



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist Is In ...

## Preventive Dental Care Helps You Stay Healthy and Save Money



Col. James Honey  
Chief, TRICARE Dental  
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The importance of preventive dental care is summed up by an old saying: An ounce of prevention is worth a pound of cure.

While modern dentistry can perform near miracles to fix badly neglected mouths, a comprehensive preventive dental care plan can stop serious problems before they start and avoid expensive restorative procedures.

Preventive care starts with at-home basics like brushing twice daily and flossing once daily. However, regular visits to your dental provider are also important. That's why the TRICARE Dental Program (TDP) covers benefits such as regular checkups and teeth cleanings, fluoride treatments, tooth sealants and

diagnostic tests that help your dental provider identify problems early when they are most treatable. Go to [www.tricare.mil/tdp](http://www.tricare.mil/tdp) for more information on TDP-covered services.

If you have children, it's important to teach them good dental habits early. In fact, one in five children ages 5–11 has at least one untreated decaying tooth, according to the Centers for Disease Control and Prevention (CDC). Regular brushing, fluoride products and sealants can keep your child's mouth healthy.

The importance of good preventive care extends into adulthood. Almost one-third of all adults in the U.S. have untreated tooth decay and one in seven ages 35–44 has gum disease, according to the CDC. Adults are also at risk for mouth and throat cancers—especially those over age 55 who drink alcohol and use tobacco. Self-examination for signs of cancer, like discoloration, in the mouth is important. Also, your dental provider can help spot cancer early during regular checkups.

Finally, don't forget the role diet plays in preventing dental problems and maintaining overall good health. Diets high in sugar, for example, encourage the growth of bacteria that can cause tooth decay and increase your chances of developing diabetes.

Remember: Brush and floss, eat right and visit your dental provider to keep you and your smile healthy. ★

Thank you,  
Col. James Honey



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### ISSUE HIGHLIGHTS

#### TRICARE Dental Program Monthly Premium Rates

Your current monthly premium rates for the TRICARE Dental Program are extended through April 2017. For details, including specific rates, see [page 2](#).

#### Diabetes and Dental Care

Diabetes is a serious disease that affects your whole body, including your teeth and gums. For tips on how to keep your mouth healthy when you have diabetes, see [page 5](#).

#### You Can Quit Tobacco

Tobacco use is the leading cause of preventable death in the U.S. Quitting tobacco is one of the most important things you can do to guard your health. For resources that can help you quit, see [page 8](#).

# TRICARE Dental Program Monthly Premium Rates

The current TRICARE Dental Program (TDP) monthly premium rates are extended through April 2017.

You can pay ongoing premiums using payroll allotment/deduction, or you can opt for electronic funds transfer or credit card payments. Keep your payment method updated to ensure you can get dental care when you need it. Go to [www.metlife.com/tricare](http://www.metlife.com/tricare) for information on payment options.

The following table lists current TDP monthly premium rates. ★

Sponsor Status	Sponsor-Only Premium	Single Premium (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor-and-Family Premium
Active duty	N/A	\$11.68	\$34.68	N/A
Selected Reserve	\$11.68	\$29.19	\$87.59	\$99.27
Individual Ready Reserve	\$29.19	\$29.19	\$87.59	\$116.78

## Go Green with Benefit Updates and More by Email

You can now get medical and dental benefit alerts from the Defense Manpower Data Center (DMDC) by email instead of postal mail. When you have a benefit change, you will get an email directing you to log in to <http://milconnect.dmdc.osd.mil>.

There, you can quickly, conveniently and securely read about your benefit update.

You must have your email address on file in milConnect to get email alerts. If you don't want to get email alerts, you can opt out. If you don't have an email address on file or if you opt out of email alerts, you will get a postcard in the mail whenever your benefit information changes. The postcard will direct you to log in to milConnect to view your benefit update.

To sign up for email alerts from DMDC:

1. Log in to milConnect using a Common Access Card, Defense Finance and Accounting Service myPay PIN or Department of Defense Self-Service Logon (DS Logon).
2. Click on the "My Profile" menu.
3. Select "Update and View My Profile."
4. Add your primary and alternate (if available) email addresses.
5. Select "Yes" next to each email address.
6. Save your information by clicking "Submit."

In some cases, you will be able to view eCorrespondence through milConnect using your DS Logon for up to six months

after losing TRICARE eligibility if, for example, your sponsor separates from active duty.

### Get TRICARE eUpdates

You can also get the most recent news and information about your TRICARE benefit delivered directly to your email. Visit [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions), provide your email address, then select the topics you want to get updates about, including benefit changes, newsletters, disaster alerts and more. ★

# When Does Your TRICARE Medical Benefit Cover Dental Care?

Dental care is not considered a covered medical benefit under TRICARE except in rare cases when it is needed to treat an underlying medical condition. This is called adjunctive dental care.

Adjunctive dental care includes services that are given:

- As an integral part of treatment for a covered medical condition
- In preparation for medically necessary treatment of an injury or disease
- To treat dental trauma caused by medically necessary treatment of an injury or disease

In cases when dental care is used to treat an otherwise-covered, non-dental medical condition, TRICARE covers the care under your medical benefit (such as TRICARE Prime or TRICARE Standard), instead of the TRICARE Dental Program (TDP). You are responsible for any applicable cost-shares for this type of treatment. Some of the adjunctive dental procedures that TRICARE may cover under your medical benefit include:

- Treatment for relief of myofascial pain dysfunction syndrome or temporomandibular joint disorders
- Orthodontic treatment for cleft lip, cleft palate or when required due to trauma caused by medically necessary treatment of an injury or disease
- Procedures associated with preventive and restorative dental care when associated with radiation therapy to the head or neck
- Certain types of abscesses inside and outside the mouth
- Cellulitis and osteitis that worsens or affects a medical condition currently under treatment
- Removal of teeth and tooth fragments to treat and repair facial trauma resulting from an accidental injury

**Note:** Under certain circumstances, the TRICARE medical benefit covers general anesthesia services and facility charges for dental treatment provided to beneficiaries with developmental, mental or physical disabilities and children age 5 or younger.



## Emergency Dental Care

The TRICARE medical benefit may cover removal of broken teeth if necessary to treat facial trauma from an accident. However, care for accidental injury only to the teeth is considered non-adjunctive dental care and isn't covered by the TRICARE medical benefit. If only the teeth are damaged, or if teeth are lost during the accident, treatment and replacement are covered under the TDP.

## Prior Authorizations for Adjunctive Dental Care

You must get prior authorization from your TRICARE regional contractor before getting any adjunctive dental treatment under your medical benefit. For contact information, go to [www.tricare.mil/regions](http://www.tricare.mil/regions). The prior authorization requirement is waived only when essential adjunctive dental care involves a medical emergency, such as facial injuries resulting from an accident. ★

## Wisdom Teeth Removal

Wisdom teeth are the molars located in the very back of your mouth. Dental providers also refer to these teeth as third molars. Wisdom teeth start to emerge between ages 17 and 21. It's important to monitor the growth of wisdom teeth with your dental provider. Wisdom teeth can be effectively used for chewing and biting when they are healthy and properly aligned. However, there may be instances when your dental provider recommends removal and refers you to an oral surgeon. Some common reasons for removal are:

- Impacted wisdom teeth. These teeth are unable to emerge and become trapped under your gums.
- Partially erupted wisdom teeth. These teeth don't completely surface and can trap food, plaque and other debris, leading to pain and infection.

### Coverage

The TRICARE Dental Program covers wisdom-teeth removal, but the removal of impacted wisdom teeth is only covered for patients ages 15–30. Removal of impacted wisdom teeth in patients under age 15 and over age 30 must be authorized by MetLife. General anesthesia for the procedure may be covered with associated cost-shares. ★



## Dealing with Sensitive Teeth

If you have sensitive teeth, eating or drinking can be painful. Knowing the causes can help you avoid or reduce sensitivity.

### Causes of Tooth Sensitivity

Your teeth contain a hard tissue called dentin, which consists of small hollow tubes or canals. Dentin is protected by enamel, the hard outer layer of a tooth, and cementum, the hard substance that protects the tooth's roots. When the enamel or cementum is worn off, your tooth's dentin is exposed. This means food or drinks that are hot, cold, acidic or sticky can stimulate the nerves and cells inside the tooth causing pain. Dentin may be exposed through tooth decay (cavities), a cracked tooth, worn tooth enamel, worn fillings or gum disease.

### Treatments

Depending on the cause and severity of your sensitivity, you may benefit from one or more available treatments:

- Desensitizing toothpaste, which helps block sensations traveling from the surface of your tooth to the nerve—several applications are usually required before the sensitivity is reduced
- In-office treatments, such as fluoride gel or desensitizing agents that are applied to the sensitive areas of the affected teeth; or fillings, crowns or inlays
- Surgical gum graft or root canal, if severe sensitivity persists

For information on TRICARE Dental Program treatment coverage, go to [www.metlife.com/tricare](http://www.metlife.com/tricare). ★

## Diabetes and Dental Care

High blood glucose levels, also called high blood sugar, can cause people with diabetes to have problems with their teeth and gums. Three important ways to prevent these problems include:

1. **Keeping your blood glucose levels under control.** Test your blood glucose regularly. Record your numbers and work with your health care providers to keep your levels as close to your target as possible.
2. **Practicing good dental care habits at home.** Brush your teeth at least twice a day using a soft toothbrush and toothpaste with fluoride. Regular brushing helps prevent gum disease and tooth loss. Flossing between your teeth each day keeps your gums healthy and helps remove plaque, which is a film that forms on teeth that can cause tooth decay.

3. **Scheduling regular visits to your dental provider at least once every six months.** The TRICARE Dental Program allows a third routine dental cleaning in a consecutive 12-month period for beneficiaries with diabetes—and pregnant beneficiaries—at no extra cost when provided by a network dental provider. Make sure your provider clearly notes the medical diagnosis on the claim. Plan your cleanings so they don't interrupt your insulin and meal times.

According to the National Institutes of Health, you should check your mouth for signs of problems from diabetes, such as red, swollen and bleeding gums; bad breath that won't go away; loose teeth; or dry mouth. Contact your dental provider right away if you notice any of these problems. ★



## Getting Dental Care When You Travel

The TRICARE Dental Program (TDP) is divided into two geographical service areas: stateside and overseas. When you travel, your TDP coverage goes with you. When traveling in the stateside service area (the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands), you may visit any licensed and authorized dental provider. However, visiting a provider in the MetLife Preferred Dentist Program may save you time and money. Visit [www.metlife.com/tricare](http://www.metlife.com/tricare) to find a network dental provider.

**Traveling Stateside to Overseas:** TDP beneficiaries who live stateside are still

covered when traveling overseas. In the overseas service area, you will generally pay stateside cost-shares and have claims paid as if visiting a non-network provider. This applies to all covered services you get outside the stateside service area and includes covered services you get on ships outside territorial waters of the stateside service area.

### **Traveling Overseas to Stateside:**

Beneficiaries who live overseas are also covered in the stateside service area. If you live overseas and get dental care in a stateside location, you are subject to stateside cost-shares and payment rules.

**Traveling from One Overseas Location to Another:** Beneficiaries who live overseas are covered while traveling to other overseas destinations. Beneficiaries who are command-sponsored will have reduced cost-shares. ★



## What Your Children Drink Affects Their Oral Health

Whether it is soda or sweetened juice drinks, what your children drink can have an effect on their teeth. Even if your children do not regularly have sweet drinks, sugar naturally occurs in a variety of foods and drinks such as whole fruits, fruit juices, vegetables and milk. When sugar is consumed, it mixes with bacteria in the mouth and produces acid that causes tooth decay.

While it's not necessary to completely remove sugar from your children's diets, it's important to be aware of how much sugar your children consume.

Here are a few ways to help limit sugar intake and decrease its damaging effects on your children's teeth:

- Encourage children to drink water and make sure it is easily accessible.
- Dilute sugary drinks with water.
- Look for products with low or no sugar added, like 100 percent fruit juice.
- Choose nutritious, low-sugar snacks.
- If you allow sugary drinks, serve them with a meal.
- Give your children only sugarless gum.
- Encourage your children to rinse their mouths with plain water, particularly when they can't brush.



Overall, the best ways to prevent tooth decay are to encourage your children to eat a well-balanced diet, drink plenty of water and practice good oral hygiene habits. Good oral hygiene habits include brushing twice a day with fluoride toothpaste, flossing at least once a day and visiting a dental provider for checkups and cleanings twice a year. ★

## Dental Care During Pregnancy

If you are pregnant, pay special attention to your dental care. The hormonal changes caused by pregnancy may increase your risk of developing gum disease, according to the American Dental Association. This can affect your health and the health of your developing baby. Schedule a dental checkup if you are planning to have a baby or when you first become pregnant.

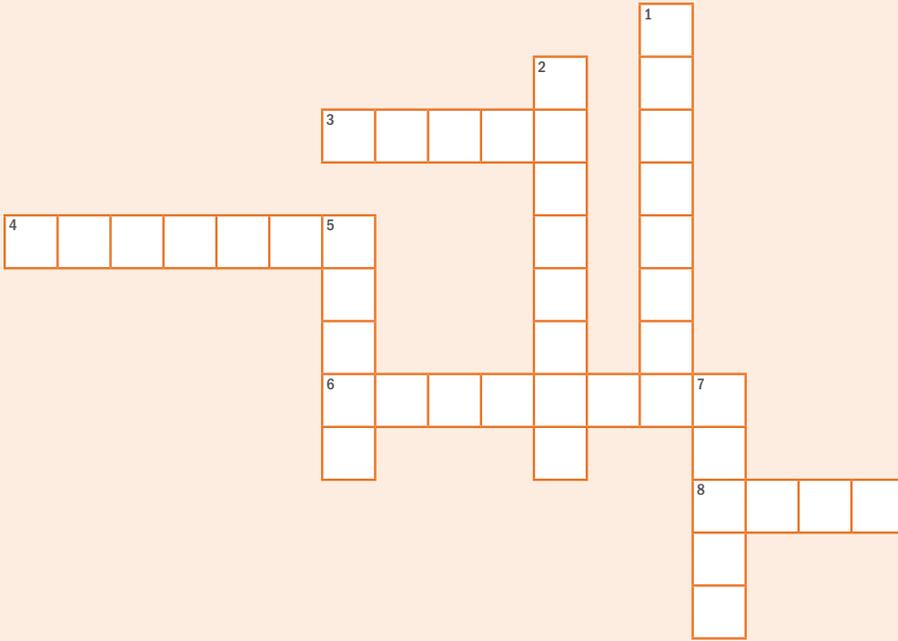
You should brush and floss after every meal—including snacks—and choose nutritious alternatives to sugar-rich foods that lead to tooth decay. Your baby's teeth begin to develop between the third and sixth month of pregnancy, so it is important that you get enough nutrients—especially calcium, protein, phosphorous and vitamins A, C and D.

### Get Three Covered Cleanings during Pregnancy under the TRICARE Dental Program

Pregnant women may get a third routine dental cleaning in a consecutive 12-month period at no extra cost when provided by a participating network dental provider. If you are pregnant, consider getting the additional dental cleaning, especially if you notice signs of plaque buildup, red and puffy gums or bleeding after brushing and flossing. Ask your dental provider to clearly note your pregnancy on the claim form before submitting it. To learn more about your benefits under the TRICARE Dental Program or to find a network dental provider, go to [www.metlife.com/tricare](http://www.metlife.com/tricare). ★



# Crossword



## Across

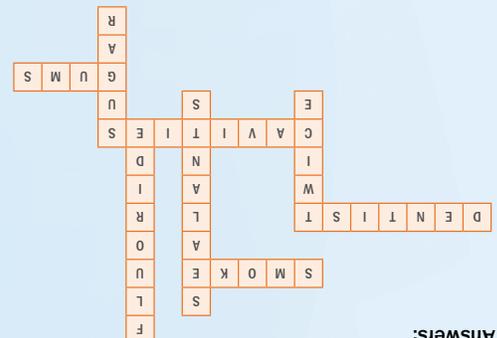
- 3. Don't \_\_\_\_\_ cigarettes. They're bad for your mouth and your lungs.
- 4. You should visit your \_\_\_\_\_ regularly.
- 6. Not brushing your teeth can cause \_\_\_\_\_.
- 8. These hold your teeth in place. \_\_\_\_\_

## Down

- 1. Use \_\_\_\_\_ toothpaste.
- 2. Your dentist can apply \_\_\_\_\_ to prevent cavities.
- 5. Brush your teeth at least \_\_\_\_\_ each day.
- 7. Drinking and eating too much \_\_\_\_\_ can give you cavities.

### TRICARE TOOTH TIP

Brush your teeth at least twice a day.



Answers:



# HEALTH MATTERS

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

Presorted  
 Standard  
 U.S. Postage  
**PAID**  
 MetLife

## Check This Out ...

**Want to go green and get convenient TRICARE updates by email?**

**See page 2 of this issue for more information.**

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## You Can Quit Tobacco

Tobacco use is the leading cause of preventable death in the U.S. and accounts for one out of five deaths each year. All forms of tobacco—including cigarettes, chewing tobacco and snuff—increase your risk of cancer.

Tobacco use can also cause oral health problems, including stained teeth and tongue, dulled sense of taste and smell, slow healing after a tooth removal or other surgery, difficulties in correcting cosmetic dental problems, gum disease and oral cancer.

Knowing these facts may encourage you to quit, but quitting can be hard and take several attempts. Here is a list of resources to help you break the tobacco cycle:

- TRICARE-covered tobacco-cessation products
- TRICARE-covered tobacco-cessation counseling services
- TRICARE’s Tobacco Quitline—a telephone support and referral service
- The Department of Defense’s website, [www.ucanquit2.org](http://www.ucanquit2.org)—provides education and a wide range of tools to help you become tobacco-free

Go to [www.tricare.mil/quit tobacco](http://www.tricare.mil/quit tobacco) for more information about the health effects of tobacco use and how TRICARE can help you quit. ★

### TRICARE DENTAL PROGRAM RESOURCES

[www.metlife.com/tricare](http://www.metlife.com/tricare)

#### ENROLLMENT AND BILLING SERVICES

1-855-MET-TDP1  
 (1-855-638-8371) (CONUS)

1-855-MET-TDP2  
 (1-855-638-8372) (OCONUS)

1-855-MET-TDP3  
 (1-855-638-8373) (TDD/TTY)

#### CLAIMS FILING

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

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

#### BENEFICIARY WEB ENROLLMENT

[www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe)