

TRICARE®

Dental Program



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

The TRICARE Dental Program is a voluntary, premium-based Department of Defense dental program. United Concordia Companies Inc. administers the TDP.

WHO'S ELIGIBLE?

You can get TDP coverage if you're:

- **The family member of a uniformed services sponsor. This means you're:**
 - A spouse
 - An unmarried child, stepchild, or adopted child (either pre-adopted or finalized), until at least age 21 (or age 23 if the child meets certain criteria related to school enrollment and financial support)
- OR
- **In the National Guard or Reserve and aren't on active duty for more than 30 days.** This includes members of the Individual Ready Reserve and the Selected Reserve of the Ready Reserve.

Verifying Eligibility

The TDP uses the Defense Enrollment Eligibility Reporting System to make sure you're eligible. Errors in your DEERS record will cause problems with claims and billing. To avoid issues, always keep information in DEERS up to date for each family member. For more information, go to www.tricare.mil/deers.

THE TDP AT A GLANCE

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 costs even more. Most TDP beneficiaries get government-supported premiums.
- **Worldwide:** The TDP is available worldwide. You don't have to change your dental plan when you move.
- **Flexible:** TDP coverage for family members remains in place as National Guard and Reserve sponsors move on and off of active duty.
- **Easily Accessible:** You can choose any licensed and authorized dentist. However, you'll save time and money by seeing a TDP network dentist or a TRICARE OCONUS Preferred Dentist.

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

YOUR PLAN OPTIONS

The TDP offers single and family plans.

Plan Type	Who Can Enroll
Single plan	<ul style="list-style-type: none"> One active duty family member One National Guard or Reserve sponsor (separate from family) One National Guard or Reserve family member (separate from sponsor)
Family plan ¹	<ul style="list-style-type: none"> Two or more eligible family members. A National Guard or Reserve sponsor can't be included in a family plan.

1. If you have TDP coverage, your child will be enrolled automatically on the first day of the month following the month in which your child turns 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. For children under age 1, you can choose whether to enroll them in the TDP at any time without penalty. Make sure your child's information in DEERS is up to date, or the automatic enrollment might not happen.

PREMIUMS

Your TDP monthly premium depends on the sponsor's military status and your type of enrollment. The TDP is a "pay ahead" program. This means each monthly payment is for the next month of coverage.

Premiums vary depending on the number of members enrolled and the sponsor's status. Premium amounts change every March 1. See the table below for current TDP premium rates. You can also go to www.tricare.mil/tdppremiums to view up-to-date premium rates and learn about your payment options.

ENROLLMENT

Effective Date of Coverage

Before you enroll in the TDP, check DEERS to make sure your information is up to date. United Concordia might reject your enrollment if any information is missing or if the information in your enrollment request doesn't match what's in DEERS. If this happens, 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. If United Concordia receives them after the 20th of the month, coverage begins the first day of the following month.

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

Three Ways To Enroll

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

- Online:** Log in by going to milConnect at <https://milconnect.dmdc.osd.mil> and choose "Manage Health Benefits."
- Phone:** 844-653-4061 (CONUS)
 711 (TDD/TTY)
 844-653-4060 (OCONUS toll-free)
 +1-717-888-7400 (OCONUS toll)
- Mail:**
 - Step 1: Download the TRICARE Dental Program Enrollment/Change Authorization Form at www.uccitdp.com.
 - Step 2: Mail your completed enrollment form to the address listed on the form.

Note: 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.

TRICARE Dental Program Monthly Premiums (March 1, 2026–Feb. 28, 2027)

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	Pay grades E-4 and below: \$8.79 Pay grades E-5 and above: \$11.72	Pay grades E-4 and below: \$22.85 Pay grades E-5 and above: \$30.47	N/A
Selected Reserve and Individual Ready Reserve (Mobilization only)	Pay grades E-4 and below: \$8.79 Pay grades E-5 and above: \$11.72	\$29.30	\$76.18	Pay grades E-4 and below: \$84.97 Pay grades E-5 and above: \$87.90
Individual Ready Reserve (Non-mobilization)	\$29.30	\$29.30	\$76.18	\$105.48

EASY ACCESS TO DENTISTS

CONUS Dentists

The TDP CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands.

You can go to any licensed dentist you choose, but seeing a TDP network dentist can help you save money on dental services.

If you see 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 (annual maximums, limitations, and exclusions apply).
- Your dentist files your claims for you.

If you see a non-network dentist:

- Non-network dentists haven't agreed to use the TDP rules and costs for care. You may be billed the full cost 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. A TOPD 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

If you don't see a TOPD, you may have to pay for dental services before you receive care and file your own claims.

You can search for TDP dentists using the Find a Dentist Tool at www.uccitdp.com.

COVERAGE AND COST-SHARES

The type of dental service you receive 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. Age limitations apply to some services, including orthodontic services. For more information on benefits, exclusions, and limitations, go to www.uccitdp.com.

TRICARE Dental Program Cost-Shares

Service	CONUS: Sponsor pay grades E 1 through E 4	CONUS: Sponsor pay grades E 5 and above	OCONUS Command Sponsored ¹
Diagnostic	0%	0%	0%
Preventive (including sealants)	0%	0%	0%
Basic Restorative	20%	20%	0%
Endodontics	30%	40%	0%
Periodontics	30%	40%	0%
Oral Surgery	30%	40%	0%
Miscellaneous Services (for example, occlusal guard, athletic mouth guard)	50%	50%	0%
Other Restorative	50%	50%	50%
Implant Services	50%	50%	50%
Prosthodontics	50%	50%	50%
Orthodontics	50%	50%	50%

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

TRICARE Dental Program Maximums

Diagnostic, preventive (including sealants)	You pay: 0%
Annual service maximum¹	\$1,500 (per person, non-orthodontic, per contract year maximum United Concordia will pay)
Orthodontic lifetime maximum	\$1,750 (per person, per lifetime maximum United Concordia will pay)
Dental accident maximum	\$1,200 (per person, for non-orthodontic dental treatment received due to an accident, per contract year maximum United Concordia will pay)

1. 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.

NATIONAL GUARD AND RESERVE MEMBERS AND THEIR FAMILY MEMBERS

Continuous Coverage

The TDP provides uninterrupted coverage to National Guard and Reserve members and their eligible family members, 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 more than 30 days aren't eligible for the TDP; they have 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. Family members of sponsors on active duty for more than 30 days have the same premiums as active duty family members. Premiums go back to the National Guard and Reserve rate when the service member deactivates.

For more on eligibility and enrollment, coverage, and TDP network providers, go to www.uccitdp.com.

National Guard and Reserve Members With Civilian Dental Benefits

If you're a member of the National Guard or Reserve and your civilian employer offers dental coverage, make sure that the plan provides enough coverage before you enroll. Compare the features, benefits, and orthodontic and annual maximums of the civilian dental plan with the TDP. 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. You and your family members might also benefit from dual coverage through your employer dental plan and the TDP.

MANAGING YOUR DENTAL BENEFIT

Once enrolled in the TDP, you can create a *My Account* with United Concordia. Having a *My Account* allows you to:

- View dental coverage.
- Check a claim.
- View claims history.
- View explanations of benefits.
- Register a chronic condition, pregnancy, or special need.
- Choose communication preferences (such as text, email, or mail).
- Access messages in a secure Messaging Center.

Visit <https://www.uccitdp.com/member> to learn more.

LOOKING FOR More Information?

The TDP has exclusions, exceptions, waiting periods, limitations, and terms that may affect your dental care and costs. For details, go to www.tricare.mil/tdp or 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.** For the most recent information about the TRICARE Dental Program, contact United Concordia Companies, Inc. or your local military dental clinic.

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TRICARE Dental Program

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TDD/TTY: 711

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You can reach TDP representatives 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.

www.uccitdp.com

www.tricare.mil/tdp