The development of this piece is supported by Department of Defense Contract No. H94002-07-C-0003. The TRICARE Retiree Dental Program is administered and underwritten by Delta Dental of California.
Introduction

The TRICARE Retiree Dental Program (TRDP) has been the premier dental benefits plan available to Uniformed Services retirees and their family members since it was first introduced in 1998. In 2000, Congress authorized enhancements to the TRDP to provide a comprehensive scope of benefits that includes dental accident coverage as well as major services like crowns, bridges, dentures and orthodontics. Additional services were added in October of 2008, and eligibility for this expanded scope of benefits was extended to Uniformed Services retirees worldwide.

The information in this brochure will introduce you to the Enhanced-Overseas TRDP, from the rules that determine eligibility and instructions on how to enroll to finding a dentist overseas.

The TRDP is administered by the Federal Services division of Delta Dental of California under contract with the U.S. Department of Defense.

Service Area

Covered services under the TRDP are now offered worldwide. Coverage under the Enhanced-Overseas TRDP is available to enrollees who reside outside the original service area of the TRDP that includes 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.

Cost

The Enhanced TRDP is designed to provide you and your family with comprehensive dental benefits at an affordable cost. Monthly premium amounts for enrollees in the Enhanced-Overseas TRDP are based on the enrollment option selected—either single, two-person or family enrollment (three or more persons).

Premium rates will change slightly on October 1 of each benefit year. To find out the current premium for Enhanced-Overseas TRDP enrollees, please visit the web site at www.trdp.org or call the toll-free international Customer Service line at (866) 721-8737.

Federal law mandates that monthly premiums for the TRDP be deducted automatically from Uniformed Services retired pay. If it is determined that Uniformed Services retired pay is not available or is insufficient to allow the automatic deduction, Delta Dental will notify you of your premium payment options.
Eligibility

You are eligible to enroll in the Enhanced-Overseas TRDP if your permanent residence is outside the original service area described above, and you are:

- A member of the Uniformed Services who is entitled to Uniformed Services retired pay, even if you are 65 or older.
- A member of the Reserve/National Guard who, regardless of age, has transferred to Retired Reserve status (as defined under Title 10 of the U.S. Code, Section 10141(b))—including a retiree in the “gray-area” who is entitled to retired pay but will not actually begin receiving it until age 60.
- A current spouse of an enrolled member.
- A child of an enrolled member, up to age 21 (to age 23 if a full-time student, or older if 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 family members, or an unremarried surviving spouse/eligible family members of a deceased recipient.
- A current spouse and/or eligible child of a non-enrolled member with documented proof the non-enrolled member is:
  (a) eligible to receive ongoing comprehensive dental care from the Department of Veterans Affairs; (b) enrolled in a dental plan through employment and the plan is not available to family members; or (c) unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition. Written documentation supporting any of these three situations must be submitted with the enrollment application.

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

Enrollment

Enrollment in the Enhanced-Overseas TRDP is voluntary. Each new enrollee electing to enroll must fulfill an initial enrollment period of 12 consecutive months. After the initial 12-month period, enrollees in the Enhanced-Overseas TRDP become eligible for the full scope of benefits and can continue their enrollment on a month-to-month basis.

There is a grace period of 30 days from your coverage effective date during which you may rescind your enrollment agreement without any further obligation, provided you have not used any program services during that time. If you do not exercise your option to rescind within the 30-day grace period, you must remain enrolled in the program for the duration of the initial 12-month period without further opportunity for voluntary disenrollment.

You may be eligible for a waiver of the 12-month waiting period for the full scope of benefits if you are a new retiree who elects to enroll in the Enhanced-Overseas TRDP within four months after your retirement from active duty or transfer to Retired Reserve Status. (A copy of your retirement orders, confirmation of your Retired Reserve status, or Chronological History of Drill Points is required along with your enrollment application to verify your eligibility for this waiver.) Additionally, if you are retiring soon from the Uniformed Services and wish to enroll in the TRDP with no gap in coverage, it is recommended that you do so in the month prior to your retirement date to ensure your coverage under the TRDP begins as soon as your retirement is effective.

A two-month premium prepayment made in U.S. dollars is required at the time of enrollment to ensure that you and all enrolled family members can receive benefits the first day your coverage becomes effective. Any unused portion of the prepayment will be refunded to you during the first few months of your enrollment.

Coverage will begin on the first day of the month following the acceptance of your enrollment application and a two-month premium prepayment.† There are three ways to enroll in the TRDP:

1. Enroll online with your Visa© or MasterCard© at www.trdp.org.†
2. Enroll over the phone using a Visa© or MasterCard© by calling the international toll-free Customer Service line, at (866) 721-8737 (available 24 hours a day, seven days a week).
**Overview of Enhanced-Overseas TRDP Coverage**

The following chart depicts program coverage for enrollees in the Enhanced-Overseas TRDP. For more information on all covered services as well as detailed information on benefit levels, limitations, exclusions, and overseas claims processing and reimbursement policies, the Enhanced Program Benefits Booklet and Enhanced-Overseas TRDP supplement are available online at www.trdp.org.

### Benefits available during the first 12 months of enrollment (upon coverage effective date)

<table>
<thead>
<tr>
<th>Service</th>
<th>Delta Dental Pays</th>
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<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services (exams &amp; cleanings)</td>
<td>100%</td>
<td>0%</td>
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<td>Basic Restorative Services (fillings, including one- and two-surface tooth-colored fillings on back teeth)</td>
<td>80%</td>
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<td>Endodontics, Periodontics &amp; Oral Surgery (root canals, gum treatment &amp; extractions)</td>
<td>60%</td>
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<td>Dental Accident Coverage</td>
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### Additional benefits available after 12 months of continuous enrollment or if enrolled within four months after retirement

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### Deductible:

$50 per person, $150 cap per family, per benefit year

### Maximum:

$1,200 per person, per benefit year

### Dental Accident Maximum:

$1,000 per person, per benefit year

### Orthodontic Maximum:

$1,500 per person, per lifetime

### Benefit Year:

October 1 — September 30

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**Overseas Dentists**

Delta Dental does not maintain a participating TRDP dentist network outside the original service area. Enhanced-Overseas TRDP enrollees who need to locate a dentist for covered services can search a list of dentists and dental clinics in nearly 200 countries, provided through International SOS Assistance, Inc. (I-SOS). Dentists listed with I-SOS are not contracted or otherwise affiliated with Delta Dental.

To locate an overseas dentist through I-SOS, Inc., call the I-SOS 24-hour referral service toll-free within the U.S. at (800) 523-6586 or outside the U.S. at (215) 942-8226.

Enrollees in the Enhanced-Overseas TRDP may also obtain a list of overseas dentists from the Host Nation Provider List located on the TRDP web site or by contacting the Delta Dental toll-free international Customer Service line at (866) 721-8737*.

*For assistance with international dialing instructions, please visit www.usa.att.com/traveler/index.jsp.
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3. Complete and return the enrollment application with your check, money order or credit card payment information in the postage-paid envelope provided. (Note: Premium prepayment must be made in U.S. dollars.)

†Due to possible delays in delivery and processing overseas mail, it is highly recommended that you enroll in the Enhanced-Overseas TRDP online or by telephone to ensure a timely coverage effective date.

Soon after your enrollment is processed, you will receive a welcome packet containing your Enhanced Program Benefits Booklet**, Enhanced-Overseas TRDP enrollee identification cards, and a supplement outlining details that pertain specifically to your Enhanced-Overseas enrollment.

Your coverage begins the first day of the month following your enrollment, whether or not you have received your Enhanced-Overseas TRDP welcome packet. Once your coverage begins, your eligibility can be verified by logging on to the Consumer Toolkit® on the TRDP web site, or by calling Customer Service.

**You have the option of receiving your welcome packet materials electronically by providing your e-mail address when you enroll online, by phone or by mail; or, we will send your welcome packet to you by regular mail if you prefer. Due to possible mail delays, it is strongly recommended that Enhanced-Overseas TRDP enrollees choose electronic delivery of their welcome packet materials.

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TRICARE Retiree Dental Program

Enhanced-Overseas Program

Delta Dental of California
Federal Services
PO Box 537008
Sacramento, CA 95853
Unites States of America

Web Site: www.trdp.org

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