

# **Module 11: Dental**

# Module Objectives

**After this module, you should be able to:**

- Describe the Active Duty Dental Program (ADDP)
- Explain the TRICARE Dental Program and who is eligible
- State how premiums are determined for the TRICARE Retiree Dental Program



# Active Duty Dental Program (ADDP)

- The Active Duty Dental Program (ADDP) provides active duty service members (ADSMs) private sector/civilian dental care to ensure dental health and deployment readiness
- The ADDP is available in the United States, U.S. Virgin Islands, Guam, Puerto Rico, American Samoa and the Northern Mariana Islands
- United Concordia (UCCI) is the ADDP contractor, responsible for administering the program to eligible service members and tracking ADSM dental readiness



# ADDP Eligibility

- The ADDP is only available to:
  - Active Duty Service Members (ADSMs) of the:
    - U.S. Air Force
    - U.S. Army
    - U.S. Coast Guard
    - U.S. Marine Corps
    - U.S. Navy
  - National Guard/Reserve members called or ordered to active duty for more than 30 consecutive days and “Early Activators\*”
  - Line of Duty (LOD) Service Members
  - Eligible foreign military personnel members
- Family members and other dependents are not eligible for this program

**\*NOTE:** Early Activators are certain members of the National Guard and Reserve who are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation, are eligible for "early" TRICARE medical and dental benefits beginning on either: (a) the date their orders were issued or (b) 90 days before they report to active duty.



# ADDP Overview

The ADDP has two distinct components:

## **Dental Treatment Facility (DTF) Referred Care:**

- Authorizes dental coverage for ADSMs referred to a civilian dentist by the DTF

## **Remote Active Duty Dental Care:**

- Private sector/civilian dental coverage for ADSMs who reside and work (duty location) greater than 50 miles from a military DTF



# Receiving Care under ADDP: DTF-Referred Care

- Service Members that are referred to a civilian dentist by the military dental treatment facility (DTF) must take an informational flyer and a Referral Request Confirmation page to the dental appointment
- The Referral Request Confirmation page has a referral number and an appointment control number (ACN) listed, both of which are required prior to receiving dental care
- If the ADSM does not receive a referral ACN before getting care, the dental claim may be denied



# Receiving Care under ADDP: Remote Dental Care

- Remote ADSMs can coordinate their own routine dental care/procedures, as long as the treatment is less than \$500 per procedure or appointment, or the accumulative total is less than \$1500 within a consecutive 12-month period
- The remote service member must complete an online Appointment Request Form to coordinate getting a civilian dental appointment
- Once the form is received by United Concordia, an appointment control number (ACN) is assigned and an appointment can be made
  - The ACN must be obtained prior to receiving dental care or the dental claim may be denied



# ADDP Claims & Payment for Services

- ADSMs must use a network provider to receive benefits under ADDP
  - If a network dentist is not available, the ADSM or the DTF must contact United Concordia to receive authorization to use a non-network dentist
- Network dentists complete all treatment documentation and submit it with the claim for payment
- Claims must be received by United Concordia for processing within 12 months after the month the service was provided or claims will be denied



# ADDP Additional Resources

- Please refer to the resources below for additional information on the Active Duty Dental Program:
  - ADDP Web Site: [www.addp-ucci.com](http://www.addp-ucci.com)
  - Phone: 1-866-984-ADDP (2337)
  - General Inquiries:  
United Concordia Companies, Inc.  
ADDP Unit  
P.O. Box 69430  
Harrisburg, PA 17106-9430



# TRICARE Dental Program (TDP)

- The TRICARE Dental Program (TDP) provides worldwide dental coverage for eligible beneficiaries
- The TDP is a voluntary, premium based dental insurance plan administered and underwritten by United Concordia Companies, Inc.



# TDP Eligibility

- The following beneficiaries can purchase TDP coverage:
  - Eligible family members of active duty service members (ADSMs)
  - National Guard and Reserve service members not on active duty status
  - Family members of National Guard or Reserve members, including the Individual Ready reserve (IRR)
- The sponsor must have at least 12 months remaining on their service commitment at the time of enrollment



# TDP Enrollment

- Enrollment is required for TDP
- United Concordia will enroll the family and/or eligible Guard/Reserve (not on active duty status) sponsor in the TDP once:
  - The form is completed correctly;
  - Eligibility is confirmed;
  - The initial payment is received



# TDP Enrollment continued

- There are two type of plans under TDP:
  - **Single Plan:** Includes one active duty family member, or one National Guard or Reserve family member, or one National Guard or Reserve sponsor
  - **Family Plan:** Includes two or more eligible family members
- A National Guard/Reserve sponsor cannot be included in the family plan and must enroll independently of their family members
  - There will be separate premium payments if the National Guard/Reserve sponsor enrolls him/herself in addition to the family member(s)



# TDP Special Types of Enrollment

- Under the TDP family enrollment plan, all eligible family members must be enrolled, except in the following situations:
  - **Children under the age of 4** may be voluntarily enrolled at any time. Children are automatically enrolled on the first day of the month following the month they turn 4, as long as there are other family members enrolled.
  - **Split enrollment** may occur when a sponsor has family members residing in two or more locations (e.g., children who are attending college away from home or living with a divorced spouse). The sponsor may choose to enroll only the family members residing in one location.



# TDP Special Types of Enrollment continued

- Sponsors and family members cannot be covered under two different TDP contracts – meaning two sponsors cannot enroll the same family members
- If both the husband and wife are service members, two sponsors cannot enroll each other as a family member



# TDP Premiums (Feb 1, 2009 – Jan 31, 2010)

- Premium payments are paid on monthly basis by the beneficiary
- Beneficiaries can pay online using their Visa, MasterCard, or checking account
- Beneficiaries should mail their premium payment check or money order along with the invoice to the following address:

United Concordia/TDP

P.O. Box 827388

Philadelphia, PA 19182-7388



# TDP Premiums (Feb 1, 2009 – Jan 31, 2010)

	Enrollment Year Feb 1, 2009 – Jan 31, 2010		
Beneficiary Category	Active Duty Family Member	Nat'l Guard/ Selected Reserve	IRR
Sponsor Only	N/A	\$12.12	\$30.29
Single (one family member, excluding sponsor)	\$12.12	\$30.29	\$30.29
Family (more than one family member, excluding sponsor)	\$30.29	\$75.73	\$75.73
Sponsor & Family	N/A	\$87.85	\$106.02



# TDP Portability

- When traveling or moving within the US, beneficiaries can visit any TDP participating dentist.
- When traveling overseas, beneficiaries who reside stateside have benefit coverage, but are responsible for all cost shares.
- Beneficiaries who reside overseas and travel to the states are covered but are subject to stateside dental benefits procedures for processing claims.
- If relocating to an overseas location, beneficiaries may elect to disenroll from the TDP within 90 calendar days of relocation to an overseas area.



# TDP Disenrollment

- Beneficiaries must complete a TDP Enrollment/Change form to disenroll.
- Beneficiaries must remain enrolled in the TDP for a minimum of 12 months or have a valid reason to be considered for disenrolling prior to the end of the 12-month initial enrollment period.
- Cancellation requests will be processed according to the “20<sup>th</sup>-of-the-month” rule\*.

**\*NOTE:** If the cancellation request is received by the 20<sup>th</sup> of the month, the cancellation will be processed for the first day of the following month. If received after the 20<sup>th</sup> of the month, the cancellation will be processed for the first day of the second month.



# TRICARE Retiree Dental Program (TRDP)

- The TRICARE Retiree Dental Program is the nation's largest voluntary, all enrollee-paid dental program
- TRDP offers enrollees access to any licensed dentist in all the United States, U.S. Virgin Islands, Guam, Puerto Rico, American Samoa, the Northern Mariana Islands, and Canada



# TRDP Eligibility

- TRDP is voluntary and open to the following:
  - A member of the Uniformed Services who is entitled to uniformed services retired pay, even if the member is 65 years or older
  - A current spouse of an enrolled member
  - A member of the retired National Guard/Reserve
  - An **eligible** child of an enrolled member
  - 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 certain non-enrolled members with documented proof the non-enrolled member is:
    - Eligible to receive ongoing comprehensive dental care from the VA or
    - Enrolled in a dental plan through employment and the plan is not available to family members or
    - Unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition



# TRDP Enrollment

- New enrollees must fulfill an initial enrollment period of 12 consecutive months. After that, enrollment is on a month-to-month basis.
- Retired National Guard and Reserve personnel who elect to enroll in the TRDP within four months after retirement are eligible to skip the 12-month waiting period.
- Beneficiaries may enroll:
  - Online: [www.trdp.org](http://www.trdp.org)
  - Via phone: (888) 838-8737
- A two-month premium payment is required at the time of enrollment.



# TRDP Enhanced & Enhanced-Overseas Covered Services

- The following services are covered for enrollees:
  - Two cleanings and exams in a 12-month period (100% of the allowed amount)
  - Dental accident coverage (100% of the allowed amount)
  - Additional diagnostic and preventive services (100% of the allowed amount)
  - Basic restorative (80% of the allowed amount)
  - Cast crowns, cast restorations, and bridges (50% of the allowed amount)
  - Implants (50% of the allowed amount)
  - Coverage for full and partial dentures (50% of the allowed amount)
  - Orthodontic coverage for both adolescents and adults (50% of the allowed amount)



# TRDP Participating Networks

- TRDP is structured as a Delta Dental preferred provider program that lets enrollees seek treatment from both Delta Dental Select and Delta Dental PPO/DPO network dentists.
- Enrollees are encouraged to seek treatment from a TRDP network dentist.



# TRDP Deductibles and Premium Rates

- There are three types of plans available:
  - Single
  - Two-Party
  - Family (3 or more persons)
- Each enrollee must satisfy an annual benefit year deductible of \$50.
- Premium rates vary depending upon where the enrollee lives and the number of family members enrolled.
- Premium rates are adjusted on October 1 of each benefit year.
- For more information or premium rates visit <http://www.trdp.org> or call Delta Dental at (888) 838-8737.



# TRDP Claims

- Claims are submitted using the retired sponsor's social security number using any standard dental claim form which can be found at <http://www.trdp.org>.
- Submit claims to:
  - Delta Dental of California
  - Federal Services
  - P.O. BOX 537007
  - Sacramento, CA 95853-7007
- Participating network or Delta Dental Premier dentists will submit claims for the enrollee.



# **Congratulations! You've Completed Module 11: TRICARE Dental Program!**

## **You should now be able to:**

- Describe the Active Duty Dental Program (ADDP)
- Explain the TRICARE Dental Program and who is eligible
- State how premiums are determined for the TRICARE Retiree Dental Program

