

# TRICARE® Dental Health Matters



Issue 1: 2012

A PUBLICATION FOR TRICARE DENTAL PROGRAM ENROLLEES

## The Dentist Is In ...

### TRICARE Management Activity Welcomes MetLife to the TRICARE Dental Program



*COL Jeffrey Chaffin  
Chief, Dental Care Branch  
TRICARE Management Activity*

**T**he TRICARE Dental Program (TDP) provides comprehensive dental care for more than 2 million enrollees worldwide including active duty family members, and members of the Selected Reserve, Individual

Ready Reserve and their eligible family members. Beginning May 1, 2012, the TDP will be administered by MetLife.

As the TDP contractor, MetLife will manage enrollment, claims processing and customer service. You will receive a welcome package and a new enrollment card in the mail ahead of the May 1 start date. The transition should be seamless for you, and no new enrollment forms or other paperwork are needed. However, if you pay your premiums through a direct payment from your checking account or credit card, you need to contact MetLife to reauthorize this payment to ensure there is no break in coverage.

MetLife offers an extensive network of more than 164,000 dentist locations available to you as part of your coverage. With the new contract come some enhancements to your benefits. These include an increased annual benefit maximum

from \$1,200 to \$1,300, an increase in the lifetime orthodontic maximum from \$1,500 to \$1,750 and first-year premiums less than current rates for each enrollment category.

If your premiums are automatically deducted from your paycheck, you will see the new, lower deduction on your April leave and earnings statement. To check out the new rates, please see page 5.

MetLife has also created a new TDP Web site, available at <https://mybenefits.metlife.com/tricare>. Through the Web site, you can access the “Find a Dentist” feature, link to the Beneficiary Web Enrollment (BWE) Web site for enrollment and complete claims and billing information. Benefit updates will continue to be available at [www.tricare.mil](http://www.tricare.mil) and via e-mail alerts by signing up at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). ■

#### Avoid interruption in coverage!

If you pay your monthly TRICARE Dental Program premiums by electronic funds transfer (EFT), please remember to reauthorize your EFT payment with MetLife before April 20, 2012. Please call MetLife at:

- CONUS: 1-855-MET-TDP1 (1-855-638-8371)
- OCONUS: 1-855-MET-TDP2 (1-855-638-8372)
- TDD/TTY service for the hearing impaired: 1-855-MET-TDP3 (1-855-638-8373)



**An Important Note about TRICARE Program Information:** At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

## Using MetLife's Network of Dentists

**W**hen administration of the TRICARE Dental Program (TDP) transitions to MetLife on May 1, you will have access to MetLife's network of over 164,000 dentist locations. This number continues to grow as new providers are being added all the time.

### CONUS Service Area

TDP beneficiaries residing in the CONUS service area (the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands) can receive dental care at civilian dental offices and visit any licensed and authorized civilian dentist. However, receiving treatment from a dentist who participates in the MetLife Preferred Dentist Program (PDP) will help you save time and money. A PDP dentist has signed an agreement with MetLife to follow TDP rules for providing care and accepting payments. When using a PDP dentist, you should never pay more than the applicable cost-share for covered services.

Dentists who have not signed a contract with MetLife are considered non-network dentists. Non-network dentists may bill beneficiaries their full fee. You will be responsible for paying the difference between MetLife's allowance and the amount charged by the non-network dentist, in addition to the applicable cost share. Also, non-network dentists are not required to submit claim forms on your behalf.

### OCONUS Service Area

TDP beneficiaries residing in the OCONUS service area (Canada, all other countries, island masses, and territorial waters; as well as civilian ships or vessels outside the territorial waters of the CONUS service area, regardless of the dentist's office address), may visit any OCONUS dentist to receive dental care. However, it may be more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD). TOPDs will not require you to pay their full charge at the time of service, and will only require the applicable cost-share, if any. Once services are performed, TOPDs will complete and submit claims on your behalf.

TOPDs may not be available in all locations, but you are encouraged to use them for all care, including orthodontics, where they are available. You are not required to use a TOPD, but if you see a non-TOPD you may be required to pay up front for services before you receive care. You may also be required to submit your own claim and other required documentation.

To locate a CONUS or OCONUS dentist, please visit <https://mybenefits.metlife.com/tricare>. ■

## New TRICARE Dental Program Web Site

**M**etLife's new TRICARE Dental Program (TDP) Web site is available at <https://mybenefits.metlife.com/tricare>. The Web site offers you an opportunity to:

- Use the "Find a Dentist" feature
- Link to the Beneficiary Web Enrollment (BWE) Web site for enrollment
- View recent claims

Additionally, once signed in, you can access frequently asked questions, oral health information, commonly used forms/documents and the *TDP Benefit Booklet* and other materials.

### DS Logon Required to Access Site

For the most secure and convenient authentication, MetLife will require users to use their Department of Defense (DoD)

Self-Service Logon (DS Logon). You may visit a TRICARE Service Center (TSC) or a Veterans Affairs (VA) Regional Office to complete the required in-person proofing process to request a DS Logon. For more information, go to "Frequently Asked Questions" at [www.dmdc.osd.mil/dsaccess](http://www.dmdc.osd.mil/dsaccess). If you need a new uniformed services identification (ID) card, you can visit an ID card-issuing facility and request a DS Logon at the same time you are getting a new ID card.

To locate a TSC, visit [www.tricare.mil/contacts](http://www.tricare.mil/contacts). To locate a VA Regional Office, visit <http://www.vba.va.gov/vba/benefits/offices.asp>. To locate an ID card-issuing facility, visit [www.dmdc.mil/rsl](http://www.dmdc.mil/rsl). ■

# Filing TRICARE Dental Program Claims

**A**s a TRICARE Dental Program (TDP) beneficiary, your claims-filing process varies based on your location, whether CONUS or OCONUS.

## CONUS

A separate claim submission document must be submitted for each person receiving services. You can visit <https://mybenefits.metlife.com/tricare> to download the document.

## Submitting Claims

If you are in the CONUS service area, you may visit any authorized and licensed dentist. If the dentist is a Preferred Dentist Program (PDP) dentist who participates in the MetLife network, his or her office will file claims on your behalf. If the dentist is not a PDP dentist, you may need to file your own claims. Please add the sponsor's Social Security number or Department of Defense Benefits Number to every document submitted.

## Claim-Filing Deadline

All claim submission documents should be submitted to MetLife as soon as possible after the date of service, preferably within 60 days. Claims submitted more than 12 months after the service was provided will be denied. A PDP dentist may not bill you for services if he or she misses the 12-month deadline and services are denied payment. Prompt claim submission is especially important for claims involving an orthodontic treatment plan.

## Claim Payments

If you receive care from a PDP dentist, MetLife will pay the dentist directly for covered services, less any cost-shares.

When a non-network dentist performs services, MetLife will pay for covered services up to MetLife's allowance, less any cost-shares. You will be responsible for making payment for your cost-share and any part of the dentist's fee exceeding MetLife's allowance. MetLife will pay a non-network dentist directly only if you designate those instructions on the claim submission document.

## OCONUS

Claims submission documents are located online at <https://mybenefits.metlife.com/tricare>. Alternatively, they are available from the nearest TRICARE Area Office, overseas dental treatment facilities and designated OCONUS points of contact.

## Submitting Claims

Claims originating from the OCONUS service area should include the dates of service, provider name, address and phone number, specific problems encountered, procedure codes, specific tooth/teeth treated for each service performed where appropriate and total charges. If a procedure code is not provided on the claim submission document, a complete description of the service performed, including tooth number(s), should be provided where appropriate.

For MetLife to process claims, you must submit a completed claim submission document; a dentist bill or statement of charges;<sup>1</sup> and a completed *Non-Availability and Referral Form (NARF)* for orthodontic services.

When submitting a claim to MetLife, make sure all the appropriate information is provided to avoid claims payment denials. MetLife may contact you or your dentist for additional information, if necessary.

## Claim-Filing Deadline

The claim submission document must be completed and submitted to MetLife as soon as possible following the date of service, preferably within 60 days. If the claim is submitted to MetLife more than 12 months after the month in which the service was completed, the claim will be denied.

## Claim Payments

In the OCONUS service area, you may have to pay for covered services before you receive them.

Orthodontic claims in OCONUS locations will typically be paid directly to the dentist. For services other than orthodontics, MetLife will make payment for covered services to either the dentist or beneficiary, depending on how benefits are assigned on the claim.

All payments issued to a dentist from the OCONUS service area will be paid in foreign currency, subject to the availability of these currencies through recognized U.S. banking institutions. All claims submitted by beneficiaries will be paid in U.S. dollars. ■

*1. If the specific service(s) provided is included on the claim submission document, a separate office bill is not needed.*

## Keeping Your Billing Information Up to Date

**P**aying your TRICARE Dental Program (TDP) premiums is simple and convenient. Payroll allotment, also known as fixed deduction, is the default payment method; however, there are certain sponsors for whom payroll allotment may not be an option (e.g., National Guard or Reserve members).

If you do not use payroll allotment, you must pay all premiums directly to MetLife. Payments can be made through electronic funds transfer (EFT), which is an automatic deduction through your bank account; credit card; by mailing payments directly to MetLife; or submitting a payment over the phone.

**Note:** If your TDP premiums are currently being paid by EFT, you will need to reauthorize the EFT payment with MetLife before April 20, 2012, to avoid any interruption in coverage. A separate mailing will be sent to you with information outlining how to reauthorize payment methods.

### Paying Online

On the Beneficiary Web Enrollment (BWE) Web site, accessible at [www.tricare.mil/bwe](http://www.tricare.mil/bwe), the sponsor can make the initial payment by credit card (American Express, Visa, MasterCard and Discover), check or money order. After completing the online enrollment process, the sponsor will receive a transaction number, which should be retained for future reference.

**Note:** If your credit card payment cannot be validated when using the BWE to enroll, you will also have the opportunity to print, sign and mail the application with a check. Sponsors can also use the BWE Web site to set up automated premium payments.

### Mailing Payments

To send your enrollment and initial payment by mail, download the *TDP Enrollment Authorization* from the BWE portal, accessible at [www.tricare.mil/bwe](http://www.tricare.mil/bwe), and mail the printed authorization with the initial premium payment (check, money order, American Express, Visa, MasterCard or Discover) to MetLife at the address below. When signing up, your sponsor can also select recurring payment methods (such as military payroll allotment or EFT).

Send your printed authorization and initial premium payment to:

MetLife TRICARE Dental Program  
Enrollment and Billing Member Services  
P.O. Box 14185  
Lexington, KY 40512 ■

## Your TRICARE Dental Program Resources

**A**s a TRICARE Dental Program (TDP) beneficiary, you have many resources at your disposal to help you find a dentist, check on a claim, view plan details, review TDP benefit materials and get help with claims, billing and enrollment issues.

### General Information

For general information about the TDP, log on to the TDP Web site at <https://mybenefits.metlife.com/tricare>.

If you prefer to contact MetLife Customer Service by phone, you can call the following numbers:

- 1-855-MET-TDP1 (1-855-638-8371) (CONUS)
- 1-855-MET-TDP2 (1-855-638-8372) (OCONUS)
- TDD/TTY (service for the hearing impaired):  
1-855-MET-TDP3 (1-855-638-8373)

### Billing and Claims-Filing Contact Information

The address where you should send your claims depends on whether you are a CONUS or OCONUS beneficiary.

If you are a CONUS beneficiary, submit claims to:

MetLife TRICARE Dental Program  
P.O. Box 14181  
Lexington, KY 40512

If you are an OCONUS beneficiary, submit claims to:

MetLife TRICARE Dental Program  
P.O. Box 14182  
Lexington, KY 40512

### Changes to Your Coverage

If your family's coverage needs are changing, you can log on to the Beneficiary Web Enrollment (BWE) portal, which can be accessed at [www.tricare.mil/bwe](http://www.tricare.mil/bwe), to update your information. BWE allows you to:

- Enroll in the TDP
- Cancel enrollment
- Add a dependent
- Remove a dependent ■

## Key TRICARE Dental Program Benefit Changes

On May 1, 2012, MetLife will become the administrator of the TRICARE Dental Program (TDP). As a TDP enrollee, you will have access to MetLife’s network of over 164,000 dentist locations and will receive enhanced dental coverage at lower costs. Coverage changes include the following:

- Coverage of posterior resin (tooth-colored/white) fillings
- Increase in the dental program annual maximum coverage from \$1,200 per enrollee to \$1,300 per enrollee
- Increase in the lifetime orthodontic maximum coverage from \$1,500 to \$1,750
- \$1,200 per year for services related to dental treatment due to an accident as defined in the *TDP Benefit Booklet*
- No cost-shares for scaling and root planing (deep cleaning) for diabetics. **Note:** If an enrolled beneficiary visits an out-of-network dentist who charges more than the allowable charge, they may incur additional expenses. ■

## TRICARE Dental Premium Rates Reduced

The following tables list your TRICARE Dental Program (TDP) monthly premium rates, which are effective as of May 1, 2012. Rates are reduced with the new TDP administrator, MetLife. The premium amounts will be deducted from your military pay account or billed directly to you. Visit the TDP Web site at <https://mybenefits.metlife.com/tricare> for information regarding payment options. Please note that beginning in 2013, rates will reset annually every Feb. 1. ■

### Active Duty

Single Premium (one family member)	Family Premium (more than one family member)
\$10.30	\$30.89

### Selected Reserve of the Ready Reserve and Individual Ready Reserve (Special Mobilization Only)

Sponsor-Only Premium	Single Premium <sup>1</sup> (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
\$10.30	\$25.74	\$77.22	\$87.52

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

### Individual Ready Reserve (Non-Special Mobilization)

Sponsor-Only Premium	Single Premium <sup>1</sup> (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
\$25.74	\$25.74	\$77.22	\$102.96

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.



## Word Search!

C	W	C	V	M	M	J	G	A	X	R	A	Y	S	B
A	L	W	T	L	Y	K	N	S	S	C	N	E	K	K
V	J	H	Y	M	P	E	D	O	J	A	J	D	C	D
I	R	Z	N	E	B	O	A	T	F	N	T	N	A	U
T	K	H	D	E	N	T	I	S	T	I	D	E	N	T
Y	G	G	M	G	W	A	A	X	I	N	Y	J	D	O
E	D	P	B	O	V	Q	M	J	J	E	F	H	Y	Z
S	A	H	A	D	D	I	U	E	T	S	Q	C	T	S
E	V	I	B	J	Q	R	Z	J	L	O	B	N	T	L
A	Y	T	O	F	Z	P	B	K	D	M	O	Y	S	I
L	V	A	D	J	L	Q	F	S	F	H	K	U	N	P
A	H	R	S	A	T	O	O	T	H	B	R	U	S	H
N	H	T	C	H	Q	I	S	X	B	D	S	O	Y	G
T	W	A	F	J	W	J	E	S	A	O	M	Y	K	N
S	J	R	T	M	Q	J	U	F	M	R	J	Q	H	A

**FLOSS**—a strong thread that you use to clean between your teeth

**CAVITY**—tooth decay that forms when the enamel on your teeth breaks down

**TARTAR**—a layer of hardened plaque on your teeth

**TOOTHBRUSH**—the soft brush you use with toothpaste twice a day to clean your teeth

**ENAMEL**—the hard outer layer of your teeth

**CANINES**—the pointy teeth on the top and bottom next to your front four teeth

**DENTIST**—the doctor you visit who helps you keep your teeth clean and healthy

**CANDY**—eating too much of this sweet treat can lead to cavities in your teeth

**SEALANTS**—a thin coating over a tooth's surface that helps to protect it from decay

**X-RAYS**—your dentist uses these special kinds of pictures to look at your teeth above and below your gums





# TRICARE<sup>®</sup> Dental Health Matters



Metropolitan Life Insurance Company  
TRICARE Dental Program  
P.O. Box 14185  
Lexington, KY 40512

## An Excellent Value

- Generous coverage
- Superior dental health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access



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## The Best Way to Brush

**B**rushing your teeth is an important part of good oral care, but it is possible to overdo it. Brushing too often, too long or too vigorously can lead to tooth and gum sensitivity, loss of tooth enamel and gum erosion. These conditions can be permanent and may lead to more serious dental issues.

The people who are most likely to overbrush are those who use medium- or hard-bristled toothbrushes. Other factors, such as a genetic predisposition to receding gums, clenching or grinding your teeth or having had your teeth straightened with braces, can increase your risk for damage from overbrushing as well.

Dentists recommend that you brush your teeth for two to three minutes to get the most thorough cleaning. The following tips will help you brush your teeth correctly:

- Use a soft-bristled toothbrush to prevent gum damage and wear on your teeth's outer layers. If you currently use a hard-bristled toothbrush, switch to a brush with a softer bristle.

- Place the head of your toothbrush with the tips of the bristles at a 45-degree-angle to the gumline when brushing.
- Move the toothbrush with short strokes and a scrubbing motion several times in each spot; do not saw back and forth across the teeth with your toothbrush.
- Apply just enough pressure to feel the bristles against the gums. If you are flattening the bristles, you are brushing too hard.

To ensure the health of your teeth, be sure to visit your dentist every six months. ■