



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

Protecting Your Child's Oral Health



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

Did you know that February is National Children's Dental Health Month? It's the perfect time to emphasize the importance of good oral health. It's also an opportunity to teach kids how to take care of their teeth and why it matters. According to the Centers for Disease Control and Prevention, cavities are one of the most common chronic childhood diseases in the U.S. And about 1 in 5 children ages 5–11 have at least one untreated decayed tooth. This decay can cause pain and infections that may affect a child's ability to eat, speak, play, or learn.

The encouraging news is that cavities are preventable—and parents play a crucial role. Here are some tips from the American Dental Association:

- Brush twice a day (morning and night) with a child's-size toothbrush and a pea-sized amount of fluoride toothpaste.
- For children ages 3–6 years, supervise brushing to make sure they're using the appropriate amount of toothpaste, and remind them not to swallow it.
- Clean between teeth daily.
- Make sure your child eats healthy foods and drinks water with fluoride.
- Avoid sharing utensils with your child. This prevents the transfer of cavity-causing germs found in saliva.
- Make regular visits to your child's dentist (every six months or twice a year).

As you make dental health a priority this year, don't forget to make it fun. Try brushing your teeth together to help your child learn how to brush properly. You could also allow your child to choose the toothbrush or toothpaste. Practicing healthy habits benefits your child's oral and overall health. Be sure to talk to your dentist if you have questions.

For more oral health tips for kids, visit www.mouthhealthy.org. To learn more about your dental benefit or to find a pediatric dentist in your area, visit www.uccitdp.com.

Thank you,

COL Christensen Hsu



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ISSUE HIGHLIGHTS

New to TDP? Get to Know Your TRICARE Dental Program Benefits

As you navigate the TDP, you may have questions about your dental coverage. See page 2.

Need Braces? TDP Provides Coverage

The good news is that some of the costs of this service may be covered as part of your TRICARE Dental Program (TDP) benefit. See page 4.

How TRICARE Dental Program Works with Other Dental Insurance

Did you know that you can use your TDP benefit with other dental insurance? See page 6.

New to TDP? Get to Know Your TRICARE Dental Program Benefits

Are you a new TRICARE Dental Program (TDP) enrollee? If so, welcome aboard.

The TDP is a voluntary dental plan administered by United Concordia Companies, Inc. (United Concordia). It provides comprehensive dental coverage to beneficiaries worldwide. As you navigate the TDP, you may have questions about your dental coverage. Here are some key things you need to know to help you and your family get optimal dental care.

Choosing a Dentist

As a TDP enrollee, you may visit any dentist of your choice. However, choosing a network dentist is the most cost-effective option.

“Visiting a network dentist can save you money,” said Doug Elsesser with the TRICARE Dental Program at the Defense Health Agency. “You won’t have to pay more than your regular cost-share when you receive a covered service.”

Dentists who haven’t signed a contract with United Concordia are non-network dentists. You can see non-network dentists, but you could pay more out of pocket and may have to file your own claims for reimbursement. The same is true if you live in the OCONUS region and see a dentist that isn’t a TRICARE OCONUS Preferred Dentist, or TOPD. You may also have to pay for services before you get care.

To find a network dentist near you, use the Find a Dentist Tool at www.uccitdp.com. Download the TRICARE Dental Program Benefit Brochure at www.tricare.mil/publications to learn more about network and non-network dentists.

Learning about Costs

The TDP fully covers basic dental care, like routine cleanings, fluoride treatments, and oral exams, when you see a network dentist. If you need a major dental procedure, such as oral surgery, a cost-share (the percentage of the total cost of a covered service you pay) applies. In this case, you can ask your dentist to submit a payment review—also known as a predetermination of

payment—to United Concordia. This lets you and your dentist know what services are covered, how much your plan will pay, and how much you can expect to pay. The TDP recommends that you ask your dentist for a predetermination for all proposed dental treatments that may be over an amount you’re comfortable paying.

Understanding Maximums

Another important step to getting affordable dental care is getting to know your maximum.

A maximum is the most the TDP will pay for your care within a certain amount of time. The TDP has three types of maximums:

- **Yearly maximum benefit:** the most TDP will pay for your dental care per plan year. The TDP plan year is a 12-month period that runs from May 1 to April 30.
- **Lifetime maximum benefit for orthodontic treatment:** the most the TDP will pay for orthodontic care during your lifetime.
- **Accidental yearly maximum benefit:** the most the TDP will pay for any dental care you get because of an accident per plan year.

Keep in mind, TDP maximums are per beneficiary. And unused maximums don’t carry over to the next plan year. You can read more about maximums, costs, and TDP covered services in the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★



Take the Publications Survey

Take the brief publications survey by using the QR code to the left or by clicking on “Publications Satisfaction Survey” at www.tricare.mil/publications.

How Much is Enough Calcium?

When it comes to taking care of your teeth, brushing and flossing are only half the battle. Making sure you’re getting the right amount of calcium matters, too. Calcium is one of the most important nutrients for your teeth. It strengthens the tooth enamel—your teeth’s defense against erosion and cavities—and helps hold your teeth in place. The amount of calcium you need depends on your age.

The National Institutes of Health recommends that children ages 9–17 consume 1,300 mg of calcium per day by eating healthy foods. What does that much calcium look like? Here are some examples of calcium-rich foods you can add to your diet:

- Fortified oatmeal: 1 packet contains 350 mg of calcium
- Cheddar cheese: 1 ½ ounces (shredded) contain 306 mg of calcium
- Milk (nonfat): 1 serving (8 fluid ounces) contains 302 mg of calcium
- Yogurt (plain, low fat): 1 serving (8 ounces) contains 300 mg of calcium
- Soybeans (cooked): 1 serving (8 ounces) contains 261 mg of calcium
- Orange juice (fortified with calcium): 6 fluid ounces contain 200-260 mg of calcium
- Salmon (canned with edible bones): 3 ounces contain 181 mg of calcium

Be sure to check the nutrition label of specific foods to see the recommended serving size and amount of calcium per serving.

You can find many foods with high amounts of natural calcium. But there are others with an added boost. For example, fortified soy milk can be a great substitute if you don’t drink milk or you’re lactose-intolerant. Taking a vitamin supplement, like a multivitamin, may be another way to help you get the calcium your bones and teeth need. Want to learn more about calcium-rich foods and calcium intake? For more information, visit www.ods.od.nih.gov/factsheets/calcium-consumer. ★

Get the Most Out of Your Dental Plan

Are you looking for additional dental resources? If so, you can find several on the TRICARE website at www.tricare.mil/publications.

TRICARE publications, like the *TRICARE Dental Program Handbook* and the *TRICARE Dental Program Brochure*, may come in handy when you have questions about your coverage. They can also provide you with oral health information and help you get the dental care you need.

As your eligibility changes, learn more about other dental coverage options using the *Dental Options Fact Sheet*. TRICARE publications are updated regularly, and you can view, print, or download them at any time. You can find publications by going to www.tricare.mil/publications and selecting categories from the drop-down menu. Or you can search “dental” in the search bar.

As you explore these resources, take the brief Publications Satisfaction Survey at www.tricare.mil/publications. Your feedback is valuable and helps us improve your TRICARE dental resources. ★

Need Braces? TDP Provides Coverage

If you've just learned your child needs braces, you aren't alone. The American Association of Orthodontics estimates that close to 4 million children in the U.S. are orthodontic patients. Orthodontic treatment, like getting braces, is used to correct teeth that are crooked or crowded. Your child's regular dentist may recommend seeing an orthodontist if he or she believes treatment is needed. The good news is that some of the costs of this service may be covered as part of your TRICARE Dental Program (TDP) benefit. The TDP covers 50 percent of the cost of your orthodontic care up to the lifetime orthodontic maximum of \$1,750.

Who's eligible for orthodontic treatment?

The TDP covers orthodontic treatment for:

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

Coverage lasts until the last day of the month in which you (or your child) reach the age limit. If you reach the age limit for orthodontic care coverage during treatment, United Concordia will reimburse you only for the months that you were covered. You have to pay any costs for treatment received after you've reached the age limit.

Orthodontic care in CONUS area

Have you found an orthodontist? If you have, the next step is for you to get a predetermination from United Concordia. This lets you and your dentist know how much United Concordia will cover and how much you'll pay. Once your orthodontist submits an orthodontic treatment plan, you and your dentist will each get a notice of the treatment plan payment schedule from the TDP contractor. As stated in the *TRICARE Dental Program Handbook*, "United Concordia pays 50% of the allowable charge of orthodontic care and you pay the other half, until reaching your benefit maximum." This only applies if you see a network dentist. If see a non-network dentist, your fee will be 50% of the TDP

allowable charge, plus the difference between the TDP allowable charge and the dentist's billed charge.

Orthodontic care in OCONUS area

To get orthodontic care in the OCONUS service area, you must have a completed and approved *TRICARE Dental Program OCONUS Non-Availability and Referral Form*, or NARF. This form authorizes you for an orthodontic exam and treatment plan for orthodontic care in the OCONUS service area. You can request a NARF from one of the places below:

- Under "Forms and Materials" on the TDP website at www.uccitdp.com
- A TRICARE Area Office, or TAO
- An overseas military dental clinic
- Your designated OCONUS point of contact

After your initial exam, you'll need to ask United Concordia for a predetermination. You may also need to submit your NARF, a claim form, and your provider's bill for the initial exam and treatment plan. If you use a TRICARE OCONUS Preferred Dentist (TOPD), these documents will be sent for you. After your NARF is approved, you're ready to get orthodontic treatment. Keep in mind, some dentists may ask you to pay for covered services up front. If you use a TOPD, you should only have to pay the member cost-share portion of the bill.

To learn more about orthodontic services, visit the TDP website at www.uccitdp.com or download the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★

TRICARE Dental Program 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, 2021. A premium is the amount you have to pay each month for TDP dental coverage. Premiums vary based on sponsor and member status.

Check out the *TRICARE Costs and Fees Sheet* at www.tricare.mil/publications to learn more about premiums and other costs. ★

TRICARE Dental Program Monthly Premiums,
May 1, 2021 to April 30, 2022

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	\$11.65	\$30.28	N/A
Selected Reserve	\$11.65	\$29.12	\$75.71	\$87.36
Individual Ready Reserve	\$29.12	\$29.12	\$75.71	\$104.83



Your Child Just Lost a Baby Tooth. What to Do Next

Did you know that most children have a full set of 20 primary teeth by age 3? By age 6, your child will lose their first baby tooth. This is a normal process and it means a permanent tooth is on the way. As your child’s teeth continue to grow, the American Dental Association (ADA) encourages keeping them healthy and clean by brushing twice per day using fluoridated toothpaste.

“Baby teeth are very important to your child’s health and development,” according to the ADA. “They help him or her chew, speak and smile. They also hold space in the jaws for permanent teeth that are growing under the gums.”

Watching your child’s diet makes a difference, too. Limit sugary treats, like cookies, and choose fruits and vegetables. And don’t forget to schedule regular dental visits. With the TRICARE Dental Program (TDP), you may begin to take your child for TDP covered dental visits as soon as he or she reaches age 1. These visits can help prevent dental issues, like plaque or cavities. They’re also a good opportunity to ask questions.

Visit www.mouthhealthy.org/en/az-topics/b/baby-teeth for more baby teeth tips. To find a pediatric dentist near you, use the Find a Dentist Tool at www.uccitdp.com. ★

Keep Your DEERS Info Updated

A new year often brings changes in your life. Maybe you're getting married or expecting the birth of your child this year. Whenever you experience life events like these, don't forget to update your information in the Defense Enrollment Eligibility Reporting System (DEERS). This allows United Concordia to verify your eligibility for dental benefits and helps you get the care you need. If you need to make changes to your DEERS records, choose one of the following options:

- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>
- **Phone:** Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- **In person:** Visit a local Uniformed Services ID card office. Find an office near you at <https://idco.dmdc.osd.mil/idco>
- **Fax:** Fax updates to 1-800-336-4416
- **Mail:** Mail updates to:
Defense Manpower Data Center
Support Office
Attention: COA
400 Gigling Road
Seaside, CA 93955-6771

Visit www.tricare.mil/deers to learn more about DEERS. ★

Keeping Your Teeth Healthy with Preventive Care

Healthy eating, flossing, and brushing your teeth are some of the keys to a healthy smile. But seeing your dentist may impact your smile the most.

“Visiting your dentist regularly is a crucial step in maintaining good oral health,” said COL Christensen Hsu, chief of the TRICARE Dental Program Section at the Defense Health Agency. “Routine cleanings may help prevent a range of dental issues, like cavities or gum disease.”

That's why the TRICARE Dental Program (TDP) is here to help. TDP covers a wide range of dental services, including preventive care, to keep your teeth healthy and strong. Here's a look at what's covered and how you can get care.

What are my preventive care options?

Preventive dental care is the care that helps you maintain good oral health. As a TDP enrollee, covered services include:

- Teeth cleanings
- Fluoride treatments
- Space maintainers (fully covered for children under the age 19)
- Space maintainer care

TDP covers two dental cleanings in a consecutive 12-month period. However, a third cleaning may be covered if you're pregnant or have a chronic medical condition. This is a benefit of the TDP Wellness Program. Learn more about



preventive care on the TDP website at www.uccitdp.com.

Preventive care costs

With the TDP, your cost-share depends on the type of dental service you get and your sponsor's pay grade. For preventive dental care services, there aren't any out-of-pocket costs. However, you may have to pay other fees if you see a non-network dentist. Go to www.uccitdp.com for more information on benefits, exclusions, and limitations. And the *TRICARE Costs and Fees Sheet* (www.tricare.mil/publications) is a helpful resource for understanding costs.

As you continue to practice oral hygiene habits at home, don't forget to see your dentist. Take command of your dental health and give your teeth the care they deserve. ★

How TRICARE Dental Program Works with Other Dental Insurance

Did you know that you can use your TRICARE Dental Program (TDP) benefit with other dental insurance? 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. As a rule of thumb, the primary plan pays first and the secondary plan pays second. The same is true when you file claims.

“If you visited a non-network dentist and need to file a claim, make sure you send it to your primary plan first,” said Doug Elsesser with the TRICARE Dental Program at the Defense Health Agency. “Once your primary plan has paid, you may then file a claim with your secondary plan.”

If you visit a TDP network dentist or TRICARE OCONUS Preferred Dentist, your dentist 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 their 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 their 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, remember you need to include a copy of the primary insurance plan's dental explanation of benefits.

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 that aren't paid for by your primary plan. As your secondary plan, TDP doesn't pay more than your dentist charges. TDP also doesn't pay more than it would have paid as the primary insurance plan.

Want to learn more about coordinating dental benefits? Be sure to check out the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★

New COVID-19 Safety Protocols at Your Dentist's Office

In response to the COVID-19 pandemic, dental offices have put safety protocols in place to protect the health of patients and dental staff. Here's what you can expect the next time you see your dentist:

- Your dental office may call you before your appointment and ask questions about your current health status.
- Your temperature may be taken before your procedure.
- You may be asked to wait outside until the dental team is ready to see you.
- You may be required to wear a mask until your appointment begins.
- Dental staff may wipe down items that are touched, like pens, clipboards, and furniture.
- Your dentist may use different personal protective equipment than you're familiar with. This may include masks, face shields, gowns, and goggles.

These actions follow coronavirus guidance issued by the American Dental Association and Centers for Disease Control and Prevention. To learn more about what dentists are doing to safely treat patients, visit www.mouthhealthy.org/backtodentist. ★



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 TRICARE Dental Program
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CHECK THIS OUT...

Need Braces? TDP Provides Coverage

The TDP partially covers orthodontic care, like braces, in the CONUS and OCONUS areas. **See page 4.**



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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

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