



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

Keeping Your Dental Health New Year's Resolutions



Col. James Honey
Chief, TRICARE Dental
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Defense Health Agency

If you made New Year's resolutions for 2018, did you consider striving for a healthier mouth? Improving your oral health is a worthwhile goal, especially since poor habits can lead to bad breath, cavities, gum disease and more. There is a link between oral health and overall health, giving you more reason to adopt or strengthen dental habits in 2018. Improving these behaviors will be a great start:

- **Brush correctly twice a day or after meals.** While most people know to brush twice a day, not everyone knows the best way to brush. It's important to use a brush with soft bristles, held at a 45-degree angle. Use gentle, circular motions. Overdoing it can damage your teeth and gum line.
- **Floss once a day.** Daily flossing helps break up plaque between teeth and keeps your gums healthy. Remember to keep the floss flush against the tooth surface so you don't damage the gums.
- **Reduce your sugar intake.** When it comes to teeth, sugar is public enemy #1. Sugar causes plaque by feeding bacteria and acidity in the mouth. This leads to tooth and enamel decay. If you need one more reason to limit sugar, do it for your teeth.
- **See your dentist.** The American Dental Association® recommends seeing the dentist twice a year. Regular professional cleanings and exams will help identify problems in the earliest and most treatable stages. Visiting your dentist can help protect you from tooth decay, gum disease and oral cancers. TRICARE covers two preventive cleanings and diagnostic exams in a consecutive 12-month period.

Embrace these resolutions to improve your oral health in 2018. To learn more about healthy dental habits, visit www.uccitdp.com and select "Health & Wellness."

Thank you,
Col. James Honey



ISSUE 1 | 2018

ISSUE HIGHLIGHTS

Learn About Your Benefit

Sealants are available for children through age 18. Take advantage of this preventive dental health service. See Page 2.

Current TDP Premium Rates

TDP premium rates are current through April 30, 2018. See Page 3.

Use Our Web Tools

Stay informed about your dental benefit. Sign up for email alerts from TRICARE and United Concordia. See Page 5.

Time for Braces? Learn about TRICARE Orthodontic Coverage.

The maximum lifetime benefit for orthodontic services under the TRICARE Dental Program is \$1,750 per enrollee.

Orthodontic treatment coverage is available for:

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

Your coverage lasts until the last day of the month in which you reach your age limit. If you reach the age limit for orthodontic care coverage during your treatment, the TDP contractor will reimburse you for only the months that you were covered. You have to pay any costs for treatment received after you reached the age limit.

Learn more, including differences in CONUS and OCONUS orthodontic coverage, at www.uccitdp.com or download the *TRICARE Dental Program Handbook* under "Forms & Materials". ★



Learn About Your Benefit: Sealants

When your child's permanent molars, or back teeth, come in, it's time to ask your dentist about applying dental sealants to prevent cavities. A sealant is a plastic material the dentist painlessly paints onto the chewing surfaces of molars. The patient can't feel or see the sealant after it hardens. Take advantage of this simple, preventive procedure covered for TRICARE Dental Program (TDP) beneficiaries through age 18.

Why Apply Sealants?

According to the Centers for Disease Control and Prevention, most cavities in children occur on the chewing surfaces of teeth with pits and grooves. These teeth are molars, which begin emerging in children around age 6. Dental sealants prevent 80 percent of cavities in the back teeth.

Sealant Coverage

Sealants placed on permanent molars are covered under the TDP through age 18. The teeth must be cavity-free with no previous restoration. One sealant per tooth is covered in a three-year period. Sealants for teeth other than permanent molars are not covered. Visit www.tricare.mil/tdp and www.uccitdp.com to learn more about your TRICARE dental benefit. ★



Current Premium Rates

The following table lists your TRICARE Dental Program (TDP) monthly premium rates. These premium rates are current through April 30, 2018. Premium amounts will be deducted from your military pay account or billed directly to you.

Be on the lookout for the annual rate change, which will go into effect on May 1, 2018. Visit the TDP website, www.uccitdp.com, for more rates and information. ★

| SPONSOR'S MILITARY STATUS | MONTHLY PREMIUMS |
|---|---|
| Active Duty | <ul style="list-style-type: none">Single: \$11.10Family: \$28.87 |
| Selected Reserve and Individual Ready Reserve (IRR) (Mobilization Only) | <ul style="list-style-type: none">Sponsor only: \$11.10Single: \$27.76Family: \$72.18Sponsor and family: \$83.28 |
| IRR (Non-Mobilization) | <ul style="list-style-type: none">Sponsor only: \$27.76Single: \$27.76Family: \$72.18Sponsor and family: \$99.94 |
| YOUR ANNUAL MAXIMUM BENEFIT | |
| Under the TDP there is a \$1,500 annual maximum benefit per beneficiary, per plan year for non-orthodontic services. Each plan year begins May 1 and ends April 30. Payments for certain diagnostic and preventive services are not applied against the annual maximum. There is an additional \$1,200 maximum for dental care necessitated by an accident. | |

Find a Dentist

Whether you live CONUS or OCONUS, you can use the “Find A Dentist” tool to access a directory listing TRICARE Dental Program (TDP) participating dentists in your area. You may search by specialty and location.

If your dentist is not currently part of the TDP list of providers, use the “Nominate Your Dentist” tool to nominate her or him. United Concordia will contact your dentist about becoming a participating dentist.

Visit www.uccitdp.com/find-a-dentist to begin your search. ★



Healthy Gums, Healthy Body

The Centers for Disease Control and Prevention estimates that gum disease affects 47 percent of all adults aged 30 years and older. It can lead to tooth loss, bone decay and more.

Some signs and symptoms of gingivitis, a mild form of gum disease include gums that are swollen, puffy, dark red, receding or tender. When bacteria in plaque builds up between the gums and teeth, the gums can become inflamed. This inflammation leads to periodontal disease, also known as gum disease.

Early research evidence suggests that gum disease may be linked to a number of serious health conditions

including heart disease, osteoporosis, respiratory disease, cancer and rheumatoid arthritis.

Fortunately, gum disease is preventable, and three simple acts make a huge impact: Brushing and flossing daily, seeing a dentist regularly and swishing with mouthwash. ★

**INFLAMMATION LEADS
TO PERIODONTAL
DISEASE, ALSO KNOWN
AS GUM DISEASE.**



Stay Connected and Informed with Web Tools

Did you know you can get the most recent news and information about your TRICARE benefit delivered directly to your email inbox? Sign up to get email updates about health, dental and pharmacy benefit changes; the *TRICARE Dental Program Health Matters* newsletter; special topics and disaster alerts; and healthy-living tools such as tobacco-cessation resources.

Visit www.tricare.mil/subscriptions and provide your email address, then select the topics for which you would like to get updates. You can also sign up to receive newsletters and oral health tips from United Concordia by logging into “My Account” on the TDP website (www.uccitdp.com) and updating your preferences.

Additionally, you can get dental benefit alerts from the Defense Manpower Data Center (DMDC) by email instead of postal mail. When you have a benefit change, you will get an email directing you to log in to <https://milconnect.dmdc.osd.mil>. After you log in you can quickly, conveniently and securely read your benefit update.

If you don't want to get email alerts of benefit changes, you can opt out. If you don't have an email address on file or if you opt out of email alerts, you will get a postcard in the mail whenever your benefit information changes. The postcard will direct you to log in to milConnect to view your benefit update.

To sign up for email alerts from DMDC:

1. Log in to milConnect (a Common Access Card, Defense Finance and Accounting Service myPay PIN or DoD Self-Service Logon is required to log in).
2. Click on the “My Profile” menu.
3. Select “Update and View My Profile.”

4. Add your primary and alternate (if available) email addresses.
5. Select “Yes” next to each email address.
6. Save your information by clicking “Submit.”

Once you are registered to get eCorrespondence, you will get an email from milConnect each time you have a letter or other information available to read online. In some cases, you will be able to view eCorrespondence through milConnect using your DS Logon for up to six months after losing TRICARE eligibility if, for example, your sponsor separates from active duty. ★



SIGN UP TO GET EMAIL UPDATES ABOUT HEALTH, DENTAL AND PHARMACY BENEFIT CHANGES; THE *TRICARE DENTAL HEALTH MATTERS NEWSLETTER*; SPECIAL TOPICS AND DISASTER ALERTS; AND HEALTHY-LIVING TOOLS SUCH AS TOBACCO-CESSATION RESOURCES.

Inform Your Provider of Sponsor's Pay Grade

At times, you will pay a cost-share for dental services. This out-of-pocket cost can be reduced by seeing a TRICARE Dental Program (TDP) network dentist. The percentage of the fee you pay will depend on the type of dental service received and your sponsor's pay grade. Cost-share categories are broken down into three groups: E-1 through E-4, E-5 and above, and OCONUS command-sponsored.

Letting your provider know your sponsor's pay grade will help ensure the correct cost-share is collected from the provider for covered services. ★

| COVERED SERVICES | COST-SHARE FOR PAY GRADES E-1—E-4 | COST-SHARE FOR ALL OTHER PAY GRADES (E-5 AND ABOVE) | COST-SHARE FOR OCONUS COMMAND-SPONSORED BENEFICIARIES |
|--|-----------------------------------|---|---|
| Diagnostic | 0% | 0% | 0% |
| Preventive | 0% | 0% | 0% |
| Sealants | 0% | 0% | 0% |
| Emergency Services | 0% | 0% | 0% |
| Basic Restorative | 20% | 20% | 0% |
| Endodontic | 30% | 40% | 0% |
| Periodontic | 30% | 40% | 0% |
| Oral Surgery | 30% | 40% | 0% |
| Miscellaneous Services (occlusal guard, athletic mouth guard) | 50% | 50% | 0% |
| Other Restorative | 50% | 50% | 50% |
| Implant Services | 50% | 50% | 50% |
| Prosthodontic | 50% | 50% | 50% |
| Orthodontic | 50% | 50% | 50% |

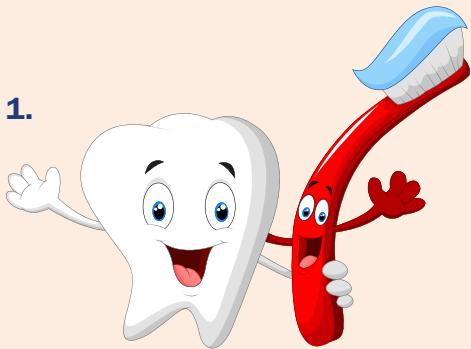
1. The cost-shares noted above for OCONUS Command-Sponsored Beneficiaries do not apply to Selected Reserve of the Ready Reserve and Individual Ready Reserve (IRR) family members and IRR (other than special mobilization category) members. Beneficiaries in this category and/or non-command-sponsored members are subject to CONUS cost-share arrangement as noted in the two middle columns above.
2. Space maintainers are fully covered for patients under age 19. Sealants placed on permanent molars are covered through age 18.
3. Orthodontic treatment is available for enrolled family members (non-spouse) up to, but not including, age 21, or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provides over 50 percent of the financial support. Orthodontic treatment is also available for spouses, National Guard and Reserve members up to, but not including, age 23. In all cases, coverage is effective until the end of the month in which the member reaches the applicable age limit. For example, if the member reaches the applicable age limit on April 1, they are covered through April 30.



Mystery Picture

Circle which picture is different from the others!

1.



2.



3.



4.



TRICARE TOOTH TIP

Brush gently! And don't forget to softly brush your gums.

ANSWER: 4



HEALTH MATTERS

United Concordia Companies, Inc.
TRICARE Dental Program
P.O. Box 69450
Harrisburg, PA 17106

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CHECK THIS OUT...

Inform Your Provider of Sponsor's Pay Grade.

Sharing your or your sponsor's pay grade with your TRICARE Dental Program network dentist helps ensure the correct cost-share is collected.

See Page 6.

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Dental Terminology 101

Common dental terms aren't always familiar to dental patients. Communicating with and understanding your dentist is critical. The following chart lists definitions of dental terms and the benefit of these treatments on your oral health. ★

| TERM | DEFINITION |
|---------------------------------|---|
| Occlusion | The relationship between the teeth in the upper and lower arches at the rest position; often called "the bite" |
| Periodontal Services | Services relating to the treatment of diseases of the supporting and surrounding tissues of the mouth |
| Filling | Material (usually white or silver in color) that is applied to a cavity to help repair decay on an individual tooth and restore it to its previous form and function |
| Inlays and Onlays | Custom-made cast gold or porcelain alloy that is cemented to a previously prepared cavity in the tooth. A stronger and longer lasting alternative to amalgam or composite filling |
| Scaling and Root Planing | A "deep" cleaning of teeth where tarter and plaque underneath the gum and attached to the root of the tooth are scraped off |
| Denture | A removable set of artificial teeth. Dentures may be a partial, that is, replacing only a section of teeth, or full, which would replace the entire upper or lower sections of teeth. |
| Root Canal | A procedure that removes infected tissue from the space within the root of a tooth that contains nerves and blood vessels |

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

BENEFICIARY WEB ENROLLMENT

www.dmdc.osd.mil/appj/bwe