

TRICARE Retiree Dental Program

Enhanced Program

Fact Sheet: National Guard and Reserve Members

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 and are not yet collecting retired pay!

That's right! The TRDP, first authorized by Congress in 1997, offers a comprehensive dental benefits program to 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))—even those in the “gray area” under age 60.

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

About the TRDP

- The TRICARE Retiree Dental Program (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.
- Comprehensive coverage under the Enhanced TRDP is available to eligible individuals living in 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.
- Enhanced TRDP enrollees are eligible for coverage of emergency treatment when traveling outside this area.*
- Eligible individuals whose primary residence is outside this area may now enroll in the Enhanced-Overseas TRDP for comprehensive coverage worldwide.

* *An exception is made for certain enrolled dependents studying abroad; see Enhanced Program Benefits Booklet for details.*

Finding a dentist

- Enhanced TRDP enrollees may seek treatment from any licensed dentist or specialist within their service area or may choose from over 100,000 participating dentist locations throughout the service area for more cost savings.
- Enhanced TRDP enrollees traveling or studying outside the original service area have access to an international list of dentists for treatment.
- See a specialist without a referral.

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.

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.
- An enrolled member's eligible child up to age 21, or to age 23 for a full-time student (proof of full-time student status required) or older if he or she becomes 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.

Former spouses and remarried surviving spouses are not eligible at this time.

COVERED SERVICES	Delta Dental Pays*	Applied to Annual Deductible	Applied to Annual Maximum
Benefits available during the first 12 months of enrollment, upon coverage effective date:			
Diagnostic & Preventive Services (cleanings & exams)	100%	N	N
Basic Restorative (fillings, including tooth-colored fillings on back teeth)	80%	Y	Y
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment and extractions)	60%	Y	Y
Dental Accident Coverage	100%	N	N
Additional benefits available after 12 months of continuous enrollment or if enrolled within four months after retirement:			
Cast Crowns and Onlays	50%	Y	Y
Bridges & Partial/Full Dentures	50%	Y	Y
Implants	50%	Y	Y
Orthodontics	50%	N	N
Deductibles & Maximums			
Annual Deductible	\$50 per person, limit \$150 per family, per benefit year		
Annual Maximum	\$1,200 per person, per benefit year		
Orthodontic Maximum	\$1,500 per person, per lifetime		
Dental Accident Maximum	\$1,000 per person, per benefit year		
Benefit Year	October 1—September 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 TRDP network dentist. Your total out-of-pocket costs may be higher if care is received from a out-of-network dentist.

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 Enhanced Benefits Booklet is available online at www.trdp.org. Supplemental information for the Enhanced-Overseas Program is also available online.

How to enroll

- Enroll three ways: online at www.trdp.org, by toll-free telephone at (888) 838-8737 or by mail.
- There is a grace period of 30 days from the coverage effective date 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 is satisfied, enrollment continues on a month-to-month basis.
- Newly retired members of the National Guard/Reserve are eligible to waive the 12-month waiting period for major services if they enroll within four months after receiving confirmation of their transfer to Retired Reserve status, regardless of their age. 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, is required.
- Premiums for Enhanced-Overseas TRDP enrollees are not regionally based but are dependent on the enrollment option selected (single, two-person, or family enrollment).
- **“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.**
- To begin the monthly premium collection process, Delta Dental must receive a two-month premium prepayment with the enrollment application.
- Premium rates will change slightly on October 1 of each benefit year. To find out your current premium rate, please visit the web site at www.trdp.org or call Customer Service at (888) 838-8737.
- 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 (premium prepayment must be in U.S. dollars).

Cost

- Monthly premium amounts for Enhanced TRDP enrollees vary depending on where you live and the number of family members you elect to enroll.