



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist Is In ...

Protect Your Child's Teeth with Dental Sealants



U.S. Air Force Col.
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Did you know that 90% of children's cavities occur in the back teeth (molars)? Since these teeth have rough grooves called pits and fissures, it's easy for small pieces of food and liquid to stick and cause cavities. While daily brushing and flossing remove food particles on smooth surfaces, toothbrush bristles can't always reach into the pits and fissures in the molars.

You can help prevent your child's back teeth from cavities with dental sealants. Sealants, a plastic material applied to the molars' chewing surfaces, serve as a barrier between your child's teeth and decay-causing bacteria or acids. Dental sealants can help prevent cavities and even stop decay in its earliest stages, and the benefits can last several years.

The process of applying sealants is simple and takes only a few minutes per tooth during an office visit. Here's what the dentist will do:

1. Clean your child's teeth.
2. Prepare the surface of the teeth with a solution to make the plastic stick to the enamel.
3. Paint the plastic on the tooth.
4. Use a curing light to help the sealant harden.

When is the right time to start asking about sealants? Experts recommend applying sealants shortly after the child's permanent molars come in. The first set of these molars usually grows in around age 6. The second set typically grows in around age 12. Sealants can't be applied to teeth with cavities, fillings, or other restoration work, so it's important to get sealants as soon as possible.

The TRICARE Dental Program (TDP) covers dental sealants on permanent molars through age 18. One sealant per molar and one sealant repair per molar are covered in a three-year period.

If you have questions about sealants for your child, ask your dentist at your child's next checkup.

Thank you,
Col. Linda Coates



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ISSUE HIGHLIGHTS

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Know how to care for your baby's oral health and when it's time for them to see the dentist. See page 6.

Get To Know Your TRICARE Dental Program Benefits

Are you new to the TRICARE Dental Program (TDP)? Knowing how your TDP benefit works can help you pay lower out-of-pocket costs and keep your smile healthy. Here are some things to know before you get dental care.

Covered services and out-of-pocket costs

The TDP covers a wide range of dental services, from cleanings and diagnostic care to fillings and oral surgery. Certain TDP enrollees are also eligible for covered orthodontic services.

You won't pay cost-shares for diagnostic services and preventive services when you see a network dentist. There are also no cost-shares for sealants on permanent molars through age 18. Other dental services have cost-shares. Your cost-shares are based on the type of dental service you need and your sponsor's pay grade.

For a full list of TDP covered services and more information about costs, go to www.uccitdp.com and click the "Benefits" tab.

Choosing a dentist

With the TDP, you can go to any licensed dentist you choose. However, seeing a United Concordia network dentist can save you time and money. In most cases, you won't have to pay more than your applicable cost-share for covered services when you see a network dentist. Network dentists will also file claims for you.

Your out-of-pocket costs may be higher if you see a non-network dentist. That's because non-network dentists can charge more than the United Concordia maximum allowable charge. When you see a non-network dentist, you may be responsible for paying the difference between the maximum allowable charge and the dentist's bill. You may also have to pay the full cost for your care up front and file your own claim for reimbursement.

To find a network dentist near you, go to www.uccitdp.com and click "Find a Dentist."

What Happens If I Have Other Dental Insurance?

Did you know you can use the TRICARE Dental Program (TDP) if you have other dental insurance? When you have other dental insurance, the TDP contractor, United Concordia, will work with your other insurance company to determine which plan will pay first and which will pay second.

The plan that pays first is the primary plan. The plan that pays second is the secondary plan. If you need to submit a claim for dental care, you should file the claim with your primary plan first. After your primary plan pays, you can file a claim with your secondary plan.

As a sponsor, the TDP is the primary plan for you and your family when your family has no other coverage. The TDP pays first in this case.

But if your spouse or child has their own dental insurance, that insurance becomes the primary plan. It pays first in this case, and the TDP pays second. After you submit a claim with your primary plan and receive payment, you can file a claim with

United Concordia. TDP may pay costs that your primary plan didn't cover.

Do you and your spouse both have your own dental plans? If you have kids, their primary dental plan may vary, based on a few different scenarios. To learn more about these scenarios and using other dental insurance, check out the *TRICARE Dental Program Handbook*. To download a copy of the handbook, go to www.tricare.mil/publications. ★





TDP Wellness Program

Do you have a chronic condition, like diabetes, heart disease, or rheumatoid arthritis? You may qualify for the TDP Wellness Program. The TDP Wellness Program provides extra benefits, including:

- An extra cleaning per year
- Full coverage on periodontal maintenance procedures
- Full coverage on scaling and root planing
- Full coverage on four types of gum surgery

Additionally, if you're pregnant, you can receive a third cleaning for free during a consecutive 12-month period.

To activate these enhanced benefits, go to www.uccitdp.com and log in to your TDP *My Account*. Then go to “Manage My Wellness” to add your medical condition. Talk to your dentist to learn how the TDP Wellness Program benefits can help you. ★

Check Out Your TRICARE Dental Program Costs

When you're enrolled in the TRICARE Dental Program (TDP), you'll pay monthly premiums. You may also pay cost-shares for covered dental services. The following premiums and out-of-pocket costs became effective May 1, 2023. These costs will now remain effective through Oct. 31, 2024.

TRICARE Dental Program Monthly Premiums (May 1, 2023–Oct. 31, 2024)

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	\$12.36	\$32.13	N/A
Selected Reserve	\$12.36	\$30.89	\$80.33	\$92.69
Individual Ready Reserve	\$30.89	\$30.89	\$80.33	\$111.22

TRICARE Dental Program Out-of-Pocket Costs (May 1, 2023–Oct. 31, 2024)

Services, deductibles, and maximums	TRICARE Dental Program
Diagnostic, preventive (including sealants)	0%
Basic restorative	20%
Endodontic, periodontic, oral surgery	Pay grades E-1 through E-4: 30%; All others: 40%
Prosthodontic, implant, orthodontic	50%
Annual deductible	\$0
Non-orthodontic service maximum*	\$1,500 (per person, per contract year)
Orthodontic lifetime maximum	\$1,750 (per person, per lifetime)
Dental accident maximum	\$1,200 (per person, per contract year)

* Orthodontic diagnostic service charges are applied toward the non-orthodontic service maximum. Certain other diagnostic and preventive service charges aren't applied toward the annual maximum.

Caring for Your Oral Health in Adulthood

Taking care of your teeth and gums is important at every age. However, with all of life's demands, it can be easy for adults to let their oral health slide. Forming good oral care habits, being mindful of your diet and lifestyle choices, and seeing the dentist regularly can keep your mouth healthy for decades to come.

Form daily habits

Good oral care takes just a few minutes each day to help keep your smile healthy and bright. Be sure to brush your teeth twice a day and floss daily. Use a fluoride toothpaste when brushing and rinse with a fluoride mouthwash.

Monitor your diet

Eating well is important to your overall health. When it comes to your oral health, there are certain types of foods and drinks you should try to limit. For example, be aware of how much sugar you consume. From candy and desserts to sodas and juices, it all adds up. Excessive sugar feeds the bacteria that cause cavities and tooth decay. Limit sugary foods and drinks, especially between meals.

Watch your intake of acidic drinks like coffee, tea, and soda. Acid wears away tooth enamel over time. This increases tooth sensitivity and your risk for cavities. Drink water to quench your thirst, and always rinse your mouth with water after drinking acidic drinks. Additionally, alcohol and drinks with caffeine can cause you to have a dry mouth. This can cause bad breath, ulcers, and tooth decay. One way to prevent your mouth from becoming too dry is to chew sugar-free gum after you eat. This helps stimulate saliva flow.

Stop using tobacco

One of the most significant things you can do for your oral health is to quit smoking and chewing tobacco. The chemicals in tobacco are toxic. Over time, they can cause oral cancer, gum disease, tooth discoloration, and tooth loss. Kicking the habit will begin to improve your mouth's health.

If you have a TRICARE health plan, take advantage of TRICARE covered tobacco cessation products and services. The Department of Defense You Can Quit 2 program offers coaching and tools to help you quit tobacco. Go to www.ycq2.org to learn more.



Schedule regular dentist visits

See your dentist twice a year for exams and cleanings. This helps your dentist to catch oral health problems before they become serious issues.

Tell your dentist about medical conditions you have and over-the-counter and prescription drugs you take, as they can affect your oral health.

Do you have dental work such as fillings, crowns, bridges, implants, or dentures? Tell your dentist if you have any pain, soreness, or changes with these restorations.

And if you notice discoloration, pain, or swelling in your gums, see the dentist right away.

To learn more about getting care with your TDP benefit, visit www.uccitdp.com. ★

Diabetes and Your Oral Health

Diabetes is a common condition in the United States. According to the Centers for Disease Control and Prevention, 38 million American adults currently have diabetes. If you have diabetes, it's important to keep your diabetes under control. That's because uncontrolled diabetes can negatively affect your oral health in many ways:

- **Reduced saliva production.** Saliva helps clean bacteria and neutralize acids that cause tooth decay. Having less saliva increases your risk for cavities.
- **Rapid bacteria growth.** High blood sugar allows bacteria in the mouth to multiply quickly. Oral bacteria causes gum disease and other infections.
- **Increased plaque buildup.** Plaque is a film of bacteria that sticks to teeth. Unchecked diabetes increases plaque

buildup. This increases your risk for gum disease.

- **Decreased ability to fight infections.** People with diabetes are more prone to gingivitis and advanced gum disease. These infections can destroy gum tissue and bone, leading to tooth loss.

Poor oral health also makes diabetes harder to manage. Gum disease causes inflammation, which can spike blood sugar levels, which is a concern for people with diabetes.

To properly care for your oral health, you can adopt these practices:

- Brush your teeth twice a day and floss daily.
- Seek treatment right away if you show any signs of gum disease. Early signs of gum disease include swollen gums,

gums that bleed easily, and bad breath that won't go away.

- Coordinate treatment with both your dentist and physician.
- Quit smoking and using tobacco.
- Limit the amount of sugar you eat and drink.
- Chew sugar-free gum to increase saliva flow.

The TRICARE Dental Program (TDP) Wellness Program offers expanded coverage at no additional cost for people with diabetes and certain other conditions. This coverage includes additional cleanings, fluoride treatment, and certain gum surgery procedures. Be sure to enroll in the TDP Wellness Program and register your diabetes at www.uccitdp.com. ★

Preventing Diabetes and Prediabetes

According to the CDC, 1 in 5 of American adults with diabetes don't know they have diabetes. Additionally, about 98 million adults in the U.S. have prediabetes, and 80% of them don't know they have it. If you have prediabetes, your blood sugar levels are higher than normal but not high enough for a diabetes diagnosis.

Having prediabetes increases your risk of developing type 2 diabetes, heart disease, and stroke. However, people with prediabetes often don't show symptoms until they've already developed type 2 diabetes. It's important to recognize risk factors for prediabetes so you can seek treatment before experiencing serious health issues. These risk factors include:

- Being overweight
- Being 45 years or older
- Having a family member with type 2 diabetes

- Ever having gestational diabetes (diabetes during pregnancy) or giving birth to a baby who weighed more than 9 pounds
- Having polycystic ovary syndrome

If you have any of these risk factors, talk to your doctor about getting your blood sugar tested.

If you have prediabetes and are overweight, you can take steps to prevent type 2 diabetes from developing. Losing 5 to 7% of your body weight and getting regular physical activity can lower your risk for type 2 diabetes. Regular physical activity means getting at least 150 minutes a week of brisk walking or a similar activity.

Go to www.cdc.gov/diabetes to learn more about the risk factors, symptoms, and prevention tips for diabetes and prediabetes. ★

Bright Beginnings: Caring for Your Baby's Oral Health

In the first year of your baby's life, you'll likely have many questions about their health, including their oral health. When should you expect to see your baby's first teeth? How soon should you make their first dental appointment? And when do they need their first toothbrush?

Below are some tips for parents to start their child on the path to good oral health.

Dental care at home

Babies and toddlers aren't able to care for their own oral health, so you'll need to help. Before your baby's teeth appear, gently wipe their gums using a soft cloth or baby toothbrush. Clean their mouth for about two to three seconds a few

times per day. This will clear out food debris and get your baby used to an oral health care routine.

Most babies' teeth start to grow in at around 4 to 6 months old. As soon as their teeth start growing in, clean the surfaces of the teeth as well as the gums. Be sure to do this at least twice daily, especially right before their bedtime.

Start using fluoride toothpaste to brush your child's teeth when they're about 2 years old, (or sooner if suggested by a dentist), introduce fluoride toothpaste. You only need a pea-sized drop of toothpaste on your child's toothbrush. You should also start flossing your child's teeth once they have several teeth that fit closely together.

Baby's first dentist appointment

Bring your child to their first dental appointment after their first tooth appears, but no later than their first birthday.

The TRICARE Dental Program (TDP) benefit covers a range of dental services for children. This includes two routine checkups, two routine dental cleanings, and two topical fluoride treatments in a consecutive 12-month period. If your child's teeth have cavities, TDP covers restorative services, including dental fillings and crowns. These restorative services will help repair broken, cracked, or decaying teeth.

TRICARE PUBLICATIONS SPOTLIGHT: TRICARE Dental Program Handbook

Looking for more in-depth information about your TRICARE Dental Program (TDP) benefits? The *TRICARE Dental Program Handbook* can help.

This handbook provides an overview of the TDP, including eligibility, enrollment, and costs. It also includes information about benefits, finding a dentist, filing claims, and moving and traveling.

To download the *TRICARE Dental Program Handbook* and other helpful TRICARE publications, go to www.tricare.mil/publications.



If you need help finding a network dentist for your child, you can use the “Find a Dentist” tool on www.uccitdp.com. You can even filter your search to look for pediatric dentists, who specialize in dental care for children and teenagers.

Starting an oral health routine for your baby from day one will make it easier to maintain good oral hygiene as they age.

Go to www.uccitdp.com to learn more about caring for your child’s teeth and find more information on your child’s full dental benefit. ★



Enrolling Your Baby in the TDP

Have you recently welcomed a new baby to your family? Children of most TRICARE Dental Program (TDP) enrollees are automatically enrolled in dental coverage on the first day of the month after their first birthday. However, National Guard and Reserve members enrolled in a sponsor-only plan must enroll their child in TDP to get dental coverage.

Even though your child’s TDP coverage automatically begins at age 1, you can still choose to enroll them before their first birthday.

No matter your child’s age, remember to register your child in the Defense Enrollment Eligibility Reporting System (DEERS). This ensures they can get TDP coverage. Learn more at www.tricare.mil/deers.

Your child’s coverage could affect your monthly premium payment. Your premium depends on your sponsor’s military status and how many of your family members are enrolled.

If you had a single plan before your child turned 1, your premium will increase from the single plan rate to the family plan rate. If you already had a family plan, this child’s enrollment won’t increase your costs. Learn more about TDP premiums at www.tricare.mil/tdp. ★



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CHECK THIS OUT ...

Check Out Your TDP Costs

Your current monthly premiums and cost-shares will now remain effective through Oct. 31. **See page 3.**



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HEALTH MATTERS

Keep DEERS Up to Date

Have you updated your information in the Defense Enrollment Eligibility Reporting System (DEERS) recently? United Concordia uses DEERS to confirm your eligibility for the TRICARE Dental Program. Make sure you and your family keep your DEERS info current so you can use your dental benefits.

Learn more about DEERS at www.tricare.mil/deers. ★



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

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