



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

Dental Health Through the Years



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

As you age, your mouth changes. Therefore, it's essential to take good care of your teeth and dental health now. A common misconception is that tooth loss is inevitable with age. However, if cared for properly, your teeth can last a lifetime.

Regular dental exams as you age are necessary for not only a healthy smile but also general wellbeing since check-ups can detect health issues. Here are some tips from the American Dental Association (ADA) for keeping your smile through the years:

- Brush twice a day with a soft-bristled toothbrush or an electric toothbrush.
- Floss daily to clean between teeth using string floss or a water flosser.
- Drink tap water since most contain fluoride. It helps prevent tooth decay no matter your age.
- Don't smoke or use other tobacco products. Tobacco increases problems with gum disease, tooth decay, and tooth loss. Smoking also increases your risk of lung and mouth cancers.
- Visit your dentist regularly for a check-up and cleaning.

These steps can prevent many problems. But tasks that once seemed simple, like brushing and flossing, can become more of a challenge as you get older. Be sure to talk to your dentist if you or a loved one is having trouble.

This year, adopt healthy oral habits, make smarter choices about your diet and lifestyle, and get regular dental check-ups. By doing these things, you can help your teeth last a lifetime. For more oral health tips from ADA, visit www.mouthhealthy.org. To learn more about your dental benefit or to find a dentist in your area, visit www.uccidp.com.

Thank you,

COL Christensen Hsu



ISSUE 1 | 2020

ISSUE HIGHLIGHTS

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Network or Non-Network Dentists: Which is Better to Use?

Learn some key differences between visiting a network and non-network dentist in the CONUS service area. See page 5.

Monthly Premiums Change on May 1

Monthly premiums change each year on May 1. The new rates will be effective from May 1, 2020 through April 30, 2021. See page 7.

How to Enroll in the TRICARE Dental Program

Before beginning your dental care, you must enroll in the TRICARE Dental Program (TDP). The three ways to enroll are highlighted below, but remember you must keep your information current in the Defense Enrollment Eligibility Reporting System (DEERS). If the information in your request for enrollment doesn't match the information in DEERS, your enrollment might be denied.

How to Enroll

There are three convenient ways to enroll in TDP: online, by mail, or by phone. Here are the options:

Online

Log in to milConnect at <https://milconnect.dmdc.osd.mil> and select the "Benefits" tab. Then select "Beneficiary Web Enrollment (BWE)." Select the "Dental" tab to enroll.

You can log in using your Common Access Card, DFAS (myPay) Account, or a DoD Self-Service (DS Logon) Premium (Level 2) account.

By Mail

Download the *TRICARE Dental Program Enrollment/Change Authorization Form* from the milConnect website (<https://milconnect.dmdc.osd.mil>). Mail the completed form with your first monthly premium payment to United Concordia at:

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

By Phone

CONUS: 1-844-653-4061

*OCONUS: 1-844-653-4060 (toll-free) 1-717-888-7400 (toll)

TDD/TTY service for the hearing impaired: 711

* Must have AT&T access code to use toll-free option. Visit "Contact Us" at www.uccitdp.com to learn more.

Effective Date of Coverage

Your enrollment request is complete when United Concordia confirms your eligibility in DEERS, gets your premium payment, and checks that your application is complete. If your enrollment and first month's payment are received by United Concordia:

- **By the 20th of the month:** Your coverage will start on the first day of the next month.
- **After the 20th of the month:** Your coverage will start on the first day of the second month.

Getting Your TDP Card

You can find your TDP enrollment card in your milConnect account. You'll get an email or postcard indicating that you have eCorrespondence. Once logged in, you can view your coverage information within the "Dental Coverage" tab and find your card under the "Related Links" section. Your enrollment in TDP starts on the effective date written on your TDP enrollment card. You won't be covered for any dental care you get before the effective date.

For more information about TDP enrollment, go to www.uccitdp.com. Select the "Enroll" tab. Also, check out the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★



Coordinating Your TRICARE Dental Program Coverage With Other Dental Insurance

Sometimes you may have dental insurance in addition to your TRICARE Dental Program (TDP) coverage and that's OK. United Concordia will work with your other dental insurance to determine the coordination-of-benefits rules. These rules determine which of your plans is primary and secondary when paying for your dental care.

The general rule is that the primary plan pays first and the secondary plan pays second. Remember that you should always file claims with the primary plan first. After the primary plan has paid, then you can file a claim with the secondary plan. Keep in mind that TDP network dentists will file your claim with United Concordia whether TDP is primary or secondary.

When is TDP the Primary or Secondary Plan?

- TDP is the primary plan when your spouse or child doesn't have his or her own dental plan. You or your TDP network dentist should first submit the claim to United Concordia. If your spouse or child has a medical insurance plan that includes a dental benefit, submit the claim to that company only after United Concordia has processed the claim and paid.
- TDP is the secondary plan when your spouse or child has his or her own dental plan. You or your dentist should submit the claim first to the other insurance company. Then you

or the TDP network dentist should submit the claim to United Concordia only after the other insurance company has processed the claim and paid. When you submit a secondary claim to United Concordia, you need to include a copy of the primary insurance plan's Dental Explanation of Benefits.

There are some exceptions involving children that may affect which insurance is primary and secondary.

How Does TDP Work as a Secondary Plan?

If TDP is your secondary plan, it will pay up to the usual allowable charge for any TDP covered services not paid for by your primary plan. As your secondary plan, TDP will never pay more than your dentist charges. TDP also will never pay more than it would have paid as the primary insurance plan.

You can find more information about coordinating dental benefits with TDP in the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★

Keep Your DEERS Information Current

United Concordia uses the Defense Enrollment Eligibility Reporting System (DEERS) to verify your eligibility. Always keep DEERS up-to-date for each family member. You should update DEERS anytime you have a life event, including moving to a new address, getting married or divorced, or having a child.

Your TRICARE Dental Program enrollment information must match in DEERS.

You can make changes in person, by phone, online, or by mail.

Add or Remove Family Members

In person: Visit a local uniformed services ID card office. Find an office near you at www.dmdc.osd.mil/rsl.

Update Contact Information

- **Phone:** Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883) or fax updates to 1-800-336-4416
- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>
- **Mail:** Mail updates to: Defense Manpower Data Center Support Office Attention: COA 400 Gigling Road Seaside, CA 93955-6771

Find more information about DEERS at www.tricare.mil/deers. ★

Time for Braces? Learn about TRICARE Orthodontic Coverage

The maximum lifetime benefit for orthodontic services under the TRICARE Dental Program (TDP) is \$1,750 per enrollee.

Orthodontic treatment coverage is available for:

- National Guard and Reserve sponsors under age 23
- Spouses of active duty or National Guard and Reserve sponsors, who are under age 23
- Children under age 21, or under age 23 if enrolled full time at an accredited college or university

Your coverage lasts until the last day of the month in which you reach your age limit. If you reach the age limit for orthodontic care coverage during your treatment, the TDP contractor will reimburse you for only the months that you were covered. You have to pay any costs for treatment received after you reached the age limit.

Learn more, including differences in CONUS and OCONUS orthodontic coverage, at www.uccitdp.com or download the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★



Continuous Dental Coverage for National Guard and Reserve Sponsors and Their Families

Many National Guard and Reserve members go on and off active duty multiple times during their careers. So, it's important to know how TRICARE Dental Program (TDP) coverage changes when a sponsor's status changes.

Sponsor Coverage

If you're a National Guard and Reserve member who isn't activated, you can enroll in TDP. If you're on active duty for 30 days or more, you can no longer have TDP coverage. You get active duty dental benefits instead. If you're enrolled in TDP before being called to active duty, you're automatically enrolled in TDP when your active duty ends. Similarly, your TDP coverage will automatically end when you're not eligible.

Although TDP provides family coverage, sponsors can enroll in TDP even if their family doesn't. Whether or not your family enrolls, you'll never be a part of a family plan. This means your monthly premium will always be separate from your family.

Family Coverage

If you're a National Guard or Reserve family member, you can enroll in TDP. You can enroll at any time, even if your sponsor doesn't. You get continuous coverage when your sponsor changes between active and inactive status. If you have TDP coverage before your sponsor goes on active duty, your coverage will continue automatically. However, if you didn't have a TDP plan when your sponsor was called to active duty, continuous coverage may not be automatic when your sponsor goes on or off active duty.

Keep in mind that premiums vary based on sponsor and member status. You'll have different premiums while your sponsor is on and off active duty. Premiums are lower when your sponsor is on active duty.

Do you want to learn more about how TDP coverage changes when a National Guard or Reserve sponsor's status changes? Then, check out the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★

Network or Non-Network Dentists: Which is Better to Use?

When you're looking for a new dentist, you're searching for more than someone who can clean your teeth. Your dental health is vital to your overall health, so you want to make sure you have a good dental home.

Under the TRICARE Dental Program (TDP), you can visit any licensed and authorized dentist in the CONUS service area. The CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. Remember that if you use a United Concordia TDP network dentist, it can save you money and time. Here are some differences between visiting a network and non-network dentist in the CONUS service area to help you choose the right dentist for you.

Network Dentists

United Concordia TDP network dentists have agreed to use the TDP rules and costs for care. You can expect the following if you use a United Concordia TDP network dentist:

- The amount you pay is based off United Concordia's negotiated fee for covered services. The fee is generally lower than the provider's usual charge.
- You won't have to pay more than the applicable cost-share for covered services. However, this depends on if you've reached your annual maximum or if limitations or exclusions apply.
- You don't have to pay the dentist for the full cost of care. The network dentists work directly with United Concordia to get its part of the payment.
- Your dentist files your claims for you.
- If you're in the National Guard or Reserve, your dentist will fill out the *Department of Defense Active Duty/Reserve Forces Dental Examination* form (DD Form 2813) for you. There's no cost for this service.

To find a network dentist, go to www.uccitdp.com/find-a-dentist. Or, use this link to confirm your current dentist is still in United Concordia's TDP network.



Non-Network Dentists

Using a non-network dentist means you lose some of the cost benefits associated with network dentists as they haven't agreed to use TDP rules and costs for care. If you use a non-network dentist, keep in mind the following.

- You may be billed the full cost for your care up front.
- You pay the cost-share plus the difference between United Concordia's allowance and what the dentist charges, if any.
- You may have to complete and submit your own claims.
- Your out-of-pocket costs may be higher than if you use a United Concordia TDP network dentist.

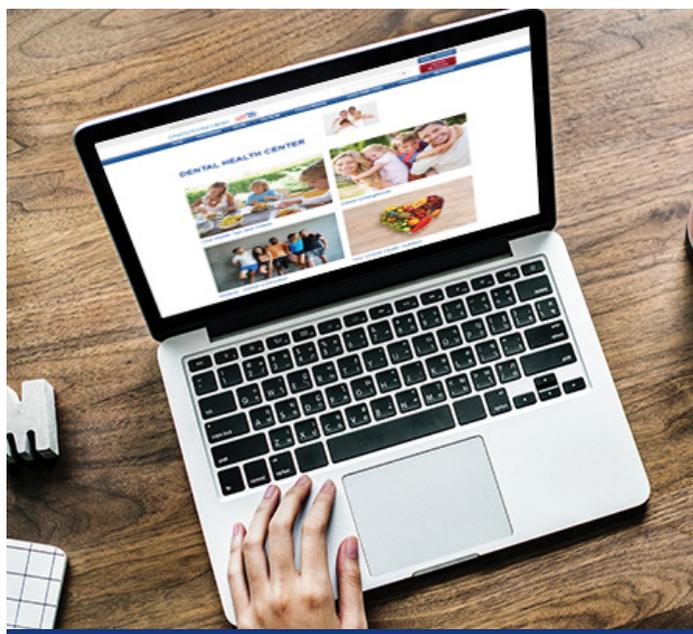
Remember these key points about network and non-network dentists. To learn more, see the "Choosing a Dentist" section in the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★

Getting to Know Your TDP Wellness Program Benefits

Did you know that you might be eligible for the TRICARE Dental Program (TDP) Wellness Program? If you have a chronic medical condition, the program provides you additional dental benefits at no extra cost.

The TDP Wellness Program is for enrollees who are diagnosed with the following conditions:

- Stroke
- Heart disease
- Diabetes
- Lupus
- Oral cancer
- Organ transplant
- Rheumatoid arthritis
- Pregnancy (You can get an additional third cleaning in a consecutive 12-month period.)



Activating Your Coverage

Receiving this enhanced coverage is easy. You (or anyone on your dental plan) must register the covered condition via My Account at www.uccitdp.com before you can receive care. And you can do this anytime after your TDP effective date of coverage. Follow these steps to get started:

1. Select the red “Log in to My Account” button at www.uccitdp.com. Log in using your DS Logon username and password. If you don’t have a DS Logon account, visit www.tricare.mil/dslogon.
2. Select “Manage My Wellness.”
3. Add your medical condition.

Using Your Coverage

After registering, you can start to take advantage of your additional benefits. Be sure to talk to your dentist about your medical condition and your enhanced coverage through TDP. You may or may not need the extra services that are available, but your dentist can recommend which additional procedures can help you. To learn more about the TDP Wellness Program, visit www.uccitdp.com. ★

For More Information

Wellness brochures are also available at www.uccitdp.com. Select the “Dental Health Center” tab to access resources to help you with questions about how oral health affects overall wellness. The brochures also includes tips on how to properly care for your teeth.

TRICARE Dental Program Monthly Premiums Change on May 1

Each May 1, TRICARE Dental Program monthly premiums change. The table below outlines the new premium rates, which begin on May 1, 2020.

A premium is the amount you have to pay each month for TDP dental coverage. Premiums vary based on sponsor and member status.

Visit www.tricare.mil/dentalcosts for current premium rates and to learn more.

TRICARE Dental Program Monthly Premiums,
May 1, 2020 to April 30, 2021

SPONSOR STATUS	SPONSOR-ONLY PREMIUM	SINGLE PREMIUM (ONE FAMILY MEMBER, NOT THE SPONSOR)	FAMILY PREMIUM (MORE THAN ONE FAMILY MEMBER, NOT THE SPONSOR)	SPONSOR-AND-FAMILY PREMIUM
Active duty	N/A	\$11.60	\$30.15	N/A
Selected Reserve	\$11.60	\$28.99	\$75.37	\$86.97
Individual Ready Reserve	\$28.99	\$28.99	\$75.37	\$104.36



TRICARE Dental Program Publications for You and Your Family

When navigating the TRICARE Dental Program (TDP), questions may arise. But thanks to TDP-related publications, you can choose from several dental resources available on the TRICARE website at www.tricare.mil/publications:

TRICARE Dental Program Handbook

This handbook provides details about your TDP benefits and how you can manage them. It includes information about eligibility, enrollment, payment options, dental costs, and much more.

TRICARE Dental Program Benefit Brochure

This brochure provides an overview of TDP. You can learn about eligibility, enrollment, and how to find a dentist. You can also review your plan options, premiums, and maximums.

TRICARE Dental Options Fact Sheet

Are you curious about how TDP may differ from other TRICARE dental options? This fact sheet briefly outlines TDP and other TRICARE dental coverage options, including the Active Duty Dental Program and Federal Employees Dental and Vision Insurance Program.

Take a look today by visiting www.tricare.mil/publications and search “dental” in the search bar. ★



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CHECK THIS OUT...

Getting to Know Your TDP Wellness Program Benefits

If you have certain chronic medical conditions, the TRICARE Dental Program Wellness Program provides you additional dental benefits at no extra cost.

See page 6.

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Automatic Enrollment of Children at Age 1

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

You can choose to enroll your child prior to reaching age 1, but your child will be automatically enrolled at age 1.

To learn more, download the 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>