

The Enhanced-Overseas TRICARE Retiree Dental Program

With the second year of the new contract in full swing, Delta Dental takes this opportunity to remind retired service members living overseas about the dental benefits available to them under the TRICARE Retiree Dental Program (TRDP). More detailed information about the Enhanced-Overseas TRDP is available by visiting the Frequently Asked Questions section on the web site at www.trdp.org/enr/osfaq.html, through the local RAO, or by calling Delta Dental's special international toll-free number, 866-721-8737.

Effective October 1, 2008, retired Uniformed Service members and their families who reside permanently overseas became eligible to enroll in the Enhanced-Overseas TRDP for access to their program benefits anywhere in the world.

Overseas retirees and eligible family members may enroll in the Enhanced-Overseas TRDP anytime by accessing the web site at www.trdp.org or calling Delta Dental toll-free by dialing their country's AT&T USADirect Access Number + 866-721-8737.

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

Crowns, bridges, full and partial dentures, orthodontics and many dental implant services are available after only 12 months of continuous enrollment, payable at 50 percent of the amount allowed by the TRDP.

Premium rates for enrollees in the Enhanced-Overseas TRDP are based on the enrollment option selected (i.e., single enrollment, two-person enrollment, or family enrollment of three or more persons) and are subject to adjustment on October 1 of each contract year (October 1 through September 30). Current premium rates for enrollees in the Enhanced-Overseas TRDP are available by entering ZIP Code "00000" on the TRDP web site's Premium Search page (www.trdp.org/pro/premiumSrch.html) or by contacting Delta Dental at the toll-free number listed above.

Enrollees in the Enhanced-Overseas TRDP can visit any licensed dentist of their choice. While Delta Dental does not maintain a dentist network overseas, enrollees who do not already have an overseas dentist can access an extensive list of dentists and dental clinics in virtually every country in the world through Delta Dental's free international referral service as well as by using the online Host Nation Provider search tool.

Enrollees who need to locate an overseas dentist may call the international referral service toll-free from inside the U.S. at 888-558-2705, or collect from anywhere in the world at 312-356-5971. Multi-lingual assistance coordinators are available 24 hours a day, 365 days a year to help enrollees find a dentist overseas.

Enhanced-Overseas TRDP enrollees may also select a dentist for their overseas dental care by using the Host Nation Provider search tool available on the TRDP web site's Enhanced-Overseas Resources page (www.trdp.org/enr/overseas.html). This

list is updated regularly, so enrollees seeking dental care overseas should check the web site frequently for the most current list of available dentists. It is important for Enhanced-Overseas TRDP enrollees to note that the international referral service and the Host Nation Provider search tool are provided only as convenient and quick ways for locating a dentist overseas and that the dentists listed therein are neither contracted nor otherwise affiliated with Delta Dental.

Of course, enrollees in the Enhanced-Overseas TRDP who obtain any of their allowable services within the TRDP service area can always seek care from a TRDP participating network dentist if available.

For services provided by an overseas dentist, Enhanced-Overseas TRDP enrollees will need to pay in full at the time of service and should obtain a detailed receipt. To be reimbursed, enrollees must submit their claims directly to Delta Dental and include a copy of the receipt. Delta Dental will convert the fees to U.S. dollars and make payment directly to the enrollee in U.S. dollars based on the date of service.

Details on how to submit overseas TRDP dental claims to Delta Dental are provided in the Enhanced-Overseas TRDP supplemental guide that was included with their Benefits Booklet, or by visiting the TRDP website's Enhanced-Overseas Resources page. Enrollees can also download and print an Enhanced-Overseas TRDP claim form from the web site or make copies using the blank claim form provided in the supplemental guide.