

# In Touch

*with the TRICARE Retiree  
Dental Program*



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## **Why should you enroll in the TRDP?**

*By Tammy Hunter, Manager, Marketing & Communications, Federal Services, Delta Dental of California*

As a member of Delta Dental of California’s Federal Services marketing team, I have the opportunity to meet many military retirees out in the field who, for one reason or another, are “on the fence” when it comes to enrolling in any kind of dental benefits program. Some already have dental insurance through their employer; others are insured through a spouse’s employment. But lately, the most common reason I have run across is that many retirees are self-insuring—actually paying for all their dental treatment out of their own pockets!

Which dental insurance to purchase can be one of the most confusing decisions to make on your own. However, when you decide to enroll in the Department of Defense-authorized TRICARE Retiree Dental Program (TRDP), you can be assured you have chosen an economical, high-quality dental program that will meet the majority of your needs. The TRDP was designed to be a comprehensive, cost-effective program of dental coverage for retired members of the Uniformed Services and their family members, unremarried surviving spouses and children of deceased members, as well as other select individuals.

Enrollment in the TRDP continues to grow as we near the end of the first quarter of 2009. Recent retirees, current TRDP enrollees upgrading their coverage from the Basic Program to the Enhanced Program, and even a sizeable percentage of retirees living overseas who have elected to get comprehensive TRDP coverage under the Enhanced-Overseas Program all make up the substantial number of enrollments we have processed during the first several months of the new TRDP contract. At the present rate of enrollment, we anticipate that the total number of TRDP-covered lives will reach the 1.125 million mark by the end of March.

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Why not take that “leap off the fence” and enroll in the TRDP today so that you can begin enjoying the benefits of a worry-free dental program designed especially for you. And one more thing: Once you have enrolled, here are some tips to help you keep your dental costs down:

- Use a TRDP network dentist.
- Use a Delta Dental Premier® dentist if you are not using a TRDP network dentist.
- Schedule regular dental checkups for yourself and your family.
- Follow your dentist’s advice about regular brushing and flossing.
- Know all your Enhanced TRDP benefits, policies and exclusions.

## Traveling Overseas? The Enhanced TRDP now has you covered in a dental emergency

Effective October 1, 2008, enrollees in the Enhanced TRDP are now covered for emergency services when traveling outside the Enhanced TRDP enrollment service area (the 50 United States and District of Columbia, Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, and Canada). If you are planning a vacation outside this area, the American Dental Association (ADA) and the TRDP would like to remind you of some important things to keep in mind about your dental care and TRDP benefits should the need for unexpected, emergency dental care arise.

- **Be proactive.**

The ADA recommends that you have a thorough dental examination before you go—especially if you will be traveling in developing countries or in remote areas without good access to dental care. Left to chance, emergency dental care may be uncomfortable, dangerous and expensive—and dental care providers in developing regions may not have adequate resources, equipment or supplies to take all the recommended precautions for preventing disease transmission.

Before you travel outside the U.S., the ADA suggests that you check with the health department or ministry in the destination country to see what national guidelines are in place for dentists who practice there. Dentists in the U.S. are held to a high standard of care; each state has a board of dentistry that oversees all practicing dentists, and these boards have rules and regulations that dentists must follow. However, this may not be the case in some other countries.

Here in the U.S., people often ask their family and friends for referrals to health care providers. If someone you know has received dental care in the foreign country you will be visiting and they seem satisfied, ask for a referral to that particular dentist.

- **Be prepared.**

The ADA has noted several resources that may help you find a dentist abroad and ensure you obtain safe and adequate dental treatment while traveling.

The Organization for Safety and Asepsis Procedures (OSAP) has a Traveler’s Guide to Safe Dental Care, which includes a checklist for safe dental treatment abroad. For more information, visit [www.osap.org](http://www.osap.org).

Before you travel, ask your dentist if he or she has contacts in dental fraternity groups such as the Academy of Dentistry International, the International College of Dentists or the Pierre Fauchard Academy. The foreign embassy offices in Washington, D.C. or a local consulate may also be helpful.

Many countries have dental associations that can provide referrals. The ADA has compiled contact information about dental associations, societies and organizations from around the world.

A dental school in another country may also be an option—check the FDI World Dental Federation web site.

Dental referrals may be available from a hotel concierge, the American Consulate or the American Embassy in the country you are visiting.

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## Important dates to remember

March:

- 17 St. Patrick’s Day
- 24 American Diabetes Association Alert Day
- 29 Root Canal Awareness Week (through 4/4)

April:

- 1-30 Month of the Military Child
- 1 April Fools Day
- 1 U.S. Air Force Academy Established
- 12 Easter Sunday

- **Be knowledgeable.**

The best insurance is to have your teeth in tip-top shape before you leave. However, it is also important to know your TRDP benefits and be aware of what treatment is required and necessary should you happen to experience a dental emergency while traveling abroad. Consult your TRDP Enhanced Program Benefits Booklet for information on obtaining emergency dental care overseas. You can view the Benefits Booklet online and even download a copy from the website to have for easy reference. It may be a good idea to pack your booklet in your luggage, just in case you need to refer to it.

*Information provided in part by the American Dental Association*

## Simplify your life and “go green” when you use the TRDP’s online resources

Did you know that you can save a stamp and enroll in the TRDP online? That’s right! Here are some more examples of how you can help save paper, money and time by using the program features that are available online:

- For general information about the TRDP, you can find everything you need to know on the web site.
- Instead of completing a paper application, enroll in the TRDP online, anytime.
- By providing us with your e-mail address when you enroll, you will have online access to all your program “welcome” materials such as your benefits booklet and identification cards, as well as the option to receive future program updates by e-mail.
- Once your benefits become effective, you can use the Consumer Toolkit® to check your eligibility and benefits, view claims status and payment, verify your year-to-date deductibles and maximums used/remaining, print program ID cards, and more.
- Instead of calling or writing, use the online Customer Inquiry Form when you have questions or concerns about your program enrollment.

As your TRDP administrator and a federal government contractor, Delta Dental is constantly striving to combine resources and streamline processes in order to more efficiently administer your program with as little impact on the environment as possible. We make use of state-of-the-art technology to continually enhance the website and online self-service tools and help you better manage your TRDP enrollment. We utilize vendors who share in the concern for the environment, such as Forest Stewardship Council (FSC) certified printers, and at the same time have converted many of our program materials—such as this newsletter—to an electronic format to help reduce paper consumption. And as an employer, we have instituted initiatives that encourage our employees to recycle, reduce and reuse whenever possible.

## Joke corner

A dinner speaker was in such a hurry to get to the hotel that when he arrived and sat down at the head table, he suddenly realized that he had forgotten to get his false teeth. Turning to the man next to him he said, “I forgot my teeth.” The man said, “No problem.” With that he reached into his pocket and pulled out a pair of false teeth.

“Try these,” he said. The speaker tried them. “Too loose,” he said. The man then said, “I have another pair...try these.” The speaker tried them and responded, “Too tight.” The man was not taken aback at all. He then said, “I have one more pair...try them.” The speaker said, “They fit perfectly.” With that he ate his meal and gave his speech.

After the dinner meeting was over, the speaker went over to thank the man who had helped him. “I want to thank you for coming to my aid. Where is your office? I’ve been looking for a good dentist.”

The man replied, “Oh, I’m not a dentist. I’m the local undertaker.”

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