

Nearly six months after startup, the new TRDP contract is in full swing

On April 1, 2009, the TRICARE Retiree Dental Program (TRDP) will celebrate its sixth month of operations under a new contract. Delta Dental of California began the new five-year term as administrator of the TRDP on October 1, 2008; they have administered the program since it began in 1998, and in the fall of 2007, the Department of Defense awarded Delta Dental the contract to continue to administer the TRDP through September 2013.

The TRDP, authorized by Congress as part of the National Defense Authorization Act for fiscal year 1997, offers affordable dental benefits as a voluntary option to the nation's five million-plus Uniformed Services retirees and their eligible family members. With a current enrollment of over 1.1 million covered lives, the TRDP is the nation's largest voluntary, all-enrollee-paid dental program.

With the new contract that began October 1, the Enhanced TRDP featured some additions to an already comprehensive scope of benefits, such as coverage of dental implant services at 50 percent of allowable charges, an increase in the orthodontic lifetime maximum from \$1,200 to \$1,500, and 80 percent coverage for posterior composite fillings.

Also starting October 1, TRDP benefits under the new Enhanced-Overseas Program were made available to retirees and their eligible family members who reside overseas. Until then, enrollees had to return to the Enhanced TRDP service area to receive dental care. Additionally, Enhanced Program enrollees who live within the service area are now covered for emergency treatment when they are traveling outside the service area.

The TRDP is a national, combined fee-for-service/preferred provider program that offers enrollees access to any licensed dentist in all 50 states as well as the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. While enrollees may seek care from any licensed dentist in this service area, optimal benefits will be available to those enrolled retirees and their family members who choose a participating network dentist.

After a mandatory 12-month enrollment obligation is satisfied, enrollees can remain in the program on a month-to-month basis. The Basic Program remains closed to new enrollees but continues with no change in benefits for those already enrolled and who wish to remain enrolled.

The TRDP carries a \$50-per-person-per-year deductible with a family cap of \$150 and an annual maximum of \$1,200 per person (\$1,000 for Basic Program enrollees) against which preventive and diagnostic services are not counted. Coverage for these services as well as for basic restorative services, periodontic services, endodontic services, oral surgery and dental emergencies is available immediately upon the effective date of coverage.

Crowns, bridges, full and partial dentures, many implant services and orthodontics will be available after only 12 months of continuous enrollment, payable at 50 percent.

More information about the TRDP, including how to enroll online, can be found on the TRDP web site at www.trdp.org or by calling Delta Dental toll-free at 888-838-8737.