP benefits anywhere in the world.

* TRDP network dentists are not available in the Commonwealth of the Northern Mariana Islands, American Samoa and Canada.
Eligibility verification and information updates
Delta Dental verifies beneficiary eligibility through DEERS. It is important that DEERS contains up-to-date information for each family member, so please ensure personal information is updated to avoid unnecessary processing delays.

DEERS information may be updated in one of the following ways:

- Online at https://www.dmdc.osd.mil/milconnect/. Your DS logon, CAC or DFAS myPay login/password is required.
- In person at a Uniformed Services identification (ID) card-issuing facility. To locate the nearest facility, visit www.dmdc.osd.mil/rsl. Please call ahead for hours of operation and for detailed instructions.
- Call the Defense Manpower Data Center Support Office at 800-538-9552. Hours of operation are Monday through Friday from 5:00 a.m. to 5:00 p.m. Pacific Time except on federal holidays.
- Fax changes to DEERS at 831-655-8317. The sponsor's Department of Defense Benefits Number (DBN) and/or social security number must be included with the faxed documents.
- Mail changes to: Defense Manpower Data Center Support Office, 400 Gigling Road, Seaside, CA 93955-6771.

DEERS information may be verified by contacting the nearest Uniformed Services personnel office (where ID cards are issued). Only sponsors or those authorized by power of attorney can add or delete a family member. Family members age 18 and older may update their own contact information.

TRICARE Retiree Dental Program Contact Information

- Program Information, Educational Videos and Inquiries
  trdp.org

- Interactive Voice Response (IVR) System for Current Enrollees
  888-838-8737 (866-847-1264 TTY, TDD)
  24 hours a day, 7 days a week

- Assistance for Prospective TRDP Beneficiaries
  Submit an Online Inquiry at trdp.org or call 855-827-6436
For more information about the TRICARE Retiree Dental Program, visit trdp.org.

The development of this piece is supported by Department of Defense Contract No. HT940213-C-0006. TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

The TRICARE Retiree Dental Program is administered and underwritten by Delta Dental of California.