



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

Protect Your Gums With These Tips



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ISSUE HIGHLIGHTS

When Should You Start Dental Care for Your Young Child?

Here are some helpful tips on when and how to start your child's dental care to set them up for maintaining good oral health. **See page 2.**

Guide to Plan Your TDP Benefits Before a PCS

Your TDP coverage will go with you when you move. But there are still some things you need to do to ensure a smooth relocation. **See page 5.**

10 TRICARE Dental Program Terms You Should Know

To help you better understand your TDP benefit, here's a list of commonly used TDP and dental terms and definitions. **See page 7.**



U.S. Air Force Col.
Linda Coates
Chief, TRICARE Dental
Care Section
Defense Health Agency

We all know protecting our teeth is important. But it's just as important to take care of our gums. Did you know gum disease can destroy the bone that supports the teeth? Neglecting your gums can lead to tooth loss. Fortunately, you can protect your teeth and gums at the same time. Here are some of the steps you should take to keep your gums healthy.

Brush Twice Daily

Plaque that forms on your teeth can harden under your gum line. This can lead to gum disease. Brushing for two minutes, twice daily—in the morning and before bed—can remove plaque. But the plaque reforms quickly after eating, so don't forget to keep brushing.

Floss Once Daily

Flossing before you brush allows you to clean away the loosened food, plaque, and bacteria hiding between your teeth.

Watch for Signs of Gingivitis

Gingivitis is the early form of gum disease. It can be reversed if caught in time. Signs of gingivitis include: swollen or puffy gums; dark red gums; gums bleeding easily; and tender gums. If you have these symptoms, contact your dentist.

Visit Your Dentist Regularly

See your dentist regularly for cleanings every six to 12 months. 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 increasing your chance of developing gum disease, such as having dry mouth, taking certain medications, or smoking. The TDP Wellness Program is also available for people with medical conditions that can affect their gum health. Check the TDP website for more information.

Research suggests gum disease is connected to a variety of other chronic diseases, including heart disease, diabetes, and rheumatoid arthritis. So, take care of your teeth and gums, and visit a dentist regularly. To find out more about your dental benefit, or to find a dentist in your area, visit www.uccitdp.com.

Thank you,

Col. Linda Coates

When Should You Start Dental Care for Your Young Child?

Becoming a parent comes with a variety of challenges. One of the biggest challenges is taking care of your new baby's health. New parents go to many doctor visits during their child's first year. But what about your child's oral health? Once those baby teeth start showing up, when should you schedule your child's first dental appointment? How can you protect their teeth every day at home?

"It's very important to take care of your child's oral health as early as possible to avoid tooth decay," said Doug Elsesser, program analyst with the TRICARE Dental Program. "Tooth decay can cause pain and other issues that could affect a child's ability to eat, speak, play, or learn."

Below are some helpful tips on when and how to start your child's dental care to set them up for maintaining good oral health.

Baby's First Visit to the Dentist

Your child's first dental visit should take place after the first tooth appears, but no later than their first birthday. The TRICARE Dental Program (TDP) benefit has a range of dental care services for children. This includes coverage for two routine checkups in a consecutive 12-month period. Your child can also get two routine dental cleanings over the same period.

To strengthen and prevent cavities in your child's new teeth, the TDP covers two topical fluoride treatments in a consecutive 12-month period. If your child already has tooth decay, the TDP covers restorative services, including dental fillings and crowns. Dentists use restoratives to repair broken or cracked teeth and to treat cavities.

If you need help finding a network dentist, the TDP contractor, United Concordia Companies, Inc., has a "Find a Dentist" tool on its website (www.uccitdp.com).

Beginning Dental Care at Home

Young children can't always clean their teeth by themselves. You'll have to clean their teeth for them at first. You should start cleaning your child's teeth as soon as they appear. You can use either a



clean, soft cloth or a baby toothbrush (without toothpaste). The best time to clean their teeth is right before bedtime. At about age 2 (or sooner if a dentist or doctor suggests it), you should start putting fluoride toothpaste on your child's toothbrush. Use only a pea-sized drop of toothpaste. You should start flossing your child's teeth once they have several teeth that fit closely together.

To learn more about these two important aspects of early oral care, see the brushing and flossing videos on the TDP website (www.uccitdp.com).

The Centers for Disease Control and Prevention (www.cdc.gov/oralhealth/fast-facts/cavities) reports that more than half of children (52%) in the U.S. have tooth decay in their baby teeth by age 8. Keep your baby's teeth healthy from day one. Check www.uccitdp.com for more information on your child's full dental benefit. ★

Have Questions?

Check These Dental Resources for Answers

No one likes unexpected costs and fees. The TRICARE Dental Program (TDP) covers many different services, and each policy and cost is available for you ahead of time. By taking some time to review some key TDP cost terms, you'll know exactly what a visit will cost.

Here are some important terms related to TDP costs and fees.

Monthly Premiums

When you enroll in TDP, you pay both monthly premiums and cost-shares. Monthly premiums depend on your sponsor's military status: active duty, Selected Reserve, or Individual Ready Reserve. What you pay also depends on your type of enrollment, which include:

- Sponsor-only
- Single (one family member, excluding the sponsor)
- Family (more than one family member, excluding the sponsor)
- Sponsor and family

You can find the price of each premium on the TRICARE Dental Program Costs page (www.tricare.mil/tdpcosts).

Cost-Shares

Cost-shares depend on your sponsor's pay grade and where you live (CONUS service area or OCONUS service area). The CONUS service area has categories based on Pay Grades E-1 to E-4 and Pay Grades E-5 and above. The OCONUS service

area cost-share for command-sponsored beneficiaries is 0%. You can find more information about cost-shares on the TRICARE Dental Program Costs page.

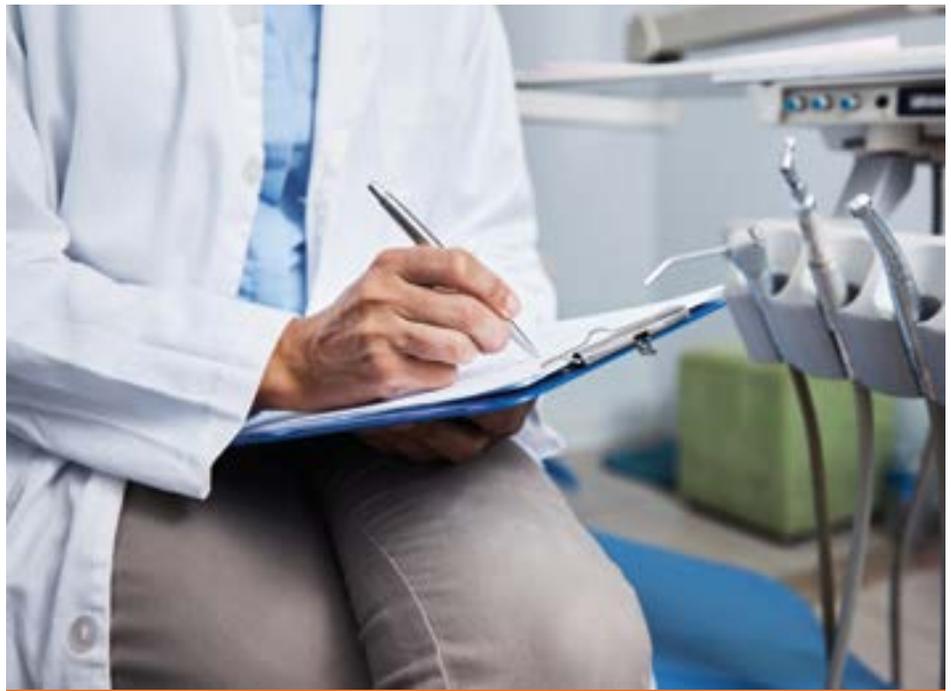
Maximums

TDP has some limits on how much it will pay per person. There are three main categories of maximums:

- Annual Maximum Benefit: \$1,500 per enrollee per plan year (May 1–April 30) for non-orthodontic dental services

- Orthodontic Lifetime Maximum Benefit: \$1,750 per enrollee for orthodontic treatment (age limits apply)
- Accidental Annual Maximum Benefit: \$1,200 per enrollee per plan year for non-orthodontic dental treatment you get due to an accident

You can find additional information about costs and fees online at www.tricare.mil/tdpcosts. ★



Q&A: TRICARE Dental Program Wellness Program

Have you or a family member been diagnosed with a chronic medical condition? If so, you may qualify for extra benefits. The TRICARE Dental Program (TDP) has a Wellness Program extending dental benefits for qualified beneficiaries with chronic medical conditions. When enrolled, you can get additional dental services to treat gum (periodontal) disease, at no cost to you.

“Using additional dental services to maintain healthy gums will have a positive impact on your overall wellness,” said Doug Elsesser, program analyst with the TRICARE Dental Program. “There are connections between certain chronic conditions and gum disease. That’s why we cover gum disease services to qualified TDP enrollees.”

According to the Centers for Disease Control and Prevention, gum disease is a leading cause of tooth loss. Tooth loss may affect the ability to chew food, which can affect a person’s nutrition and overall health.

You may have some questions about the TDP Wellness Program. Below are some answers to commonly asked questions about the program.

Q: How do I qualify for the program?

A: To receive the TDP Wellness Program’s coverage, you must report the covered condition using the TDP’s *My Account* tool. You can find it on the TDP website at www.uccitdp.com.

There are a number of chronic medical conditions that qualify you for the program:

- Cerebral vascular disease (stroke)
- Coronary artery disease (heart)
- Diabetes
- Lupus
- Oral cancer
- Organ transplant
- Rheumatoid arthritis

Pregnant enrollees are also automatically eligible for an additional dental cleaning.



Q: How can I enroll in the TDP Wellness Program?

A: First, go to www.uccitdp.com. Next, select the red “Log in to My Account” button at the top right of the page. Logging into your account requires a Level 2 DS Logon to access your information. Visit “Using a DS Logon” (www.tricare.mil/contactus/securelogin/dslogon). Finally, select “Manage My Wellness.” Add your medical condition and save your updates.

Q: What other resources are available?

A: You can receive additional guidance from your dentist. Also, United Concordia Companies, Inc. has oral health fact sheets with preventive care advice. These fact sheets are free to download at www.uccitdp.com. They also provide information about the connections between your oral health and overall health.

The TDP Wellness Program will help ease your mind regarding dental health. With good dental health, you can enjoy a higher quality of life. ★

Guide to Plan Your TDP Benefits Before a PCS

Summer is a busy time for traveling, whether you're going on vacation or moving permanently. This is especially true for military families. Summer is also the season of permanent change of station (PCS) orders. There are many things to consider when moving your family. Fortunately, your TRICARE Dental Program (TDP) coverage will go with you. But there are still some things you need to do to ensure a smooth relocation.

“While the TRICARE Dental Program will move with you, you can still take certain steps before you move to save time and hassle later,” said Doug Elsesser, TDP program analyst. “This is true whether you're moving to another state or relocating overseas.”

1. The first step to managing TDP for a move is to update your address in the Defense Enrollment Eligibility Reporting System (DEERS). You can do this online at <https://milconnect.dmdc.osd.mil>. You can also make changes to your DEERS information by phone, or in person at the nearest ID Card Office. Learn more at www.tricare.mil/deers.
2. Be sure to notify the TDP contractor, United Concordia Companies, Inc. (United Concordia) of your new address

and contact information. This will help you continue to get the dental care you need in your new location. You can find United Concordia contact information at www.uccitdp.com.

3. Before you move, get copies of your dental records. If not, you may have to pay for them at your new location. The TDP doesn't cover copying records for a sponsor's PCS move.
4. After you move, find a new TDP network dentist near you. Go to www.uccitdp.com and click on “Find a Dentist” to search for dentists in the continental United States (CONUS) or outside the continental United States (OCONUS). Remember, non-network dentists may cost you more, and you're responsible for the cost difference, if any, between the TDP allowance and the dentist's charge.

What if you're moving overseas? Whether you're moving from a CONUS or OCONUS service area, the TDP covers you. If you're command-sponsored, you'll have reduced cost-shares and different claim payment rules.

Check out the *TRICARE Dental Program Handbook* to learn more about moving and traveling with the TDP. The handbook is available at www.tricare.mil/publications/handbooks/dental. ★



Why You Shouldn't Fear a Root Canal

When you hear “root canal,” you might think of a painful dental procedure. Maybe you’ve heard personal stories from people you know. You can rest assured, though, most of today’s root canal procedures are nearly pain free. Whether you need one right now or sometime in the future, you should know the TRICARE Dental Program (TDP) covers this service and more.

TDP covers many endodontic services, such as certain root canal procedures. These procedures can cover:

- Pulp of the tooth
- Root canals
- Open and drain procedures
- Oral surgeries
- Root amputation
- Placement of final restoration

Certain services are integral. An integral service can’t be charged separately by your dentist when it’s done with another procedure. These integral root canal services include:

- X-rays taken to diagnose root canals and the root canal treatment
- Pulpotomies done within 45 days of a root canal
- Root canal obstruction treatment

As with all endodontic services, you may pay a cost-share for a root canal. In the CONUS region, your cost-share depends on your pay grade: 30% for E-1 through E-4, 40% for E-5 and above.

In the OCONUS region, command-sponsored beneficiaries pay no cost-share.

For additional information about root canal coverage and other covered dental services, check out the Benefits and Exclusions section of the *TRICARE Dental Program Handbook* (www.tricare.mil/publications/handbooks/dental). ★



Don't Miss Out: Sign Up for Email Updates

Would you like to receive regular updates on your TRICARE program and benefits, including dental, medical, and pharmacy? Sign up to receive all the latest news from TRICARE at www.tricare.mil/subscriptions.



10 TRICARE Dental Program Terms You Should Know

Navigating your TRICARE Dental Program (TDP) coverage should be easy. However, every health plan has a few terms that might be unfamiliar. To help you better understand your TDP benefit, here's a list of commonly used TDP and dental terms and definitions.

1. Allowable charge/allowance/allowed fee

The most money the TDP contractor, United Concordia Companies, Inc. (United Concordia), will pay for a service you receive. The allowable charge for services from TDP network dentists is either the dentist's normal charge or the negotiated fee, whichever is lower. The allowable charge is the same for network and non-network dentists. If you see a non-network dentist, you may be responsible for paying the difference between the allowable charge and the dentist's billed charges. TDP limitations and exclusions may impact how much of the allowable charge United Concordia covers.

2. Authorized provider

Any provider approved to provide dental care in his or her state. This includes dentists and dental hygienists.

3. Coordination of benefits

As noted in the *TRICARE Dental Program Handbook*, United Concordia will work with your other insurance company to

determine which plan is primary and which plan is secondary. The primary plan pays first; the secondary plan pays second. You should always file claims with the primary plan first. After the primary plan has paid, you can file a claim with the secondary plan.

4. Diagnostic services

Services your dentist offers to help determine what type of dental care you need, such as plaster or stone models of teeth and X-rays.

5. Network dentist

An authorized dentist who signed a contract with United Concordia. As part of this contract, the dentist accepts United Concordia's allowable charge as full payment for any service covered by the TDP. Network dentists agree to provide services to you at discounted fees. These are usually 10–35% lower than what other dentists charge. Because of these lower charges, seeing a TDP dentist can increase the value of your benefit plan.

6. Non-network dentist

A dentist who hasn't signed a contract with United Concordia to become a network dentist.

7. Orthodontic services

Services to treat issues related to occlusion (your "bite") and speech.

8. Periodontal services

Services to treat diseases of the supporting and surrounding tissues of the teeth, such as the gums.

9. Plan year

The TDP plan year is May 1–April 30. Your annual maximum applies to this 12-month period.

10. TRICARE OCONUS preferred dentist (TOPD)

TOPDs are OCONUS dentists who have signed an agreement with United Concordia to participate in the TDP. TOPDs will invoice United Concordia directly for the TDP's share of the bill and will provide English-language services and appropriate sterilization practices. You may still choose to see any licensed and authorized dental provider you choose.

For more information on your TDP benefit, including dental terms, check out the *TRICARE Dental Program Handbook* at www.tricare.mil/publications/handbooks/dental. ★





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CHECK THIS OUT...

Q&A: TRICARE Dental Program Wellness Program

The TRICARE Dental Program has a Wellness Program extending dental benefits for qualified beneficiaries with chronic medical conditions. Learn more about the program. **See page 4.**



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HEALTH MATTERS

Check Out the New TRICARE Publications Page

Want to learn more about your TRICARE benefits? The TRICARE Publications page (www.tricare.mil/publications) has a new look and feel to make finding the resources you need easier. Find resources on the TRICARE Dental Program, as well as TRICARE health plans, pharmacy, and costs.

Take the brief publications survey by using the QR code. ★



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

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