

In Touch

*with the TRICARE Retiree
Dental Program*



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New TRDP contract takes off running

News about the new TRICARE Retiree Dental Program (TRDP) contract has been well received. Retirees everywhere seem excited about the additional features and benefits of the new TRDP that started officially on October 1, 2008.

By now, all current enrollees in the Enhanced and Basic TRICARE Retiree Dental Program (TRDP) have received their new Benefits Booklets in the mail. We encourage enrollees to review their booklets for new contract changes.

The excitement of the new contract has also caused many enrollees in the Basic Program to upgrade their coverage to the Enhanced Program. A mailing to another 2.3 million non-enrolled eligible Uniformed Services retirees is currently underway; it, too, has generated more interest in the program than ever before.

Much of the high-level of interest in the October 1 TRDP contract can be attributed to the addition of dental implant services to the scope of covered benefits available after 12 months of enrollment. The increase in the lifetime maximum allowance for braces from \$1,200 to \$1,500 has also caught the attention of many service members who are getting set to retire and currently have a family member in active orthodontic treatment.

Another addition to TRDP—the expansion of the comprehensive scope of coverage worldwide—has opened the program to an even wider range of eligibles and enrollees. Starting October 1, coverage under the new Enhanced-Overseas TRDP is available to enrollees who live outside the 50 United States and District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Canada. (See the online [Enhanced Program Benefits Booklet](#) for more information on the service area for the Enhanced and Enhanced-Overseas TRDP.)

All-new program materials have been created and are in the hands of beneficiary liaisons at all major military installations both here and overseas. New TRDP Benefits Booklets, claim forms and a supplement that provides details specifically for enrollees in the Enhanced-Overseas TRDP, as well as updated information about the new TRDP contract for both current and prospective enrollees, are now available on the TRDP web site.

Q's & A's about the new TRDP contract

In recent weeks, questions about the new TRDP contract—regarding both the Enhanced Program and the new Enhanced-Overseas Program—have been pouring in from enrollees all over the world. Here are some samples of the questions that are being asked of Customer Service representatives who man the toll-free telephone lines, as well as our representatives who have been speaking to enrollees out in the field.

Q. I have been enrolled in the Enhanced Program since September 2007 and have fulfilled my 12-month waiting period for major services when the new contract began. Does this mean that I have to re-enroll and/or start over with a new 12-month waiting period?

A. No! You do not have to do anything to continue your enrollment in the TRDP under the new contract. Since you have satisfied your 12-month waiting period, you are now eligible for all the major services offered under the Enhanced Program—including dental implant services, which have been added to scope of benefits under the new contract.

Q. Where can I get an ID card for the new contract?

A. Your current ID card is still valid under the new TRDP contract. However, if you need a replacement card or would like additional cards for your family members, you can print them using the Consumer Toolkit® for TRDP enrollees, accessible through the TRDP web site.

Q. If I didn't enroll in the new contract enroll by October 1, do I have to wait until next October to enroll?

A. No. You can enroll in the TRDP at any time, year-round. Your coverage under the TRDP becomes effective the first day of the month after Delta Dental has received your completed enrollment application and correct premium prepayment amount. Refer to the web site for more information on enrolling in the TRDP.

Q. I am enrolled in the Enhanced Program and have also enrolled my daughter. She is 20 years old and currently attends a university overseas. Can she receive ongoing dental care while she is abroad?

A. Yes. Although enrollees in the Enhanced Program are eligible only for emergency treatment when traveling overseas, an exception is made for dependents enrolled in the Enhanced Program who are full-time students attending school overseas. Proof of your daughter's full-time student status is required for her to obtain TRDP-covered treatment (other than emergency services) while she is studying overseas.

Q. I am enrolled in the Enhanced Program and living in Wisconsin. Do I have coverage for a dental emergency if I travel to Italy on a vacation?

A. Yes. Effective October 1, 2008, enrollees in the Enhanced Program who travel overseas are covered for emergency dental treatment.

Q. I am currently enrolled in the Enhanced Program and live overseas. Will I automatically be transferred to the Enhanced-Overseas Program?

A. Yes. Current enrollees in the Enhanced Program who live overseas are automatically transferred to the Enhanced-Overseas Program. As an enrollee in the Enhanced-Overseas Program, you are assigned a new group number (4602) and are eligible to receive comprehensive coverage anywhere in the world. Be sure to refer to the online [Enhanced-Overseas supplement](#) for details on the guidelines that pertain specifically to your overseas enrollment. Other information about the Enhanced-Overseas Program is also available on the web site.

Q. I have recently enrolled in the Enhanced-Overseas Program. What are my options for choosing a dentist?

A. As an enrollee in the Enhanced-Overseas Program, you can choose any licensed dentist for treatment, anywhere in the world. Delta Dental does not maintain a dentist network overseas.

(continued)

Important dates to remember

October

3 (1970) – NOAA birthday

13 (1775) – Navy birthday

2nd Monday – Columbus Day

24 – United Nations Day

28 (1886) – Dedication of the Statue of Liberty

31 - Halloween

Q. I am enrolled in the Enhanced-Overseas Program and come back to the U.S. to visit my family. I have a toothache and need to see a dentist. Will I be covered?

A. Yes. As an enrollee in the Enhanced-Overseas Program, you can obtain all of your TRDP-covered treatment anywhere in the world. When you are visiting in the United States and need dental treatment, you can choose any licensed dentist for your treatment, or you can select a participating TRDP network dentist in one of over 100,000 locations nationwide for even more cost savings.

Q. If I live overseas and my family resides in the U.S., do I have to pay two different rates?

A. No. If you are the primary enrollee and reside overseas, you and your family members are all eligible to enroll in the Enhanced-Overseas TRDP at one affordable monthly premium rate. In fact, all overseas enrollees pay the same monthly premium rate applicable to their enrollment option (single, two-person or family enrollment), regardless of their location. You can find out the current premium rates for overseas enrollees on the TRDP web site.

Dental filling materials: What's the difference?

We often get questions about the different types of materials used to fill dental cavities. This article points out the basic difference in two types of filling materials that your dentist may recommend when you have cavities: dental amalgam and resin-based composite. For more details we recommend you go to the websites listed at the end of this article.

Dental amalgam, a silver-colored material that is strong and durable, has been used in tooth restorations worldwide for more than 100 years and remains the most common type of restorative materials for back teeth. Despite some controversy, the American Dental Association (ADA) maintains that dental amalgam is a safe, affordable and durable cavity filling material for most dental patients.

Resin-based composite is a tooth-colored material that is recommended for filling cavities in the front teeth because it blends in with the tooth itself—thereby making it cosmetically acceptable. Resin-based composite fillings can also be used on the back teeth, depending on the location and extent of the tooth decay.* Resin-based composite fillings are usually more costly than amalgam fillings.

There may be times when there is not enough natural tooth remaining to support a filling, so your dentist may recommend a crown. A crown covers the tooth and is usually made of tooth-colored material or gold. A crown is often recommended when there is new decay or fracture of a tooth that already has a very large filling.

The type of filling material to use is best determined in consultation with your dentist. Discussing the options with your dentist before your treatment begins will allow you to make an informed decision on the best available care.

*Resin-based composite fillings are not covered benefits on back teeth under the Basic TRDP.

Sources: www.deltadentalins.com
www.ada.org

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