



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

Make Flossing Teeth Part of Your Daily Routine



COL Christensen Hsu
Chief, TRICARE Dental
Care Section
Defense Health Agency

Greetings! I'm COL Christensen Hsu, the new TRICARE Dental Program chief. As we enjoy the last weeks of summer, the leadership of the TRICARE Dental Program would like to remind you and your family just how important it is to establish good flossing habits.

Flossing is an important part of your oral health. The American Dental Association (ADA) recommends cleaning daily between your teeth. Plaque contains bacteria that feeds on leftover food or sugar in your mouth. When plaque forms and causes bacteria, it releases an acid that can eat away at the protective enamel of your teeth and cause cavities. Cleaning between your teeth removes plaque and helps prevent cavities and gum disease.

When flossing, make sure to use ADA-approved dental floss, such as string floss, tiny brushes, dental picks, or water flossers. Avoid using objects like cutlery, safety pins, or folded paper to clean between your teeth. These items could puncture your gums or even cause an accidental tooth fracture.

As long as you floss once a day, the time of day doesn't matter. Choose a time of day when you have an extra couple of minutes for your dental care. If you're exhausted at the end of the day, you may benefit from either flossing in the morning or after lunch. If you have children, it may be easier to floss as a family activity before going to bed.

You should start helping your children to floss as soon as they have two teeth that touch. Since it can be difficult to floss or clean between teeth properly, children aren't usually able to do a thorough job on their own until age 10 or 11. Assisting your young children with flossing helps them to maintain their oral health, too.

Stay up to date on healthy habits throughout the year by visiting the "Health & Wellness" section at www.uccitdp.com.

Thank you,

COL Christensen Hsu



ISSUE 3 | 2019

ISSUE HIGHLIGHTS

Maintain Your Oral Health During Pregnancy

You may be at an increased risk for tooth decay and other dental problems during pregnancy. See page 2.

Address Orthodontic Needs With the TRICARE Dental Program

Addressing orthodontic needs as soon as possible can prevent serious dental problems in the future. See page 4.

How Do Life Events Affect Your Dental Enrollment?

The same life changes that need to be reflected in the Defense Enrollment Eligibility Reporting System will also affect your TRICARE Dental Program coverage. See page 6.

TRICARE Dental Program Online Bill-Pay Feature Gets a New Look and Feel

The United Concordia online billing application (eBill), located on the TRICARE Dental Program (TDP) website's My Account, has a new look and feel.

The update provides a user-friendly experience, making it easier for TDP enrollees to view and pay monthly premiums, set up recurring premium payments, view historical invoices and payments, and manage billing email notifications.

Please note that the eBill application is available for TDP enrollees who aren't eligible to have their TDP premiums automatically deducted from the sponsor's military payroll through a monthly allotment.

For more information, visit www.uccitdp.com. ★



Maintain Your Oral Health During Pregnancy

It's important to maintain good oral health when you're pregnant. According to the American Dental Association (ADA), you may be at an increased risk for tooth decay and other dental problems during pregnancy. It's safe and important to take care of dental cleanings and procedures like cavity fillings while pregnant. That way, your dentist can help you with any pregnancy-related dental symptoms you might be experiencing.

The TRICARE Dental Program (TDP) provides pregnant women with one additional cleaning during pregnancy. This can help prevent and identify major issues that may develop or worsen during pregnancy. Pregnant patients can get guidance and benefit information at www.uccitdp.com.

Problems that can cause dental concerns during pregnancy include:

- **Pregnancy Gingivitis:** Hormonal changes can occur while you're pregnant and cause conditions such as pregnancy gingivitis. Gingivitis is a mild form of gum disease that can cause gums to swell and become tender. You may see signs of pregnancy gingivitis such as your gums bleeding when you brush or floss. If left untreated, gingivitis can lead to other serious forms of gum disease. To prevent pregnancy

gingivitis, your dentist may suggest more cleanings than usual.

- **High Risk of Tooth Decay:** Pregnant women may be more prone to cavities. Eating more carbohydrates or sweets than usual can cause tooth decay. If you're experiencing morning sickness, this can also increase the amount of acid your mouth is exposed to and eat away at your tooth enamel.
- **Gum Pregnancy Tumors:** Overgrowths of tissue called "pregnancy tumors" can appear on the gums during the second trimester due to excess plaque. The overgrowths aren't cancer but swelling that happens most often between teeth. These overgrowths usually disappear after giving birth. However, if you're concerned, talk to your dentist.

If you're pregnant and need a filling, root canal, or tooth pulled, dental numbing medications are generally safe to use for both you and your baby. Expectant mothers may worry if dental X-rays are safe for their unborn child. According to ADA, there's no danger to the fetus if a pregnant woman receives necessary X-rays. But your dental team will take appropriate precautions to minimize exposure to your abdomen and thyroid.

Learn more about pregnancy and dental health at www.mouthhealthy.org/en/pregnancy. ★



Traveling or Moving? TRICARE Dental Program Goes With You

When making plans to travel or move, know that your dental benefit goes with you. TRICARE Dental Program (TDP) beneficiaries are covered worldwide, whether moving to a new duty location or traveling on leave.

Moving

When moving, your dental benefit transfers. You don't have to fill out a new enrollment application, as your coverage remains in place. But you do need to update your address in the Defense Enrollment Eligibility Reporting System (DEERS). You can do this online at <https://milconnect.dmdc.osd.mil>. You can also make changes to your DEERS information by phone, fax, or mail, or in person at the nearest ID card office. Learn more at www.tricare.mil/deers.

Before you move, get copies of your dental records. If not, you may have to pay for them at your new location. The TDP doesn't cover copying records for a sponsor's permanent change of station.

After you move, you should find a new TDP network dentist near you. Go to www.uccitdp.com and click on "Find a Dentist" to find a dentist in the

continental United States (CONUS) or outside the continental United States (OCONUS). You can also call United Concordia customer service for help finding a TDP dentist. Non-network dentists may cost you more, as you're responsible for the cost difference, if any, between the United Concordia allowance and the dentist's charge.

If you relocate within the OCONUS service area, you have the option to end your TDP enrollment. However, you must disenroll from TDP within 90 calendar days of your move. Go to www.tricare.mil/tdpdisenroll for more information.

Traveling

CONUS Service Area

When you live in the CONUS service area and travel within the CONUS service area, you can visit any licensed, authorized dentist for covered care. However, you may save time and money if you visit a dentist in the TDP network. To locate a TDP network dentist, go to www.uccitdp.com and select "Find a Dentist." Or, call United Concordia customer service for help.

When you live in the CONUS service area and travel to the OCONUS service area, you're also covered. If you seek covered dental care, you'll pay cost-shares, and United Concordia will handle your claims as though you were visiting an out-of-network dentist.

OCONUS Service Area

When you live in the OCONUS service area and travel to the CONUS service area, you'll pay CONUS cost-shares and follow CONUS payment rules. This is regardless of your command sponsorship status.

When you live in the OCONUS service area, you're covered when you travel throughout the OCONUS service area or move to a new OCONUS location. If you're command-sponsored, you'll have reduced cost-shares and claim payment rules.

Check out the *TRICARE Dental Program Handbook* to learn more about moving and traveling with TDP. The handbook is available at www.tricare.mil/publications. ★

Address Orthodontic Needs With the TRICARE Dental Program

Addressing orthodontic needs as soon as possible can prevent serious dental problems in the future. According to the American Dental Association, abnormal bites usually become noticeable between the ages of 6 and 12. Orthodontic treatment often begins between the ages of 8 and 14. Orthodontic treatment is just as important in adulthood if your dentist finds that you have alignment issues.

The TRICARE Dental Program (TDP) covers orthodontic services, such as casts, braces, and retainers. The following beneficiaries are eligible to receive orthodontic services under TDP:

- National Guard and Reserve sponsors under age 23*
- Spouses of active duty or National Guard and Reserve sponsors, who are under age 23
- Children of active duty or National Guard and Reserve sponsors, who are under age 21, or under age 23 if meeting conditions related to school enrollment

Make sure to keep you and your family's information up to date in the Defense Enrollment Eligibility Reporting System (DEERS). You and your family member can get coverage for orthodontic care if you show as eligible in DEERS. Visit www.tricare.mil/deers for more information.

Coverage for orthodontic care is effective until the last day of the month in which you or your child reaches the

applicable age limit. This is regardless if the treatment is completed. If you reach the age limit for orthodontic care coverage during your treatment, the TDP contractor will reimburse you for only the months you were covered. You're responsible for any costs for treatment received after you reached the age limit.

TDP beneficiaries have an orthodontic lifetime maximum (OLM) of \$1,750. The OLM is the most that United Concordia will pay for orthodontic services. Once your OLM is met, you're responsible for any additional orthodontic charges or services.

Coverage, including applicable cost-shares, differs in the continental United States (CONUS) and outside the continental United States (OCONUS) service areas.

CONUS Orthodontic Treatment

Before starting your orthodontic treatment, ask your orthodontist to provide a pretreatment or predetermination estimate. The pretreatment estimate lets you and your orthodontist know what and how much United Concordia will cover. It also shows when you and/or United Concordia will make payments.

After your orthodontist submits an orthodontic treatment plan, you and your dentist will get a notice of the treatment plan's payment schedule from United Concordia.



For orthodontic services in the CONUS service area, United Concordia pays 50 percent of the allowable charge of orthodontic care. You're responsible for the other half, until reaching your OLM (\$1,750). Once you reach the OLM, you're responsible for the full cost of care.

OCONUS Orthodontic Treatment

The TDP offers orthodontic coverage in the OCONUS service area. To receive orthodontic services, you must have a *Non-Availability and Referral Form (NARF)*. You can download the form at www.uccitdp.com under the "Forms & Materials" tab. You can also request the form from your TRICARE Area Office, overseas uniformed services dental treatment facility, or designated OCONUS points of contact. In the OCONUS service area, you can get care from any licensed and authorized orthodontist. To find a TRICARE OCONUS Preferred Dentist (TOPD), go to www.uccitdp.com.

In the OCONUS service area, dentists may ask you to pay for covered services up front and file a claim with United Concordia for reimbursement. If you use a TOPD, you should only have to pay the member cost-share portion of the cost of the care.

To learn more about orthodontic services and costs, see the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★

**If you're in the National Guard and Reserve, you should check with your unit commander before getting orthodontic treatment to make sure you're compliant with service policies. The presence of orthodontic appliances may affect dental readiness, making you ineligible for certain assignments. If you have to remove the orthodontic appliance, TDP doesn't cover the removal charges.*

Do You Know When You're Eligible for Covered Dental Services?

The TRICARE Dental Program (TDP) covers a wide range of services. In some cases, you're limited to a certain number of services performed within set amounts of time: every consecutive 12 months, 24 months, 36 months, or five years. It's important to note that the time when you can get these services is specific to you and when you enrolled in your dental plan. Visit www.uccitdp.com for more information.

Here's a list of covered services.

Every 12 months

The following procedures are available during each consecutive 12-month period at varying levels of frequency and coverage. Contact United Concordia for details on coverage amounts.

- Two oral evaluations or three if the third is from a different dental office from the other two. This also applies to children under age 1.
- One comprehensive periodontal (gum) evaluation
- One limited oral evaluation or one consultation
- One set of bitewing X-rays or one set of vertical bitewings
- A second set of bitewing X-rays, if you're relocating at least 40 miles from home for a permanent change of station, and can show proof
- Two routine teeth cleanings, or three routine teeth cleanings, when noted on the claim form that the patient is pregnant or has a registered, covered chronic medical condition
- Two topical fluoride applications
- Up to four periodontal maintenance procedures
- Interim, complete, and partial dentures
- Resin-based composite crowns on anterior (front) teeth – 1 in a consecutive 12-month period

Every 24 months

Every 24 months, the TDP covers one full-mouth debridement (removal of unhealthy tissue from a wound) to enable comprehensive evaluation and diagnosis, as needed.



Every 36 months

Every 36 months, the TDP covers:

- One full-mouth X-ray
- One sealant per molar or one preventive resin restoration on the first and second permanent molars, through age 18 (tooth must be caries-free)
- One reline/rebase
- One interim silver diamine fluoride

Every Five Years

Every five years, the TDP covers replacement of all acrylic and teeth on a cast-metal framework, as needed. TDP also covers prefabricated stainless steel crowns with resin windows once per tooth per lifetime. This applies to any primary anterior and premolar teeth at any age, and on permanent anterior and premolar teeth through age 14.

Find more information on covered services on the United Concordia website at www.uccitdp.com. ★

How Do Life Events Affect Your Dental Enrollment?



The same life changes that need to be reflected in the Defense Enrollment Eligibility Reporting System (DEERS) will also affect your TRICARE Dental Program (TDP) coverage. When life changes occur, you must take action to update your dental enrollment.

While enrolled, you may need to add a family member to your TDP plan due to:

- Marriage
- Birth of a child
- Adoption
- Addition of a stepchild or court-ordered ward who is newly eligible for TDP
- Child added before turning age 1

You may need to remove a family member from your TDP plan due to:

- Death
- Divorce (There's no former-spouse coverage with TDP.)
- Retirement
- Loss of child's eligibility when he or she marries or turns age 21 (or age 23 if certain conditions apply related to school enrollment and financial support)

Update DEERS and TDP Enrollment After a Life Event

Your enrollment information should match what's in DEERS. If your information isn't the same, your enrollment can be delayed or denied.

Both sponsors and family members over age 18 can update contact information and change addresses in DEERS. Only sponsors can add or delete family members. To add or delete a family member, you have to show supporting documents, such as a marriage certificate, divorce decree, or birth certificate. Bring the documents to an ID card office. To find an ID card office near you, go to www.dmdc.osd.mil/rsl.

Someone with a power of attorney on file with United Concordia can add or remove a family member if the sponsor isn't available to do so.

How to Add or Remove a Family Member from Your TDP Plan

You can add or remove a family member, online, by phone, or by mail.

- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>, click on the "Benefits" tab, and then click on "Beneficiary Web Enrollment (BWE)"
- **Phone:** Call United Concordia at 1-844-653-4061(CONUS) or 1-844-653-4060 (OCONUS)
- **Mail:** Download the *TDP Enrollment Authorization* form from the "Forms & Materials" tab at www.uccitdp.com

Mail the completed form along with the initial premium payment (check, money order, or credit card authorization) to:

United Concordia
TRICARE Dental Program
P.O. Box 645547
Pittsburgh, PA 15264-5253

Automatic Enrollment of Children at Age 1

If you have a TDP plan, your child will be automatically enrolled on the first day of the month following his or her first birthday. If you had a single plan before your child turned age 1, your premium will change from the single plan rate to the family plan rate.

For more information on life events affecting dental enrollment, visit www.uccitdp.com. Also, see the "Life Events Impacting Changes to Enrollment" section in the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★



Circle the things you would find at the dentist's office.

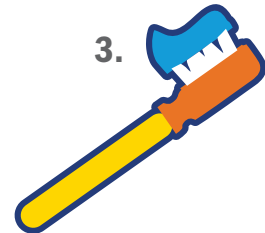
1.



2.



3.



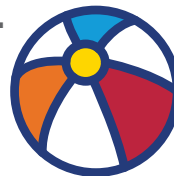
4.



5.



6.



7.



8.



9.



10.



TRICARE TOOTH TIP

It's important to clean between your teeth. Ask your parents to help you floss daily.



HEALTH MATTERS

United Concordia Companies, Inc.
TRICARE Dental Program
P.O. Box 69450
Harrisburg, PA 17106

Presorted
Standard
U.S. Postage
PAID

CHECK THIS OUT...

Traveling or Moving? The TRICARE Dental Program Goes With You

When making plans to travel or move, know how your dental benefit goes with you. TRICARE Dental Program (TDP) beneficiaries are covered worldwide, whether moving to a new duty location or traveling on leave.

See page 3.

TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

Dental Explanation of Benefits

A Dental Explanation of Benefits (DEOB) is a document that explains what was covered for your dental services. The DEOB breaks down the costs for the procedures, and helps you understand how much you have to pay in cost-shares, if any.

The DEOB you get for treatment outside the continental United States service area might have additional information you wouldn't see on a DEOB for treatment in the continental United States service area.

You can view your DEOB electronically at www.uccitdp.com by signing in to "My Account." Find more about a DEOB in the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★



TRICARE DENTAL PROGRAM RESOURCES

www.uccitdp.com

ENROLLMENT AND BILLING SERVICES

1-844-653-4061 (CONUS)

1-844-653-4060 (OCONUS)

1-717-888-7400 (OCONUS)

711 (TDD/TTY)

CLAIMS FILING

CONUS:
United Concordia
TRICARE Dental Program
P.O. Box 69451
Harrisburg, PA 17106

OCONUS:
United Concordia
TRICARE Dental Program
P.O. Box 69452
Harrisburg, PA 17106

BENEFICIARY WEB ENROLLMENT

<https://milconnect.dmdc.osd.mil>