

# TRICARE® DENTAL PROGRAM

For active duty family members and National Guard and Reserve members and their families

WWW.TRICARE.MIL/TDP 

You can get TRICARE Dental Program (TDP) coverage if you're:

- An active duty family member
- A National Guard or Reserve member
- A National Guard or Reserve family member

## THE TRICARE DENTAL PROGRAM IS:

- **Cost Effective:** The TDP minimizes your out-of-pocket costs for dental care. Using a TDP network dentist will lower your cost even more. Most TDP members get government-supported premiums.
- **Worldwide:** You don't have to change your dental plan when you move because your TDP coverage is available worldwide.
- **Flexible:** Family members can keep TDP coverage when their sponsor changes status. Also, TDP coverage for family members stays in place as National Guard and Reserve sponsors move in and out of active duty. If you ever need to reenroll to keep your TDP coverage, it's easy to do online.
- **Easily Accessible:** You can choose any licensed and authorized dentist. However, you'll save time and money by seeing a TDP network dentist.

*The TDP is a Department of Defense program managed by United Concordia Companies, Inc.*

## WHO IS ELIGIBLE?

### The TDP covers you if:



You're in the National Guard or Reserve and aren't on active duty. This includes members of the Individual Ready Reserve and the Selected Reserve.

OR



You're the family member of a uniformed services sponsor. This means you're:

- A spouse
- An unmarried dependent child, stepchild, or adopted child (either pre-adopted or finalized), until at least age 21 (or age 23 if certain criteria are met)

*Note: Your sponsor must have at least 12 months of military service commitment left for you to get the TDP. Qualifying sponsors serve in one of the following: U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, National Guard and Reserve, Commissioned Corps of the National Oceanic and Atmospheric Administration, or U.S. Public Health Service.*



## Verifying Eligibility

The TDP uses the Defense Enrollment Eligibility Reporting System (DEERS) to make sure you're eligible. Errors can cause delays, so always keep DEERS information up to date for each family member.

Sponsors and family members age 18 and older can update contact information in DEERS. Only sponsors can add family members. To add a family member, you'll need to show supporting documents, like a marriage certificate or birth certificate. Take the documents to a Uniformed Services ID card office in person. You can update contact information in person, online, or by phone, fax, or mail. Go to [www.tricare.mil/deers](http://www.tricare.mil/deers) for more information.

## NATIONAL GUARD AND RESERVE MEMBERS AND THEIR FAMILIES

### Continuous Coverage

The TDP provides uninterrupted coverage to National Guard and Reserve members and their families, even when the sponsor changes status.

- National Guard and Reserve sponsors who aren't activated can enroll in the TDP. (Sponsors on active duty for 30 days or more aren't eligible for the TDP; they get active duty benefits. Reenrollment in the TDP is automatic when the sponsor deactivates.)
- National Guard and Reserve family members can enroll at any time, even if the sponsor doesn't enroll.

For more on eligibility and enrollment, coverage, TDP network providers, and more, go to [www.uccitdp.com](http://www.uccitdp.com).

### Dental Care as Active Duty Families

Sponsors who go on active duty for more than 30 days get active duty dental benefits and can no longer have TDP coverage. However, sponsors' family members may keep their TDP coverage during this time. When active duty ends, sponsors serving in the National Guard or Reserve can get the TDP for themselves and their family members.

### National Guard and Reserve Members with Civilian Dental Benefits

If you're a member of the National Guard or Reserve and you can get dental coverage through a civilian employer, make sure the plan provides enough coverage before you enroll. Compare the features, benefits, and yearly maximums of the civilian dental plan with the TDP. The TDP may be a better

value. Before enrolling in the TDP, ask your civilian employer if you can reenroll in the civilian dental plan if your National Guard or Reserve status ends.

## COVERAGE

The type of dental service you get and the sponsor's pay grade affect your cost-share, which is the amount you pay for dental services. See the table below for details. You may also have to pay other fees if you see a non-network dentist. Go to [www.tricare.mil/tdp](http://www.tricare.mil/tdp) or [www.uccitdp.com](http://www.uccitdp.com) for more information on benefits, exclusions, and limitations.

### Cost-Shares

SERVICE	CONUS For Sponsor Pay Grades:		OCONUS COMMAND- SPONSORED <sup>1</sup>
	E-1 through E-4	E-5 and above	
<b>Diagnostic</b>	0%	0%	0%
<b>Preventive</b> (including sealants)	0%	0%	0%
<b>Basic Restorative</b>	20%	20%	0%
<b>Endodontics</b>	30%	40%	0%
<b>Periodontics</b>	30%	40%	0%
<b>Oral Surgery</b>	30%	40%	0%
<b>Miscellaneous Services</b> (for example, occlusal guard, athletic mouth guard)	50%	50%	0%
<b>Other Restorative</b>	50%	50%	50%
<b>Implant Services</b>	50%	50%	50%
<b>Prosthodontics</b>	50%	50%	50%
<b>Orthodontics<sup>2</sup></b>	50%	50%	50%

1. For enrollees in OCONUS locations who aren't command-sponsored, CONUS cost-shares apply.

2. Age limitations apply to orthodontic services.

## EASY ACCESS TO DENTISTS

To find a dentist, go to [www.uccitdp.com](http://www.uccitdp.com).

### CONUS Dentists

The TDP CONUS service area includes the U.S., Guam, Puerto Rico, and the U.S. Virgin Islands.

You can go to any licensed and authorized dentist you choose in the CONUS service area, but staying in-network can help you save money on dental services.

#### If you use a TDP network dentist:

- The dentist follows the TDP rules and costs for care.
- You won't have to pay more than your regular cost-share for covered services (maximums, limitations, and exclusions apply).
- Your dentist files your claims for you.
- Non-network dentists haven't agreed to use the TDP rules and costs for care.

#### If you use a non-network dentist:

- You may be billed the full fee for your care.
- You pay the cost-share plus the difference between the TDP's maximum allowance and what the dentist charges.
- You may have to file your own claims.

### OCONUS Dentists

The TDP OCONUS service area includes all areas outside the CONUS service area. This includes covered services provided on a ship or vessel outside the territorial waters of the CONUS service area.

If you live in the OCONUS service area, you can get care from any licensed dentist for dental and orthodontic care. However, you might find it easier to see a TRICARE OCONUS Preferred Dentist (TOPD). A TOPD in the OCONUS service area will:

- File claims for you
- Charge you only the cost-share at the time of service
- Complete and submit predeterminations for you before you get complex or costly treatment

As a TDP enrollee, you can see any licensed and authorized dentist. However, if you don't see a TOPD, you may have to pay for services before you get care and file your own claims.

## ENROLLING IS EASY




### Effective Date of Coverage

Before you enroll in the TDP, check DEERS to make sure your information is up to date. Your enrollment might get rejected if any information is missing or if the information in your request for enrollment doesn't match what's in DEERS. In this case, you'll have to fix the error and reapply, which could delay your TDP coverage start date.

Your effective date of coverage depends on the date United Concordia receives your enrollment application and first month's premium payment. If United Concordia receives them by the 20th of the month, your enrollment will start on the first day of the next month. For more details on coverage effective dates, go to [www.tricare.mil/tdp](http://www.tricare.mil/tdp).

### Three Ways to Enroll

You can enroll in the TDP online, by phone, or by mail.\*

 <b>Online</b>	Go to the Beneficiary Web Enrollment (BWE) portal at <a href="https://milconnect.dmdc.osd.mil">https://milconnect.dmdc.osd.mil</a> .
 <b>Phone</b>	<b>1-844-653-4061</b> (CONUS) <b>1-844-653-4060</b> (OCONUS) <b>1-717-888-7400</b> (OCONUS toll-free) <b>711</b> (TDD/TTY)
 <b>Mail</b>	<b>Step 1:</b> Download the <i>TRICARE Dental Program Enrollment/Change Authorization Form</i> from the TDP website at <a href="http://www.uccitdp.com">www.uccitdp.com</a> . <b>Step 2:</b> Mail your completed enrollment form with your first monthly premium payment by check, money order, or credit card to United Concordia at:  United Concordia TRICARE Dental Program P.O. Box 645547 Pittsburgh, PA 15264

\* You must include an initial payment equal to one month's premium and (if applicable) a copy of supporting power of attorney documentation when you enroll.

## Your Plan Options

The TDP offers single and family plans. For you to enroll, your sponsor must have at least 12 months of service left.

Once enrolled in the TDP, you're committed to 12 months of coverage. After the initial 12 months, your enrollment continues month-to-month, and you can cancel anytime.

	SINGLE PLAN	FAMILY PLAN
<b>Who can enroll?</b>	<ul style="list-style-type: none"> <li>One active duty family member</li> <li>One National Guard or Reserve sponsor (separate from family)</li> <li>One National Guard or Reserve family member (separate from sponsor)</li> </ul>	<ul style="list-style-type: none"> <li>Two or more eligible family members. A National Guard or Reserve sponsor can't be included in a family plan.*</li> </ul>
<b>How much will it cost?</b>	<ul style="list-style-type: none"> <li>Premiums vary depending on the number of members enrolled and the sponsor's status. For current premium amounts, go to <a href="http://www.tricare.mil/dentalcosts">www.tricare.mil/dentalcosts</a>.</li> </ul>	

\* For children under age 1, you can choose whether or not to enroll them in the TDP at any time without penalty. If you have a TDP plan, your child will be enrolled automatically on the first day of the month following the month in which your child reaches age 1. If your existing plan is for a single family member only, your premium will change from the single plan rate to the family plan rate.

## PREMIUMS

Premiums vary based on sponsor and member status. Premium amounts change each May 1. Go to [www.tricare.mil/dentalcosts](http://www.tricare.mil/dentalcosts) to see the current premium rates.

Additionally, for premium payments, please note:

- You have to pay the first month's premium by credit card, check, or money order.
- You can pay ongoing premiums by payroll allotment. If you aren't eligible for payroll allotment, you can pay by electronic funds transfer or credit card.

**Note:** You can find more information at [www.tricare.mil/tdp](http://www.tricare.mil/tdp) or [www.uccitdp.com](http://www.uccitdp.com).

## MAXIMUMS

The following outlines the maximum coverage the TDP provides in certain categories.

- Annual Maximum Benefit:** \$1,500 per enrollee per plan year (May 1–April 30) for non-orthodontic dental services. **Note:** In response to the COVID-19 pandemic, the annual maximum was increased for the May 1, 2020–April 30, 2021 plan year to \$1,800 per enrollee.
- Orthodontic Lifetime Maximum Benefit:** \$1,750 per enrollee for orthodontic treatment
- Accidental Annual Maximum Benefit:** \$1,200 per enrollee per plan year for non-orthodontic dental treatment you get due to an accident

- Age limitations apply to orthodontic services.
- Orthodontic diagnostic services count toward the yearly maximum.

GO TO [www.tricare.mil](http://www.tricare.mil)

## LOOKING FOR More Information?

The TDP has exclusions, exceptions, waiting periods, limitations and terms that may impact your dental care and costs. Go to [www.tricare.mil/tdp](http://www.tricare.mil/tdp) or [www.uccitdp.com](http://www.uccitdp.com), or call TDP customer service.

### An Important Note About TRICARE Program Information

At the time of publication, this information is current. It's 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.** Contact your TDP contractor, United Concordia Companies, Inc., at **1-844-653-4061** (CONUS) or **1-844-653-4060** (OCONUS), or go to [www.uccitdp.com](http://www.uccitdp.com) to get the most recent information on the TDP.

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

### TRICARE Dental Program

United Concordia Companies, Inc.  
[www.uccitdp.com](http://www.uccitdp.com)  
 1-844-653-4061 (CONUS)  
 1-844-653-4060 (OCONUS)  
 711 (TDD/TTY)

You can reach TDP representatives 24 hours a day from Sunday at 6 p.m. ET through Friday at 10 p.m. ET, except holidays. You can get help in English, German, Italian, Japanese, Korean, or Spanish.