

# In Touch

with the TRICARE Retiree  
Dental Program



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### Cost-effective TRDP coverage can be helpful during tough economic times

As the end of the first half of 2009 fast approaches, it is difficult to ignore the impact the current economic climate has had on each of us. Fortunately, those who are enrolled in TRICARE Retiree Dental Program (TRDP) are able to understand the financial advantages of having coverage—like that offered by the TRDP—in helping to offset some of the costs of important and necessary dental treatment.

Additions to this Government-authorized dental program for Uniformed Services retirees and their families, including the availability of worldwide TRDP coverage under the new Enhanced-Overseas Program and the inclusion of dental implant services to the already comprehensive scope of benefits, have resulted in a record increase in enrollment since the new contract was introduced October 1, 2008. These record enrollment numbers demonstrate the value that our TRDP enrollees place on taking care of their dental health for the sake of their overall health—even more so during a time when the country is seeing such a large economic downswing.

As of March 1, 2009, TRDP enrollment was at 1,137,258 covered lives. The program has grown an average of about 10,000 covered lives per month since the new contract began. All indications are that enrollment in the TRDP will continue at a strong pace throughout the remainder of 2009 and well into 2010.

### Research tightens link between gum disease and diabetes

Taking care of your gums may be one of the best things you can do for your health if you have diabetes.

According to researchers, the connection between type 2 diabetes and gum disease is a two-way street. While poorly controlled diabetes has long been recognized as a major cause of gum disease, research now suggests that untreated gum disease can make diabetes worse.

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# From the front lines

When there is oral infection and inflammation, it is much more difficult to control blood glucose levels. Likewise, type 2 diabetes can cause a decrease in blood supply to the gums, making them more susceptible to disease. High blood sugars may cause dry mouth and make gum disease worse; the decrease in saliva can also cause an increase in plaque buildup and tooth decay.

There is even some evidence that gum disease increases the risk for complications of diabetes, such as heart disease, blindness, kidney disease, and amputation. Studies indicate that individuals with very high rates of type 2 diabetes showed gum disease to be a strong predictor of death from diabetes or heart disease— independent of other risk factors.

People with type 2 diabetes—and anyone at risk for developing the disease—should have regular dental exams. And, clinicians need to keep gum disease foremost in their minds when treating people with diabetes.

SOURCE: *webmd.com*

## Preparing for summer fun should include dental health review and tune-up

Summer is almost here—and while you are making plans to enjoy all the fun that the season brings is also the perfect time to brush up on your dental care. Here are some important reminders so you don't forget about your dental health this summer:

- Make use of the self-service, online Consumer Toolkit® at [www.trdp.org](http://www.trdp.org) to check the dates of your last exam and cleaning, review your TRDP benefits and coverage levels, verify eligibility, and find out how much of your deductible and maximums remain.
- Take advantage of the slower pace of the summer season to reinforce important dental hygiene habits like brushing and flossing and visiting the dentist for routine checkups. As an enrollee in the TRDP, you get 100% coverage for two routine checkups during a 12-month period without having to meet any of your deductible or use any of your annual maximum.
- With an increase in the consumption of thirst-quenching drinks such as fruit juices and sodas during the hot summer months, pay extra attention to brushing and flossing after drinking sugar-laden liquids—and remember that water is always a good alternative beverage.
- Going on vacation? Make an appointment to see your dentist before you leave and have any dental problems evaluated and treated beforehand. Although enrollees in the Enhanced TRDP are covered for worldwide emergency treatment, who wants to have their vacation ruined by a toothache that could have been taken care of sooner?

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Welcome to “From the front lines,” the newest addition to our “In Touch” newsletter. Starting with this issue, each newsletter will have an article written by one of our TRDP outreach staff in which he or she shares a particularly memorable experience while out in the field promoting the TRDP. This issue features an article from Doug Schobel, senior marketing representative for the TRICARE Retiree Dental Program, in response to a question he gets asked frequently by many enrollees he meets along the way.

I love my job. From that day in February 1998 when the TRDP first started to now, I have learned—and continue to learn—so much from our retirees. At the hundreds of Retiree Activity Days that I have attended in the past 10 years, I have not only had a chance to meet our members face-to-face and thank them for their service but also have had the pleasure to learn about their families, their military careers and, quite often, even our program!

Among the many pearls of wisdom that our enrollees have shared with me over the years, one in particular always sticks out in my mind—and, I still pass it along to folks on an almost weekly basis.

It happened at a Retiree Activity Day at Hanscom Air Force Base in Massachusetts. Several retirees had gathered at my information table, and one of them had just asked me a question: Specifically, he was wondering if, since he was already enrolled in a Delta Dental plan through his employer, he would be able to enroll in the TRDP and skip the 12-month waiting period for major services. As I started to explain that unfortunately we were not able to allow that, one of the other retirees at the table quickly interjected. “Here’s what I did,” she began. “I enrolled in the TRDP a year before I was going to lose my employer-sponsored Delta plan. For that year, I used coordination of benefits from both programs on a root canal, some gum surgery and an extraction, which brought my costs down to basically nothing. Then, when I retired from my job and lost that Delta plan, I had already satisfied my 12-month waiting period for the TRDP and never had a lapse in coverage for any of the major things.”

Wow, I hadn't even thought of that! Well, I guess that's why my first grade teacher used to say that we were given one mouth and two ears for a reason: It sure does pay to listen!

I want to thank that enrollee, as well as all our retirees, for the good and honest feedback you provide. Rest assured that we are listening now and will always continue to do so. If there is anything we can do to improve the program or to help you and your fellow retirees, please let us know. In the meantime, thank you for the opportunity to serve you.

- As outdoor activities increase, so do dental accidents. Contact sports such as soccer, softball, and basketball as well as activities like swimming and bicycling increase the likelihood of dental accidents in adults and children alike, and can often result in chipped or broken teeth. Consider being fitted with a mouth guard—covered by the TRDP at 50% of the program allowed amount—to help protect your teeth from getting damaged.

## Tell a friend...

...about the benefits of enrolling in the TRDP. By enrolling today, Uniformed Services retirees and their family members can

- Get their routine dental care taken care of now and get a head start on their eligibility for the full scope of comprehensive dental services, including crowns and bridges, implant services, and orthodontics
- Take advantage of low monthly premiums and deductibles
- Receive up to a maximum of \$1,200 toward their TRDP dental treatment between now and October 1

And, if they have a favorite dentist who isn't yet participating in the TRDP network, they can find out how to get them an invitation to become one by visiting the TRDP online at [www.trdp.org](http://www.trdp.org).

Today, the TRDP provides dental coverage for almost 1.14 million enrollees; yet, there are still eligible retirees who have not even heard about this voluntary group dental benefits program that was authorized by the U.S. Government nearly 12 years ago. Some of these retirees might be friends of yours—so be sure and tell them about the TRDP today!

## Joke corner

While I was waiting to see the dentist, a woman came out of his inner office smiling.

Nodding to me, she said, “Thank goodness my work is completed. I’m so glad to have found a painless dentist and one who’s so gentle and understanding, too.”

When seated in the dentist chair, I related the incident to the doctor.

He laughed and explained, “Oh—that was just my mother!”

## Important dates to remember

May:

1	Silver Star Service Banner Day
8	Military Spouse Appreciation Day
10	Mother’s Day
16	Armed Forces Day (third Saturday in May)
25	Memorial Day (observed)
30	Memorial Day (actual)

June:

6	D-Day
14	Flag Day
14	Army Birthday
21	Father’s Day

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