TRICARE® Dental Options
Learn about TRICARE dental options for you and your family

This fact sheet provides information about the TRICARE Active Duty Dental Program (ADDP), the TRICARE Dental Program (TDP), and dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP). These dental options are separate from TRICARE health care options. Your out-of-pocket expenses for any of the costs listed in this fact sheet don’t apply to the TRICARE catastrophic cap.

Depending on your beneficiary category and location, you may be eligible for different dental programs.

ACTIVE DUTY DENTAL CARE

Active duty service members (ADSMs) receive dental care from military dental clinics, also known as dental treatment facilities, or DTFs. If dental care is needed from a civilian dentist because the local military dental clinic can’t provide the care, ADSMs can use the ADDP in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

In all other overseas areas, most ADSMs receive dental care at overseas military dental clinics. The overseas contractor, International SOS Government Services, Inc., coordinates dental care services for ADSMs in remote overseas locations. Treatment plans for ADSMs that exceed $750 per episode or $1,500 per calendar year require pre-authorization and approval from the Defense Health Agency Dental Program Office, even for routine care.

TRICARE Active Duty Dental Program

The ADDP benefit is administered by United Concordia Companies, Inc. (United Concordia) and is available to eligible ADSMs who are either referred for care by a military dental clinic to a civilian dentist or have a duty location and home more than 50 miles from a military dental clinic.

<table>
<thead>
<tr>
<th>BENEFICIARY TYPES</th>
<th>PROGRAM DESCRIPTION</th>
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<tbody>
<tr>
<td>• Active duty service members (ADSMs)</td>
<td>• Available in the United States and U.S. territories</td>
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<tr>
<td>• National Guard and Reserve members called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation</td>
<td>• For ADSMs who are either referred for care by a military dental clinic to a civilian dentist or have a duty location and live greater than 50 miles from a military dental clinic</td>
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Eligibility

ADSMs enrolled in TRICARE Prime Remote are automatically eligible to use the ADDP. National Guard and Reserve members are eligible only if they have active
duty orders issued for a period of more than 30 days for a federal preplanned mission or in support of a contingency operation. They must also show as eligible in the Defense Enrollment Eligibility Reporting System (DEERS). Service members with delayed-effective-date active duty orders and those in the Transitional Assistance Management Program following activation for a federal preplanned mission or in support of a contingency operation for more than 30 days are also eligible. Lastly, those with a valid line of duty or notice of eligibility determination for a dental illness or injury are eligible. To ensure dental health and deployment readiness, United Concordia will coordinate appointments for ADSMs:

- Within 21 days of request for routine dental care (e.g., examinations, cleanings, fillings)
- Within 28 days of request for specialty dental care (e.g., crowns, bridges, dentures, periodontal treatment)

Accessing Care

You must use a United Concordia network dentist to receive ADDP-covered dental care. You’re required to contact United Concordia for an Appointment Control Number prior to receiving any nonemergency care and to use network dentists for dental care if they’re available in your area. If a network dentist isn’t available in your area, call United Concordia at 1-866-984-ADDP (1-866-984-2337) to verify lack-of-network availability and receive pre-authorization to use a non-network dentist. If you use a non-network dentist without pre-authorization, you’ll be responsible for payment. The ADDP is only available in the United States and U.S. territories.

Covered Services and Costs

For a list of covered services, visit the ADDP website at www.addp-ucci.com. Not all dental procedures are covered under the ADDP. If you elect to receive non-covered services, you’ll be responsible for payment.

Network dentists submit claims on your behalf, and you have no out-of-pocket expenses. You shouldn’t be billed for covered services, except possibly for emergency care received from a non-network dentist. Contact United Concordia before making any payments for covered services.

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Keep Your DEERS Information Up To Date!

Eligibility for TRICARE is determined by the services and information is maintained in DEERS. It’s important for sponsors to keep DEERS records up to date. You have several options for updating and verifying DEERS information:

<table>
<thead>
<tr>
<th>Method</th>
<th>Information</th>
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<tbody>
<tr>
<td>Online†</td>
<td>milConnect website: <a href="https://milconnect.dmcd.osd.mil">https://milconnect.dmcd.osd.mil</a></td>
</tr>
</tbody>
</table>
| Phone†    | - 1-800-538-9552  
- 1-866-363-2883 (TDD/TTY) |
| Fax†      | - 1-800-336-4416 |
| Mail†     | DMDC Support Office  
400 Gigling Road  
Seaside, CA 93955 |
| In Person²| Find a Uniformed Services ID card office near you at: [https://idco.dmcd.osd.mil/idco](https://idco.dmcd.osd.mil/idco)  
Call ahead for hours and instructions. |

1. Use these methods to change contact information only  
2. Only sponsors (or sponsor-appointed individuals with valid power of attorney) can add a family member. Family members age 18 and older may update their own contact information.
The TDP is a voluntary premium-based dental program. The dental benefit is administered by United Concordia Companies, Inc. (United Concordia) and is available stateside and overseas to the beneficiary types listed below.

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<thead>
<tr>
<th>BENEFICIARY TYPES</th>
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<tr>
<td>• Eligible active duty family members</td>
<td>• Voluntary enrollment and worldwide portable coverage</td>
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<tr>
<td>• Survivors</td>
<td>• Single and family plans with monthly premiums</td>
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<tr>
<td>• National Guard and Reserve members and their family members</td>
<td>• Lower specialty care cost-shares for pay grades E-1 through E-4</td>
</tr>
<tr>
<td>• Individual Ready Reserve members and their family members</td>
<td>• Comprehensive coverage for most dental services</td>
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<td></td>
<td>• 100% coverage for most preventive and diagnostic services</td>
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* The TDP is divided into two geographical service areas: continental United States (CONUS) and outside the continental United States (OCONUS). The TDP CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. The TDP OCONUS service area includes areas not in the CONUS service area and covered services provided aboard a ship or vessel outside the territorial waters of the CONUS service area.

Eligibility

TDP uses DEERS to check enrollment eligibility. To be eligible to enroll in the TDP, your sponsor must have at least 12 months remaining on his or her military service commitment at the time of enrollment. This service commitment will be based on the time remaining in any single status or in any uninterrupted combination of active duty or National Guard or Reserve status.

Additionally, you must be one of the following:

• Family member or legal dependent of an ADSM
• Family member of a National Guard or Reserve member
• National Guard or Reserve member not on active duty

• Transitional survivor
• Surviving child

Family members of ADSMs and National Guard and Reserve members include:

• Spouses
• Unmarried children until reaching age 21, including stepchildren, adopted children (both pre-adoptive and finalized adoption), and court-ordered wards
• Unmarried children of TRICARE-eligible sponsors* until reaching age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides over 50% of the financial support)

* These students are eligible until reaching the end of the month in which they turn age 23. However, if the student ends his or her education prior to reaching age 23, eligibility ends at the end of the month in which the education ends. Unmarried children are also covered until reaching age 23 if they have a disabling illness or injury that occurred before their 21st birthday, or they have a disabling illness or injury that occurred between ages 21 and 23 and, at the time of the illness or injury, were enrolled in a full-time course of study at an approved institution of higher learning and the sponsor provided over 50% of the financial support.

Enrollment

There are three ways to enroll in the TDP:

• Online (CONUS only, excluding Puerto Rico, Guam, and the U.S. Virgin Islands): Go to the Beneficiary Web Enrollment portal at [https://milconnect.dmdc.osd.mil](https://milconnect.dmdc.osd.mil).

• Mail: Download the TRICARE Dental Program Enrollment/Change Authorization Form from [www.tricare.mil/forms](http://www.tricare.mil/forms). Mail the completed enrollment form, along with the initial premium payment (credit card, check, or money order) to:

  United Concordia TRICARE Dental Program
  P.O. Box 645547
  Pittsburgh, PA 15264

• Phone: Contact a United Concordia customer service representative:

  • CONUS: 1-844-653-4061
  • OCONUS: 1-844-653-4060 or 1-717-888-7400
  • TDD/TTY: 711
Accessing Care

United Concordia offers an extensive network of dentist locations. Remember to check if your dentist is in the network before receiving care.

CONUS Service Area

TDP enrollees residing in the CONUS service area (the 50 United States, the District of Columbia, Guam, Puerto Rico, 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 is a United Concordia network dentist helps you save money on dental services. A network dentist has signed an agreement with United Concordia to follow TDP rules for providing care and accepting payments. When using a network dentist, you won’t have to pay more than your cost-share for covered services.

Dentists who haven’t signed an agreement with United Concordia are considered non-network dentists. Non-network dentists may bill beneficiaries their full fee. You’re responsible for paying the difference between United Concordia’s allowed fee and the amount charged by the non-network dentist, in addition to the applicable cost-share. Also, non-network dentists aren’t required to submit claims on your behalf.

OCONUS Service Area

The OCONUS service area includes areas not in the CONUS service area and covered services provided aboard a ship or vessel outside the territorial waters of the CONUS service area, regardless of the dentist’s office address. You may visit any OCONUS dentist to receive dental care. However, it may be more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD). TOPDs don’t require you to pay their full charge at the time of service and only require the applicable cost-share, if any. Once services are performed, TOPDs complete and submit claims on your behalf. TOPDs may not be available in all locations, but you’re encouraged to use them for all care, including orthodontics, where they’re available. You aren’t 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 file your own claims and other required documentation. To find a CONUS or OCONUS dentist, visit www.uccitdp.com.

Note: For orthodontic services, members in the OCONUS service area need to obtain a Non-Availability and Referral Form from their TRICARE Area Office, OCONUS uniformed services military dental clinic, or designated OCONUS point of contact before any orthodontic treatment can begin.

Costs

For a list of cost-shares, visit the TRICARE website at www.tricare.mil/dentalcosts. If members visit non-network dentists who charge more than the allowed fee, they may incur additional expenses.

Premiums vary based on sponsor and member status. TDP premium amounts change annually each May 1. Visit www.tricare.mil/dentalcosts for current premium rates.

Additionally, for premium payments, please note:

- Initial payment: For the first month of coverage, your initial payment can be made by credit card, check, or money order.
- Ongoing payments: Payroll allotment is required for ongoing payment for enrollments associated with an ADSM. However, ongoing payments for enrollments associated with a National Guard or Reserve sponsor can be made with a credit card, electronic funds transfer (EFT), or payroll allotment.
OPTIONAL DENTAL COVERAGE FOR RETIREEs AND CERTAIN OTHERS

The U.S. Office of Personnel Management offers eligible TRICARE beneficiaries the option to enroll in a dental plan through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

FEDVIP offers a range of plans from a number of dental carriers. It’s available to the beneficiary types listed below.

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<td>• Retirees and their eligible family members worldwide</td>
<td>• Voluntary enrollment</td>
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<tr>
<td>• National Guard and Reserve retirees regardless of age</td>
<td>• Choose among a number of dental carriers</td>
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<tr>
<td>• Certain surviving spouses who have not remarried and children</td>
<td>• Carriers offer different plan options</td>
</tr>
<tr>
<td>• Medal of Honor recipients and their eligible family members</td>
<td>• FEDVIP is managed by the U.S. Office of Personnel Management</td>
</tr>
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Eligibility

You’re eligible for dental coverage through FEDVIP if you fall into any of these beneficiary types:

• Retired service members and their eligible family members
• Retired National Guard and Reserve members, including those who aren’t 60 years old and who aren’t receiving retired pay, and their eligible family members
• Eligible surviving children of a sponsor who died on retired status (up to age 21 or 23)
• Unremarried surviving spouses of sponsors who died on retired status
• Surviving spouses of sponsors who died while on active service for more than 30 days (once no longer eligible for the TDP)
• Medal of Honor recipients and their eligible family members

Enrollment

You may enroll in a FEDVIP dental plan following a qualifying life event or during the annual Federal Benefits Open Season. For more information about enrollment, eligibility, and carrier options, visit www.benefeds.com.
An Important Note About TRICARE Program Information

At the time of publication, 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 hospital and clinic guidelines and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic.

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