



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist Is In ...

## Keep Your Toothbrush Clean to Prevent Spreading Germs



U.S. Air Force Col.  
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Your toothbrush is perhaps your most important tool to protect your teeth. You want to keep it fresh and clean after each use. Do you rinse your toothbrush after each use? That's a great start, but it might not be enough. Research suggests that even a visibly clean, rinsed toothbrush can still carry potentially harmful organisms.

With that in mind, here's a list of ways to help ensure your toothbrush stays clean between brushings.

- After rinsing your toothbrush, store it in an upright position and let it air-dry.
- If you store more than one toothbrush in the same container, keep the toothbrushes separate.
- Avoid covering your toothbrush or storing it in a closed container. A closed environment can lead to bacterial growth.
- Don't soak your toothbrush in disinfecting solution or mouthwash. Under the right conditions, soaking your toothbrush can actually spread germs.
- Don't use a dishwasher, microwave, or ultraviolet device to disinfect toothbrushes. These methods may damage your toothbrush.
- Don't share toothbrushes. Sharing a toothbrush can result in an exchange of bodily fluids and microorganisms between people.

What else should you do to take care of your toothbrush? Replace your toothbrush or the head of your powered toothbrush approximately every three to four months. You can replace it more often if the bristles become matted or frayed. The brush becomes less effective as the bristles become worn.

While brushing your teeth remains the most important part of your day-to-day oral dental health care, don't forget to schedule regular appointments with your dentist. Your dentist can clean the areas of your teeth that you may miss and check for potential problems, like cavities. The TRICARE Dental Program covers two routine dental cleanings and checkups in a consecutive 12-month period. If you have questions about how to keep your toothbrush clean, ask your dentist at your next visit.

Thank you,  
Col. Linda Coates



ISSUE 1 | 2023

### ISSUE HIGHLIGHTS

#### Save Time, Money With a TDP Network Dentist

Learn the benefits of seeing a United Concordia TDP network dentist versus a non-network dentist. [See page 2.](#)

#### New to TDP? Learn About Your Monthly Premium Costs

Make sure you know how much you pay each month for TDP coverage. [See page 5.](#)

#### Before Seeing the Dentist, Learn What's Covered

Check out the wide variety of dental services covered by the TRICARE Dental Program. [See page 7.](#)

# Save Time, Money With a TDP Network Dentist

Are you looking for a dentist in the continental United States (CONUS)? As a TRICARE Dental Program (TDP) enrollee, you can choose to go to any licensed and authorized dentist in the CONUS service area (50 United States, District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands). But it's important to know the benefits of seeing a United Concordia TDP network dentist versus a non-network dentist.

“Staying within United Concordia’s TDP network can save you money on dental services,” said Doug Elsesser, program analyst with the Defense Health Agency’s TRICARE Dental Program. “Network dentists have a signed agreement with United Concordia to follow TDP rules for providing care and accepting payments.”

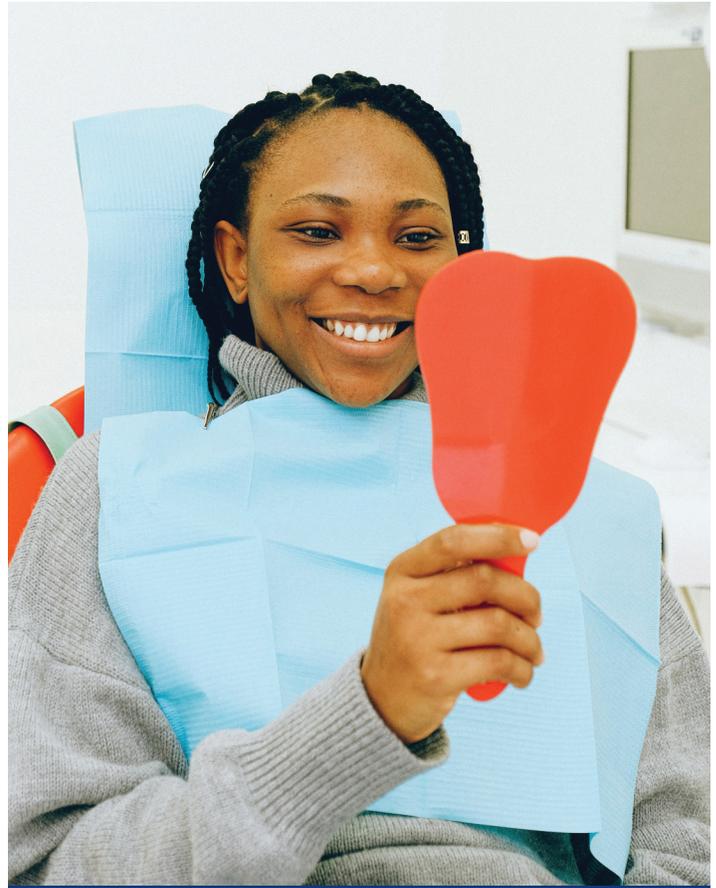
Here are benefits of choosing a network dentist.

- The amount you pay is based on 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 can review this information and more by logging in to *My Account* at [www.uccitdp.com](http://www.uccitdp.com).
- You don’t have to pay the dentist for the full cost of care and wait for reimbursement. Network dentists work directly with United Concordia to get their part of the payment.
- Your dentist files your claims for you.

Whether you’re planning to visit your regular dentist or looking for a new dentist, you can verify the TDP network status of any dentist at [www.uccitdp.com/find-a-dentist](http://www.uccitdp.com/find-a-dentist).

## Choosing a dentist outside the continental U.S.

Are you located outside the CONUS service area? The TDP OCONUS (outside the continental United States) service area includes all areas outside the CONUS service area and covered services provided on a ship or vessel outside the territorial waters of the CONUS service area, regardless of the dentist’s office address.



Like in the CONUS service area, you can get care from any licensed and authorized dentist. However, there are benefits to seeing a TRICARE OCONUS Preferred Dentist (TOPD). As noted in the *TRICARE Dental Program Handbook*, TOPDs won’t require you to pay their full charge at the time of service, only your applicable cost-share, if any. TOPDs will also complete and submit your claim submission documents to United Concordia.

You can find a list of TOPDs at [www.uccitdp.com/tp2opd](http://www.uccitdp.com/tp2opd).

If your dentist is interested in joining the TDP network, ask them to call United Concordia or go to [www.uccitdp.com](http://www.uccitdp.com) to complete the online application. ★

# Keep Your DEERS Information Current

Is your information current in the Defense Enrollment Eligibility Reporting System (DEERS)? United Concordia uses DEERS to verify your eligibility for the TRICARE Dental Program (TDP). To access your TDP benefits, it's important to keep DEERS info up to date for each family member.

## When should you update DEERS?

Throughout the year, you may experience Qualifying Life Events (QLEs) that require you to update your DEERS record. Common examples of QLEs include moving, getting married, giving birth or adopting, and gaining or losing other health insurance. You can find information about these QLEs and others at [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents).

## How can you update DEERS?

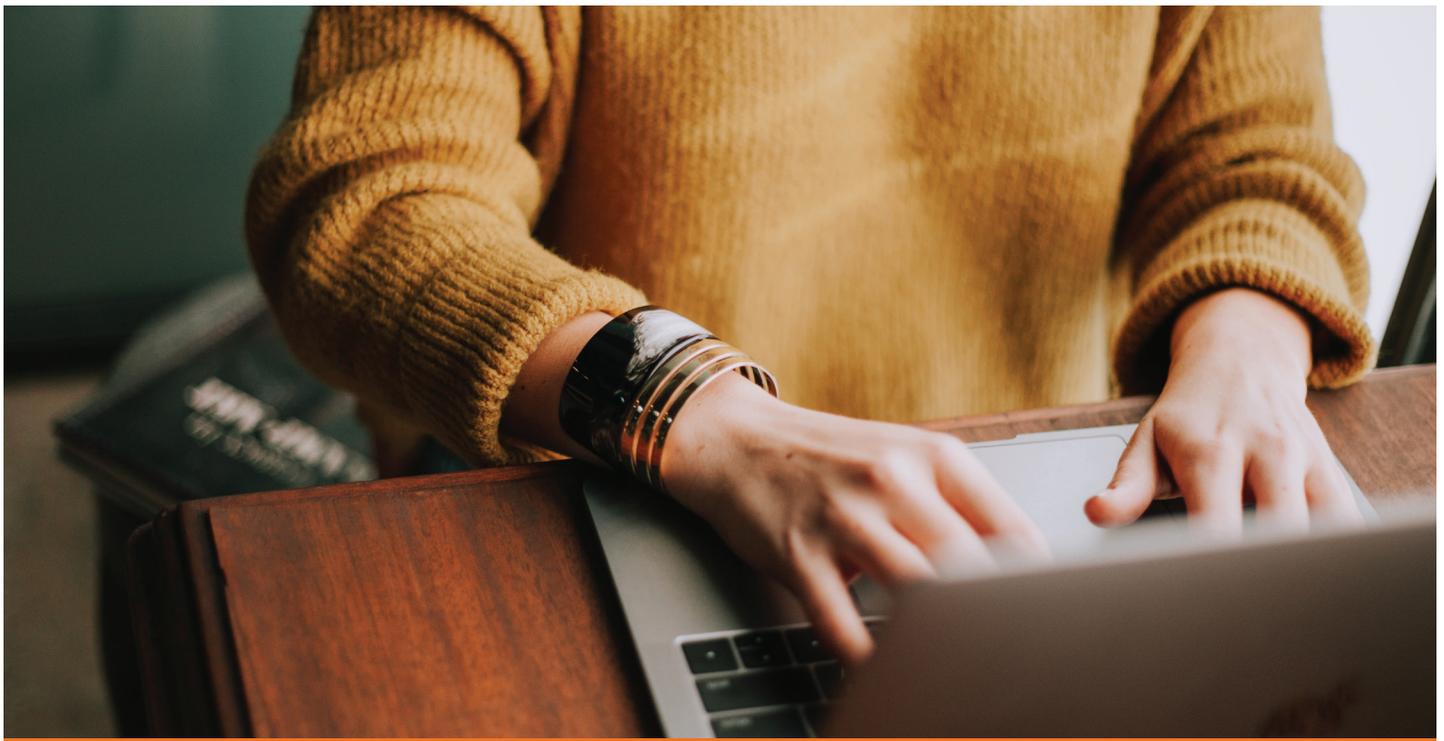
There are some updates sponsors and family members can make online or by phone, like updating contact information.

Other updates, like adding or removing family members, must be done in person at a local ID card office.

Options for updating DEERS:

- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>
- **Phone:** Call 1-800-538-9552
- **In person:** Find a RAPIDS ID Card Office at <https://idco.dmdc.osd.mil/idco>
- **Mail:**  
Defense Manpower Data Center Support Office  
Attention: COA  
400 Gigling Road  
Seaside, CA 93955-6771

Learn more about DEERS at [www.tricare.mil/deers](http://www.tricare.mil/deers). ★



# Keeping Your Gums Bacteria-Free Is Crucial to Your Health

Your mouth is the gateway to the rest of your body. Unfortunately, your mouth can also be a breeding ground for harmful bacteria. This is true for your teeth and also for your gums. If food particles are left behind, bacteria will grow and fester in your gums. When bacteria growth gets out of control, many complications can occur.

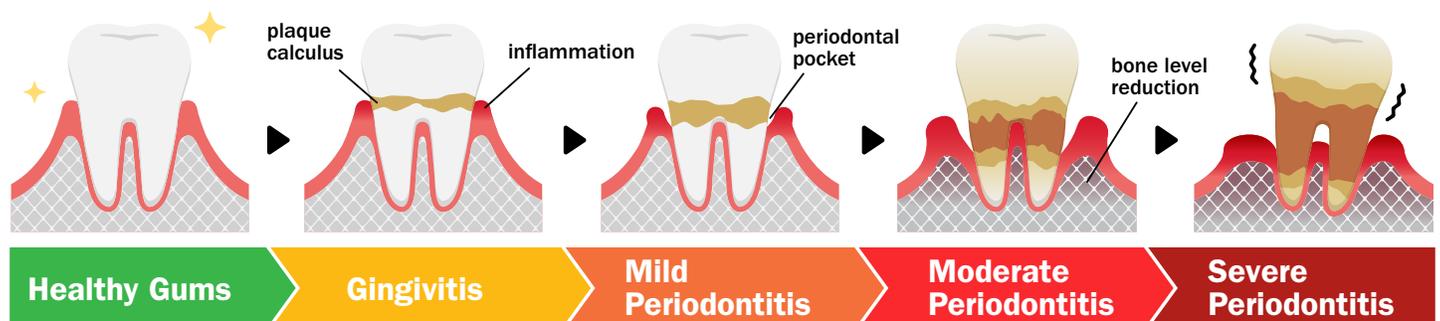
“Keeping your gums healthy is an important part of maintaining your overall health,” said Doug Elsesser, program analyst with the Defense Health Agency’s TRICARE Dental Program. “Research suggests gum disease is connected to a variety of other chronic diseases, including heart disease, diabetes, and rheumatoid arthritis.”

There’s a lot to know about gum disease. Read on for an overview of what gum disease is and how to fight it.

## What is gum disease?

The gums are the soft tissue that hold teeth in place. Bacteria in the mouth can infect tissue surrounding the tooth, causing inflammation. This can eventually lead to gum disease, also called periodontal disease. When bacteria stay on the teeth long enough, they form a film called plaque, which eventually hardens to tartar. Tartar build-up can spread below the gum line, which makes the teeth harder to clean.

Unfortunately, gum disease is quite common. According to the Centers for Disease Control and Prevention, 47.2% of adults aged 30 years and older have some form of gum disease. Gum disease also increases with age. More than 70% of adults 65 years and older are affected. Learn more at [www.cdc.gov/oralhealth/conditions/periodontal-disease.html](http://www.cdc.gov/oralhealth/conditions/periodontal-disease.html).



## How can you fight gum disease?

Brushing and flossing can be your first line of defense against gum disease. Brushing for two minutes, twice daily—in the morning and before bed—can remove the plaque that forms near your gum line. Also, flossing before you brush allows you to clean away the loosened food, plaque, and bacteria your toothbrush can’t reach.

Your dentist can help reverse the earliest form of gum disease, known as gingivitis, if caught in time. Make sure to watch out for signs of gingivitis, including:

- Swollen or puffy gums
- Dark red gums
- Gums bleeding easily
- Tender gums

If you have these symptoms, contact your dentist.

Remember that the TRICARE Dental Program (TDP) covers two routine dental cleanings in a consecutive 12-month period. This is especially important if you have risk factors that increase your chance of developing gum disease, such as having dry mouth, taking certain medications, or smoking.

TDP also covers many periodontal services related to gum care, such as certain procedures involving gum tissue, crown lengthening, periodontal maintenance, root planing, and grafts.

Taking care of your gums is just as important as taking care of your teeth. Visit [www.uccitdp.com](http://www.uccitdp.com) to learn more about your dental benefit, including gum care. ★

# New to TDP?

## Learn About Your Monthly Premium Costs

Are you newly enrolled in the TRICARE Dental Program (TDP)? If so, you should be aware of your premium payments. Your premiums are what you pay each month for TDP coverage.

“Once you’re enrolled in TDP, you’re committed to 12 months of coverage and must pay monthly dental premiums until your coverage ends,” said Doug Elsesser, program analyst with the Defense Health Agency’s TRICARE Dental Program. “Premiums are collected one month in advance of dental care coverage. For example, premiums collected in March apply to April coverage.”

Here is more information to help you learn how your monthly premiums work.

### How much will you pay for premiums?

The amount you pay for your premium depends on the sponsor and member status (active duty, Selected Reserve, or Individual Ready Reserve) and type of enrollment:

- Sponsor only
- Single (one family member, doesn’t include sponsor)
- Family (more than one family member, doesn’t include sponsor)
- Sponsor and family (applies to Selected Reserve and Individual Ready Reserve members only)

You can find your premium amount at [www.tricare.mil/tdpcosts](http://www.tricare.mil/tdpcosts) and [www.uccitdp.com](http://www.uccitdp.com). Keep in mind, premium amounts change each year on May 1.

### How do you pay your premiums?

As noted in the *TRICARE Dental Program Handbook*, your options for ongoing premium payments vary according to your status:

- **Active duty service member (ADSM)-sponsored enrollment:** If you’re enrolled in the TDP through an ADSM sponsor, your premiums will automatically be deducted from your sponsor’s payroll allotment.

- **National Guard and Reserve sponsor:** If the sponsor has a military payroll account, payroll allotment will be attempted first. If payroll allotment isn’t consistently available, or doesn’t have sufficient funds, you may pay by credit card, debit card, or electronic funds transfer.
- **National Guard and Reserve-sponsored enrollment:** If you’re enrolled in the TDP through a National Guard and Reserve sponsor, and your sponsor’s payroll allotment is unsuccessful, you can pay your premiums by credit card, debit card, or electronic funds transfer.

If you pay by credit card, debit card, or electronic funds transfer, you can set up automatic monthly payments or schedule your payments each month. Log in through *My Account* and choose “Pay My Bill” to set your bill pay preferences. In addition to being on your invoice, you can find step-by-step instructions for paying your premium on the TDP website (see the “Pay My bill” tab).

It’s important to note that if you don’t pay your monthly premium, your coverage will end. If your coverage ends, you won’t be able to re-enroll for one year.

In addition to monthly premiums, you may also have cost-shares for some dental services. Your cost-shares vary based on the sponsor’s pay grade and where you live. You can look up your TDP cost-shares at [www.uccitdp.com](http://www.uccitdp.com) (see the “Benefits” tab).

Want to learn more about TDP costs? Review the *TRICARE Dental Program Handbook* at [www.tricare.mil/publications](http://www.tricare.mil/publications). ★



## TDP Automatically Enrolls Children at Age 1

If you've recently had or adopted a baby, enrolling them in dental coverage probably isn't first on your list of priorities. However, children of TRICARE Dental Program enrollees are automatically enrolled on the first day of the month following their first birthday. This doesn't apply to National Guard and Reserve "sponsor-only" plans for service members who choose to enroll only themselves.

You can still choose to enroll your child before they reach age 1. If you don't, your child will be enrolled at age 1 regardless.

Your child's enrollment could affect your monthly premium payments. Remember, premiums are based on the number of family members enrolled, in addition to the sponsor's military status. If you had a single plan before your child turned 1, your premium will change from the single plan rate to the family plan rate. As a result, your monthly premiums will increase. To learn more about premiums, check out the article on page 5.

**Note:** Remember, you must register your child in the Defense Enrollment Eligibility Reporting System, also known as DEERS, for them to have TDP coverage. ★



### Get Our Emails!

Would you like to receive regular TRICARE updates about your dental, medical, and pharmacy benefits? Sign up to receive all the latest TRICARE news at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions).



# Before Seeing the Dentist, Learn What's Covered

Whether you're seeing the dentist for a routine checkup or getting emergency dental care, the TRICARE Dental Program (TDP) covers a wide variety of dental services. If you see a network dentist, you'll only have to pay a cost-share, or a percentage of the total cost of these services.

"Who you are, where you live, and the type of service you need determines your cost-share for covered services with a network dentist," said Doug Elsesser, program analyst with the Defense Health Agency's TRICARE Dental Program. "If you see a non-network dentist for services TDP covers, you may pay more out of pocket and need to file a claim for reimbursement."

It's important to know which services TDP covers before your next dental visit. Here's a look at some of the different types of TDP covered services.

## Diagnostic services

These are services to monitor you for oral health issues. TDP covers:

- Two exams in a consecutive 12-month period by the same provider and one additional exam by a different provider
- One periodontal evaluation in a consecutive 12-month period per office visit
- Annual X-rays in a consecutive 12-month period per office visit

There's no cost-share for diagnostic services from your regular dentist. If you

receive a diagnostic consultation by an additional dentist or visit a dental office after regular hours, you may have a cost-share of 20%.

## Preventive services

These are services that protect your teeth and gums from decay and infection. The TDP covers two routine dental cleanings in a consecutive 12-month period for each enrollee. It also covers a third dental cleaning for pregnant enrollees and those diagnosed with certain chronic medical conditions. To receive this benefit, you must register in *My Account* at [www.uccitdp.com](http://www.uccitdp.com). Other routine preventive services include:

- Fluoride treatments
- Space maintainers (fully covered for children under the age 19)
- Space maintainer care
- Sealants (fully covered for permanent molars, or back teeth, through age 18)

There's no cost-share for preventive dental care when you see a network dentist.

## Restorative services

TDP covers many restorative services to repair broken or cracked teeth and to protect teeth against cavities. As noted in the *TRICARE Dental Program Handbook*, you can get coverage for restorative services needed because of tooth decay, tooth fracture, attrition, erosion, abrasion, or congenital or developmental defects, but not for cosmetic reasons.

Covered services include:

- Amalgam (silver) fillings
- Resin-based composite (tooth-colored) fillings,
- Crowns
- Veneers (in some instances)

There's no restorative cost-share for command-sponsored enrollees in the OCONUS service area. All other enrollees have a cost-share of 20%.

## Other services

Other TDP covered services include:

- Periodontal services
- Orthodontic services
- Endodontic services (including root canals)
- Oral surgery
- Implants

There are some services TDP doesn't cover. Always talk to your dentist before getting any major dental procedures to make sure you understand whether recommended procedures are covered, and in what amounts.

To learn more about services TDP covers, download the *TRICARE Dental Program Handbook* at [www.tricare.mil/publications](http://www.tricare.mil/publications). You can also visit the "Benefits" section or log in to *My Account* at [www.uccitdp.com](http://www.uccitdp.com) to see a list of what's covered. ★



# HEALTH MATTERS

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## CHECK THIS OUT...

### Save Time, Money With a TDP Network Dentist

Learn the benefits of seeing a TRICARE Dental Program network dentist versus a non-network dentist. **See page 2.**



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## HEALTH MATTERS

### My Account is Available to You 24/7



Do you have questions about your TRICARE Dental Program (TDP) benefits? If yes, be sure to log in to *My Account*. *My Account* is available 24/7 to TDP enrollees. Once logged in, you can review your coverage, pay your bill, see claim history, access your messages, register a chronic medical condition, and more.

To get started with *My Account*, go to [www.uccitdp.com](http://www.uccitdp.com). ★

#### TRICARE DENTAL PROGRAM RESOURCES

[www.uccitdp.com](http://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>