

Introduction

- TRDP established 2/1/1998
- Over 1.5 million TRDP enrollees
- Nearly 75 million smiles entrusted to Delta Dental
- TRDP contract ends on---12/31/2018
 - Open Season Nov-Dec 2018
 - Enrollees will be able to select one of the FEDVIP dental and vision plans
 - No change in the way you make payment
 - Delta Dental is in the FEDVIP choices



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Service Area

TRDP coverage is offered worldwide:

- Enhanced Program
 - The 50 United States & District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, Commonwealth of the Northern Mariana Islands, and Canada, plus coverage for emergency services overseas
- Enhanced Program for those living overseas
 - Coverage available worldwide



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Eligibility

- Members of the Uniformed Services who are entitled to retired pay, including those age 65 and over
- Members of the National Guard/ Reserve who are in Retired Reserve status, regardless of age
- Current spouses and eligible children of enrolled members



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Eligibility (Continued)

- Unremarried surviving spouses & eligible children of deceased members who died while in retired or active duty status
- Current spouses and eligible children of non-enrolled members, under limited circumstances
- Medal of Honor recipients and their eligible immediate family members

Verified through the Defense Enrollment Eligibility Reporting System (DEERS)



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Updating Your Information

- Keep your contact information up to date
 - Online: www.dmdc.osd.mil/appj/address/
 - By fax: 831-655-8317
 - Visit an ID card-issuing office: www.dmdc.osd.mil/rsl
 - More information: www.tricare.mil/DEERS
- **Important:** Visit your local ID card office (RAPIDS site) or (www.dmdc.osd.mil/rsl/) to update your DEERS record to reflect your retirement date
- Remember to register/update DEERS whenever there is a change in family status/address



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Enrollment

- Two convenient ways to enroll:
 - Online through the TRICARE Beneficiary Web Enrollment (BWE) website. Access from tricare.mil/bwe, DMDC MilConnect or trdp.org
 - DS Logon, DFAS myPay Acct or Common Access Card (CAC)
- Print application at trdp.org and mail it to Delta Dental
 - Retiree submits application and premium prepayment no earlier than two weeks before official retirement. Retired status must be showing in DEERS for the application to be processed, otherwise it may be returned
 - Enroll within four months of your retirement date to receive 12-month waiver for major services
 - Submit an Online Inquiry to let us know of your timely enrollment



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Enrollment (Continued)

- Enrollment Commitment
 - Initial 12-month commitment
 - Continuing month-to-month
 - 30-day grace period
- Delta Dental processes application
 - Coverage begins the first day of the month following acceptance of the enrollment application and eligibility verification
- Access benefits booklet online at trdp.org under Resources and Forms
- Enrollment cards requested via the BWE, available in MilConnect eCorrespondence, card is not needed to have care



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Premiums

- Premiums vary by region
 - 5 premium regions based on ZIP code
- Monthly premium ranges for 1/1/17 – 12/31/17
 - Enhanced Program
 - Single: \$27.15 - \$42.99
 - Two Person: \$54.41 – \$84.60
 - Family (3 or more): \$95.95 - \$148.85



Premiums

- Billing
 - Mandatory allotment from retired pay
 - EFT or recurring credit card required when allotment cannot be established. Forms located at trdp.org or register and log in the Consumer Toolkit
- Premium prepayment
 - Two-month prepayment required upon enrollment
 - Once allotment is established, we refund any remaining prepayment premium in the third month of enrollment



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Dollars & “Sense”

It's a simple equation:

TRDP Avg Annual Premium \$416, Get \$404 in Services = \$12 you spend a year to have affordable care!

- Average premium you pay for a year of TRDP is \$416
- Average cost for routine exams, x-rays and cleanings is close to \$404
- Pay zero for these services when you see a network dentist
- TRDP coverage for basic services helps keep your money in your pocket when you see a network dentist



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Program Features

- Large TRDP network with dentists locations nationwide
- Annual maximum (Jan-Dec)
 - Enhanced Program: \$1,300
- Deductible:
 - \$50 (\$150 family cap)
- Dental accident coverage: \$1,200
- Coordination of Benefits



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Covered Services

- Preventive & diagnostic
100%
- Basic restorative
80%
- Endodontic, periodontic
oral surgery & anesthesia
60%



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Additional Covered Services*

- Dental implants,
cast crowns & onlays
50%
- Bridges & partial/full denture
50%
- Orthodontics
50%

**After 12 months of continuous coverage, unless enrolling within 4 months of retirement from active duty or transfer to retired reserve*



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Orthodontics*

- Subject to a 12-month waiting period
- Not subject to annual deductible
- Separate \$1,750 lifetime maximum
- Coverage for both children and adults
- Coverage for treatment in progress



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TRDP Network Dentists

- Finding a TRDP network dentist
 - Search from a large TRDP network with dentist locations nationwide via our online dentist directory trdp.org
 - Call the Interactive Voice Response (IVR) system to request a list
888-838-8737
 - Ask your dentist to join the network



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Out-of-Network Dentists

- Other Licensed Dentists: Delta Dental Premier®
 - You pay any difference between the allowed amount and the Delta Dental Premier® dentist's fee on file
- Non Delta Providers
 - Bill you their normal fees and you pay the difference
 - Fees are likely to be higher than TRDP allowed amount
 - May not submit claims for you
 - You may be responsible for full payment at the time of service



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Visit trdp.org

- Self Service Tools at Your Fingertips
 - Enroll at your convenience via online or print application
 - Find a TRDP Network Dentist
 - Learn how to save even more with the TRDP
 - Read program benefits booklet, newsletter, & other resources
 - Sign up with your email to receive program newsletter/updates
 - Contact us at: <http://trdp.org/contact/index.html> where you can submit an Online Inquiry
 - Socialize with us on:
 - Facebook.com/deltadentalins 
 - Twitter.com/deltadentalins@deltadentalins 
- Everything you need to know about TRDP is online!



Consumer Toolkit

- Your Program Information at Your Convenience
- Located on the **trdp.org** website
 - Once enrolled register to use our Consumer Toolkit
 - View benefit breakdown, processed claims and annual maximum used to date
 - Go paperless and sign up for an email notification when your claim is processed
 - Sign up for Electronic Funds Transfer or Recurring Credit Card payment if you are not receiving retired pay
 - Forms available under Resources and Forms on trdp.org



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Questions?
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