
TRICARE RETIREE DENTAL PROGRAM (TRDP) GUIDE

COMPILED BY THE SANTA CRUZ COUNTY
VETERAN SERVICES OFFICE



Enrollment

If you have already completed enrollment in the TRICARE Retiree Dental Program, please skip to the **Using Your Benefits** section.

Enrollment in TRDP can be completed **online** or **by mail**. Please see below for directions on how to enroll via either method.

If you have any questions or concerns, please contact Delta Dental via [web inquiry form](https://www.trdp.org/customer-inquiry.html) (<https://www.trdp.org/customer-inquiry.html>) and they will respond to your submission.

Note: To enroll in the TRICARE Retiree Dental Program (TRDP), your retirement status must be reflected in the Defense Enrollment Eligibility and Enrollment Reporting System (DEERS). Enrollment *must be completed by the sponsor*. If the sponsor is deceased, the unremarried surviving spouse or child may enroll using the deceased retirees Social Security number or Department of Defense Benefits Number (DBN).

How to Enroll Online

1. Watch the [Enrolling is Easy](https://youtu.be/2_gnc0g8Xis) video (youtu.be/2_gnc0g8Xis) which explains online enrollment through the Beneficiary Web Enrollment portal:
2. Log in to [TRICARE's Beneficiary Web Enrollment website](https://www.dmdc.osd.mil/appj/bwe/indexAction.do) (<https://www.dmdc.osd.mil/appj/bwe/indexAction.do>) with your:
 - Defense Finance and Accounting Service myPay (DFAS myPay) PIN
 - Common Access Card (CAC); or
 - Department of Defense Self-Service Logon (DS Logon) – if you need a DS Logon, visit [My Access Center](#) (<https://www.dmdc.osd.mil/identitymanagement/>)


If your browser does not allow access to the website listed above, continue anyway. This is a known problem acknowledged by TRICARE that does not affect security or confidentiality in any way.

3. Complete your TRDP enrollment on the [Beneficiary Web Enrollment website](https://www.dmdc.osd.mil/appj/bwe/indexAction.do) (<https://www.dmdc.osd.mil/appj/bwe/indexAction.do>) and submit the required two months' premium prepayment amount using your Discover®, VISA®, or MasterCard®. The appropriate pay center will be contacted on your behalf and premiums will automatically be deducted each month from your retirement pay.
 - Any amount leftover from the initial premium payment once an allotment or payment method has been established will be returned to you in the third month of enrollment, in the form of a check from Delta Dental.
 - If retirement pay is unavailable or insufficient, once you've been contacted by Delta Dental, you'll need to establish an electronic funds transfer or

- recurring credit card payment for your monthly premiums.
 - In order for government allotments to be created on your account, the name in your finance center database must match the name in DEERS. DEERS data is not synchronized with the finance centers, so changes of name, address or other information must be made in both systems in order to keep your personal data current. In addition, if DFAS is your finance center, your name must be the same in both the Payroll and the Allotment systems.
4. If you are enrolling within four months after retiring from active duty, from being transferred to the Retired Reserve, or within four months of losing eligibility for the TRICARE Dental Program Survivor Benefit Plan, request a waiver of the 12-month waiting period by submitting an [Online Inquiry](https://www.trdp.org/customer-inquiry.html) (<https://www.trdp.org/customer-inquiry.html>).

You can verify your enrollment status by registering and logging into the [Consumer Toolkit](https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop)[®] (<https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop>) three business days after enrolling through the BWE website.

How to Enroll By Mail

1. Download and print the  [TRDP Enrollment Application](https://www.trdp.org/downloads/enrollment-application.pdf) (75 kb) (<https://www.trdp.org/downloads/enrollment-application.pdf>).
2. **Important note:** The current form may still be used until further notice.
 - Use the [online premium search](http://www.trdp.org/retirees/premiums.html) (<http://www.trdp.org/retirees/premiums.html>) and enter your residence ZIP code to determine your premium prepayment amount.
 - Two months' premium prepayment is required to enroll. Any amount left over from the premium prepayment once an allotment or payment method has been established will be returned to you in the third month of enrollment in the form of a check from Delta Dental.
3. Complete and mail the TRDP Enrollment Application no earlier than two weeks before your retirement date is effective. Delta Dental may return your application if your retirement is not reflected in DEERS. Make sure to **sign the application**, provide the **sponsor's complete social security number or DoD Benefits Number (DBN)**, and if the enrollment is for **family members only**, include **appropriate supporting documentation** (<https://www.trdp.org/retirees/eligibility.html>).
4. Return the completed and signed enrollment application and required two months' premium prepayment to:
 - Delta Dental of California
 - Federal Government Programs

PO Box 537007
Sacramento, CA 95853-7007
United States of America

Applications that are submitted by mail can take up to 4 weeks to process, so please allow this time for Delta Dental to receive your paperwork, verify your eligibility, and process your enrollment. After that time period, you can verify your enrollment by registering and logging on to the [Consumer Toolkit®](https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop) (<https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop>).

Using Your Benefits

You can begin to use your TRDP benefits once your enrollment has been processed (**approx. 3 business days for online enrollment & 4 weeks for enrollment by mail**).

To verify your enrollment, register and login on to the [Consumer Toolkit®](https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop) (<https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop>).

For a summary on how to get started with TRDP, watch the video:

[Getting Started with the TRICARE Retiree Dental Program](https://youtu.be/cBLXvtz_o10)

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As a newly-enrolled TRICARE Retiree Dental Program beneficiary, you may visit the [“Newly Enrolled” section](https://www.trdp.org/welcome/) of the TRDP website to find a dentist, manage your account, or find resources (<https://www.trdp.org/welcome/>)

Finding a Dentist

On the [Newly Enrolled](#) TRDP web page, select the [Find a Dentist](#) button. The linked page allows you to locate TRDP Dentists near you by entering your town or address.

Once you have chosen your dentist and make an appointment. At your appointment be sure to provide the **Retiree’s SSN, the Patient’s Birthday, and the Program’s website (trdp.org)** and the dentist will locate your TRDP.

Reviewing your Benefits

On the [Newly Enrolled](#) TRDP web page, select the [View Resources](#) button. The linked page provides a list of links to pages concerning:

- Program Information

- Submitting a claim
- Submitting an appeal
- Choosing a dentist
- Inviting your dentist to participate in the TRDP network
- Managing your enrollment
- Facts About Survivor Eligibility
- Printing a TRDP Enrollment Card

There are also links to online tools and program resources such as:

- Consumer Toolkit
- Customer Service Inquiry Form
- Interactive Voice Response System (IVR)
- Paperless EOBs
- Email updates
- Program Videos

Other Questions

For other questions, contact TRDP:

- Over the phone:
 - 888-838-8737
 - +866-721-8737 (international)
- Via TTY/TDD:
 - 866-847-1264
- By mail:
 - For inquiries or claims:
 - Delta Dental of California
 - Federal Government Programs
 - PO Box 537007
 - Sacramento, CA 95853-7007
 - United States of America
 - For appeals:
 - Delta Dental of California
 - Federal Government Programs
 - PO Box 537015
 - Sacramento, CA 95853-7015
 - United States of America

Or contact your regional representative, Diana Laux:

- By phone: 916-532-7426
- By email: dlaux@delta.org

TRDP Ending 31 December 2018

On December 31, 2018, the TRICARE Retiree Dental Program (TRDP) contract and dental benefits under the current Department of Defense program will end. However, dental coverage for military retirees and family members will be offered under a new program. This change, contained in the 2017 National Defense Authorization Act (NDAA 2017), means that you will have the option to select a dental plan through the Federal Employee Dental and Vision Insurance Program (FEDVIP) with coverage effective January 1, 2019.

The FEDVIP is a dental and vision insurance program that has previously been offered only to Federal employees and annuitants, but is now being extended to military retirees and their family members. You'll have the ability to select from a number of nationwide and regional dental carriers, including Delta Dental who currently administers the TRDP. In fact, the same Delta Dental Federal Government Programs team provides dental insurance coverage under the FEDVIP. Under the FEDVIP, High and Standard plan options will be available to you from multiple carriers with varying monthly premium rates based on coverage. Overall, this is a benefit to military retirees, providing you with more dental choices and premium options.

There is no change to your TRDP dental coverage through December 31, 2018. Continue to use your TRDP benefits with confidence, as well as the TRDP network dentists and specialists who provide quality care and help you maximize your savings. You can continue to use the same TRDP contact numbers, billing address and website listed in this benefit book.

- Your current coverage and enrollment commitment with the TRDP will end on December 31, 2018.
- If you wish to continue dental coverage beyond the expiration of the TRDP program, you must select a FEDVIP plan and enroll starting in November 2018, as it will not happen automatically.
- Details on how to select a new FEDVIP plan will be provided on trdp.org and tricare.mil closer to November 2018.
- Regardless of the FEDVIP plan you choose, your monthly premium can continue to be deducted from your retired pay.