



TRICARE[®] Dental Program

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

MAY 2017



WWW.TRICARE.MIL/TDP



The TRICARE Dental Program helps you maintain good oral health.



An Important Note About the Information in this Brochure

TRICARE Dental Program (TDP) policies reflect changes to public laws and federal regulations. As a result, some of the policies you find in this brochure may have changed since it was printed. 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 to get the most recent information on the TDP.

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

You can get TDP coverage if you are:

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

Please see the last two pages of this brochure for contact information for United Concordia Companies, Inc. (United Concordia).

THE TRICARE DENTAL PROGRAM IS:

- ✓ **Cost Effective**
The TRICARE Dental Program (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 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 seeing a TDP network dentist.

WHO IS ELIGIBLE?

The TDP covers you if:



You're in the National Guard or Reserve and not 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 are a:



- Spouse
- 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
- U.S. Public Health Service

Dental Care for 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. Sponsors' families, however, 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 families.

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 office in person. You can update contact information in person, online or by phone, fax or mail.

Your Options for Updating DEERS

 In Person (Add a family member or update contact information.)	Go to a uniformed services ID office. Find an office near you at www.dmdc.osd.mil/rsl . Please call ahead for hours and to find out what paperwork to bring.
 Online	www.dmdc.osd.mil/milconnect www.dmdc.osd.mil/appj/bwe
 Phone	1-800-538-9552 1-866-363-2883 (TDD/TTY)
 Fax	1-831-655-8317
 Mail	Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955

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 are not 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.

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.

National Guard and Reserve family members can enroll at any time, even if the sponsor doesn't enroll.

ENROLLING IS EASY

Three Ways to Enroll

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



Online:

Go to www.tricare.mil/bwe to access the Beneficiary Web Enrollment (BWE) portal.



By mail:

Step 1: Go to www.uccitdp.com for instructions on making your initial payment and completing required documents.

Step 2: Mail your enrollment documents and the initial premium payment by personal check, cashier's check, traveler's check, money order or credit card (such as Visa or MasterCard) to United Concordia at:

**United Concordia TRICARE Dental Program
P.O. Box 645547
Pittsburgh, PA 15264**



By phone:

CONUS: **1-844-653-4061**

OCONUS: **1-844-653-4060**

TDD/TTY: **711**

* *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/or family plans for active duty family members, National Guard and Reserve members and their family members.

	SINGLE PLAN	FAMILY PLAN
Who can enroll?	<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) 	<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
How much will it cost?	<ul style="list-style-type: none"> • Premiums vary depending on the number of members enrolled and the sponsor's status. For current premium amounts, go to www.tricare.mil/costs. 	

1. 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.

When you sign up for the TDP, you can't cancel your coverage for 12 months. After the initial 12 months, your enrollment continues month to month and you can cancel at any time.

EFFECTIVE DATE OF COVERAGE

Before you enroll in the TDP, check DEERS to make sure all 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 DEERS. In this case, you will 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/20thofthemonthrul.

PREMIUMS

Premiums vary based on sponsor and member status. Premium amounts change each May 1. Go to www.tricare.mil/costs to see the current premium rates.

Additionally, for premium payments, please note:

- You have to pay the first month's premium by personal check, cashier's check, traveler's check, money order or credit card (such as Visa or MasterCard).
- You can pay ongoing premiums by payroll allotment. If you're not eligible for payroll allotment, you can pay by electronic funds transfer or credit card payments.

Note: You can find more information at www.tricare.mil/tdp or www.uccitdp.com.



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 on page 9 for details. You may also have to pay other fees if you see a non-network dentist. Go to www.tricare.mil/tdp or www.uccitdp.com for more information on benefits, exclusions and limitations.

Cost-Shares for Covered Services

SERVICE	CONUS		OCONUS COMMAND- SPONSORED ¹
	For Sponsor Pay Grades:		
	E-1 through E-4	E-5 and above	
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%
Orthodontics²	50%	50%	50%

1. For enrollees in OCONUS locations who are not command-sponsored, CONUS cost-shares apply.
2. Age limitations apply to orthodontic services.

MAXIMUMS

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

BENEFIT TYPE	MAXIMUM AMOUNT
Dental Program Yearly Maximum Benefit	\$1,500 per enrollee per plan year (May 1–April 30) for non-orthodontic services
Orthodontic Lifetime Maximum Benefit¹	\$1,750 per enrollee for orthodontic treatment ²
Accidental Yearly Maximum Benefit	\$1,200 per enrollee per year for non-orthodontic dental treatment you get due to an accident

- 1. Age limitations apply to orthodontic services.*
- 2. Orthodontic diagnostic services count toward the \$1,500 dental program yearly maximum.*

EASY ACCESS TO DENTISTS

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 saves you money, time and paperwork.

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 complete and submit 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 and authorized 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

You don't have to see a TOPD, but when you don't you may have to pay for services before you get care and submit your own claims.

To find a dentist, go to **www.uccitdp.com**.

FOR INFORMATION AND ASSISTANCE

The TDP has exclusions, exceptions, waiting periods, limitations and terms that may impact your dental care and costs. Go to **www.tricare.mil/tdp** or **www.uccitdp.com** or call TDP customer service for details.

Visit Us Online: www.tricare.mil/tdp

Go to www.uccitdp.com to:

- Find a dentist
- Check a claim
- See TDP benefit materials
- Submit power of attorney or other forms
- Pay bills
- Get messages from United Concordia
- Update contact preferences
- View plan details

Call Us To¹:

- Make general inquires
- End your enrollment
- Add/remove a beneficiary
- Check a claim
- Pay bills
- Enroll
- Request TDP benefit materials

CONUS: **1-844-653-4061**

OCONUS: **1-844-653-4060²**

TDD/TTY: **711**

1. You can reach TDP representatives 24 hours a day from Sunday at 6:00 p.m. through Friday at 10:00 p.m. ET, except holidays. You can get help in English, German, Italian, Japanese, Korean or Spanish.
2. The TDP CONUS service area includes the U.S., Guam, Puerto Rico and the U.S. Virgin Islands. The TDP OCONUS service area includes all areas outside the CONUS service area, including covered services provided on a ship or vessel outside the territorial waters of the CONUS service area.



TRICARE Beneficiary Web Enrollment

- Enrollment
- Termination of enrollment
- Add/remove beneficiary
- View premium rates
- Request TDP ID card

Access the BWE portal at www.tricare.mil/bwe

Paper Enrollment

- Enroll by mail
- Submit power of attorney (if applicable)

United Concordia TRICARE Dental Program
P.O. Box 645547
Pittsburgh, PA 15264

Claim Submission

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

United Concordia Companies, Inc.
TDP Unit
P.O. Box 69450
Harrisburg, PA 17106