



HEALTH MATTE PUBLICATION FOR TRICARE® BENEFICIARIES

Self-Service Options With the **TRICARE Dental Program**

While you're always welcome to contact United Concordia with any questions, you can also manage your dental coverage through My Account. My Account is an online application created to help you access, manage, and review all your TRICARE Dental Program (TDP) information in one place.

What can you do with My Account?

With My Account you can:

- Register with an applicable chronic medical condition so you can receive enhanced periodontal benefits. Go to the "Manage My Wellness" section of *My Account* to do this.
- Update your preferences to receive dental-specific information and important updates.
- Review your benefits to make sure you're covered for dental procedures.
 - If you know what dental care you need, you can get a cost estimate for that care by using the TDP Cost Estimator within My Account.
- Go paperless by viewing your claim statements or dental explanations of benefits online.
- View your messages from United Concordia.
- Find a dentist near you in both Continental United States (CONUS) and Outside the Continental United States (OCONUS) service areas.
- Pay your bill online (direct bill only—most TDP enrollees have an automatic sponsor payroll allotment for their monthly premium payment).

Visit the TDP website at www.uccitdp.com to access My Account. Log in to your My *Account* using your DS Logon. ★



ISSUE 4 | 2023

ISSUE HIGHLIGHTS

Are You Protecting Your Teeth During Candy Season?

Enjoy your favorite sweets and treats without compromising the enamel on your teeth. See page 2.

Is Tooth Pain or **Sensitivity Ever Normal?**

Getting sharp pains when you eat or drink? Find out the root causes and get important treatment tips. See page 4.

What Your Gums Sav About Your Health

The sheen of your gums says a lot about your oral health. Discover the four key colors and what they mean. See page 5.

Are You Protecting Your Teeth During Candy Season?

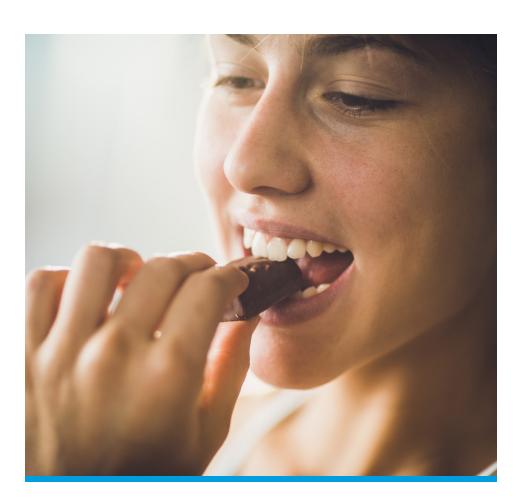
Giving and receiving candy during holidays and special events is a common and enjoyable tradition for many. Unfortunately, candy is full of sugar—and we all know that sugar is bad for your teeth. Sugar creates more plaque in your mouth, which can lead to cavities and the erosion of the teeth's hard, protective outer surface called the enamel.

Knowing all this doesn't stop most of us from eating candy on special occasions. Instead of eliminating candy completely, here are some tips on how to limit candy's ill effects on your oral health.

Five Tips for Enjoying Candy Safely

- 1. Limit acidic candy. Sour candies and lollypops are highly acidic. Keeping these types of candies in your mouth allows the sugar and acid to wear away at your enamel.
- 2. Choose chocolate instead.

 Chocolate is less likely to stick to your teeth and easier to wash away. Dark chocolate and semisweet chocolate are better choices because they have less sugar than milk chocolate.
- 3. Eat candy with meals. This may come as a surprise, but eating candy with your meals or eating candy right after a meal is safer for your teeth. The extra saliva that comes with eating a meal helps rinse away candy and cavity-causing bacteria in your mouth.



- 4. Don't snack on candy throughout the day. You may think that eating one piece of candy at a time throughout the day is a better choice than eating multiple pieces at once. But the reality is that eating candy in one sitting, particularly after a meal where there's more saliva production, is better than nibbling throughout the day. As added protection for your teeth, rinse with water after eating candy.
- 5. Avoid sticky candy. Sticky candy sticks to your teeth's enamel and can be hard to brush away. If the sticky candy stays on your teeth, it's more likely to cause cavities. Sticky candy can also loosen dental work like fillings and crowns.

Whenever you enjoy candy and you can't brush your teeth immediately afterward, drink some water and swish it around in your mouth. The best way to eat sweets is always in moderation, and don't forget to brush and floss.





The Cost Benefit of Using a TRICARE Dental **Program Network Dentist**

A dentist is a crucial member of your health care team. TRICARE Dental Program (TDP) enrollees may visit any dentist, but there are several advantages to visiting a TDP network dentist.

Why Should You Choose a **Network Dentist?**

TDP network dentists can save you money on dental services. This is because they've signed an agreement with United Concordia to accept a negotiated fee for covered services, which is generally lower than their usual charge. You're only responsible for applicable cost-shares. Network dentists will also file claims on your behalf.

What Happens When You Don't Choose a Network Dentist?

You may have additional out-of-pocket expenses. Non-network dentists may accept payments from United Concordia, but they haven't agreed to accept United Concordia's negotiated fee as

payment in full for covered services (excluding any applicable cost-shares). This means non-network dentists can bill you if there's any difference between United Concordia's allowance and their usual fee.

How Do You Find a Network Dentist in the Continental United States?

If you're in the Continental United States (CONUS) service area, which includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands, you can use the online Find a Dentist tool to find a network dentist in your area. You can search by last name, specialty, city, county, or ZIP code. You can also call United Concordia's TDP Customer Service Department. A customer service representative will work with you to find a network dentist nearby. ★

ISSUE 4 | 2023 PAGE 3



Is Tooth Pain or Sensitivity Ever Normal?

If you've ever eaten a bite of ice cream or taken a sip of hot tea and felt a sudden, sharp pain in your tooth, you know that it can be disruptive to your quality of life. But is tooth pain and sensitivity a normal part of everyday life? Find out what pain induced by temperature changes may mean

What Causes Tooth Sensitivity?

Teeth sensitivity is caused by dentin exposure. Dentin is the soft tissue under your tooth enamel. Enamel is the hard, outer layer of your tooth. Normally, tooth enamel protects dentin. But worn enamel can leave dentin vulnerable to hot and cold temperatures, which can trigger a pain response.



Sensitive teeth may be caused by:

- Poor brushing habits. Brushing too hard or using a hard-bristled toothbrush can wear away enamel and expose dentin. Alternatively, not brushing your teeth can lead to cavities.
- Gum disease. Inflamed, receding, and sore gum tissue causes gum movement and tooth sensitivity.
- Smoking. Over time, tobacco use can wear down enamel and gum tissue, making teeth sensitive and leaving their roots exposed.
- Cracked teeth. Broken teeth can house bacteria from plaque, causing inflammation.
- **Grinding your teeth.** Grinding and clenching your teeth may erode enamel over time.
- Teeth whitening products. These products are notorious for causing teeth to be sensitive because they bleach your teeth's enamel and reach below to the dentin.

- Your diet. Regularly eating foods that are highly acidic, like citrus fruits and tomatoes, can cause enamel to slowly wear away.
- Recent dental procedures. It's common for teeth to be sensitive after getting a filling or a cleaning. Thankfully, this tooth sensitivity should be temporary.

How Do You Help Sensitive Teeth?

It's always important to talk to your dentist right away if you're experiencing tooth sensitivity, but here are some tips to help:

- Use a soft-bristled toothbrush.
- Use a desensitizing toothpaste.
- Use a fluoride mouthwash.

Learn more about preventive dental services and other covered services on the TDP website at www.uccitdp.com. You can also refer to the TRICARE Dental Program Handbook by visiting our website and selecting Forms and Materials. *





What Your Gums Say About Your Health

It's said that the eyes are the window to your soul. But did you know that the gums can be the window into your oral health? Your gums do the work of supporting your teeth, and how your gums look is a clue to how healthy your mouth is.

What Does the Color of **Your Gums Say About Your Oral Health?**

Pink—A light to dark pink color signals your gums are well taken care of and healthy.

Red—This color generally indicates that there is some inflammation or infection in the gums.

Yellow— This color may indicate that you may have gingivitis, which is an infection of the gums.

White—A white film over your gums can indicate a fungal infection.

What Are Other Signs of **Unhealthy Gums?**

The color of your gums isn't the only way to see the state of your oral health. Here are other symptoms that may accompany unhealthy gums:

- Gums that bleed easily
- Gums that are swollen and tender
- Gums that pull away from the teeth
- Loosening teeth, or if your bite changes in any way

What Can You Do To **Prevent Gum Disease** From Worsening?

Gum disease is an infection of the gum tissue. This infection is caused by plaque, the sticky, white film of bacteria that forms on our teeth. Gum disease, like gingivitis, can be worsened by a poor oral health routine. Your gums can also

be affected by certain lifestyle choices like an unhealthy diet and smoking or chewing tobacco.

You can prevent gum disease—or stop it from worsening—by brushing twice a day, flossing once daily, and seeing your dentist regularly.

TDP Benefit

TRICARE Dental Program covers two routine exams and routine teeth cleanings in a consecutive 12-month period. You can also stay up to date on healthy habits throughout the year by visiting www.uccitdp.com. ★



ISSUE 4 | 2023 PAGE 5

Can Depression Affect Oral Health?

Depression is a serious health issue that affects a person's emotional, physical, and social well-being. According to the Centers for Disease Control and Prevention, nearly 20% of adults in the United States have been diagnosed with depression. One symptom of depression is loss of energy and motivation. This may mean that tasks like brushing your teeth or going to the dentist can feel impossible or even pointless. As a result, some people with depression may see a decline in their oral health.

How Does Depression Affect Oral Health?

Depression can cause people to neglect their oral health because they aren't able to motivate themselves to complete daily tasks like brushing their teeth or flossing. Depression can also cause people to seek out unhealthy habits that affect their oral health.

Some examples of behaviors and symptoms that may affect the oral health of someone with depression are:

- Neglecting their oral health.

 People with depression may avoid taking care of their teeth. This neglect can cause gum disease, tooth decay, and tooth loss.
- Eating or drinking sugary or carb-heavy foods. These types of food are major causes of cavities in teeth.
- Smoking, drinking alcohol, or using other drugs.

- **Dental phobia.** Many people with depression become anxious about the decline of their oral hygiene and are afraid to go to their regular dental appointments for routine cleanings.
- Dry mouth from anti-depressant medication. Dryness can increase cavity-causing bacteria in your mouth. Make sure you drink plenty of water to prevent this condition from affecting your teeth.

How Does Poor Oral Hygiene Affect Self-Esteem?

When someone neglects their oral health, it can lead to tooth decay and tooth loss. A decline in the teeth's appearance may cause emotional pain due to feelings of shame. Neglecting oral hygiene may make a person who already suffers from depression feel even worse. This could contribute to feelings of low self-esteem and a desire to isolate from others.

What Can You Do To Manage Your Oral Health if You Have Depression?

1. Find a supportive dentist and keep all dental appointments. Be honest about your depression and let your dentist know if it's affecting your ability to care for your teeth. Your dentist may have suggestions for you on how to keep on top of your oral health care routine.

- 2. Try to eat fruits and vegetables, and drink fluoridated water.

 Foods that are heavy with carbs and sugars are bad for your teeth and may make keeping your mouth healthy much harder. Additionally, the fluoride in fluoridated water helps protect the outside surface of your teeth, called the enamel, which can prevent cavities from forming.
- 3. Brush twice a day with a fluoride toothpaste, rinse with a fluoride mouthwash, and floss once a day. It may be helpful to keep dental supplies in a few different places in your home. This way, your dental supplies will be easy to access, and you'll have multiple visual reminders to take care of your oral health.

Remember, depression isn't something you can simply snap yourself out of. It's a serious medical issue. Seek care and support from medical professionals, including dentists, and try to make daily tasks for taking care of your oral health as easy as possible. *





How To Pay Your TRICARE Dental Program Premiums Online

Most TRICARE Dental Program (TDP) enrollees have their monthly premiums paid through a sponsor payroll deduction. You can find this deduction on the sponsor's monthly military Leave and Earnings Statement. These TDP enrollees don't need to take any action to pay monthly TDP premiums.

If you're a "direct bill" TDP enrollee who pays your monthly premium after receiving an email or paper monthly invoice, you can manage your TDP payments online.

Follow These Steps To Make Your Payment Online:

- 1. Visit the TDP website at www.uccitdp.com.
- 2. Log on to your *My Account* using your DS Logon. If you don't yet have a DS Logon, you'll be able to create one on this page.
- 3. Click the "Billing" tab from the menu.
- 4. Click the blue "Pay My Bill" button.
- 5. Click "Pay Now" on the upper righthand corner of the page.
- 6. Choose a credit or debit card you have on file.
- 7. Finally, select the blue "Pay Invoice" button to complete your secure transaction.

Do you want to set up automatic payments? Follow these steps to enroll in automatic billing:

- 1. Visit the TDP website at www.uccitdp.com.
- 2. Log in to your *My Accoun*t using your DS Logon. If you don't yet have a DS Logon, you'll be able to create one on this page.
- 3. Click the "Billing" tab from the menu.
- 4. Click the blue "Pay My Bill" button.
- 5. Click the "Add Payment Method" and fill out all of the required fields. Then click "Add payment" method and then "Back to Main Menu."
- 6. Click "Add Recurring Payment Method."
- 7. Choose when you want payments to be withdrawn from your account and when you want automatic payments to begin.
- 8. Choose any credit or debit card on file you would like to use for automatic payments.
- 9. Check the box once you understand the terms and conditions.
- 10. Finally, choose the blue "Set Recurring" box. ★

ISSUE 4 | 2023 PAGE 7





HEALTH MATTERS

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

Presorted Standard U.S. Postage **PAID**

TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

CHECK THIS OUT...

How To Pay Your TRICARE Dental Program Premiums Online

If you're a "direct bill" TDP enrollee who pays your monthly premium after receiving an email or paper monthly invoice, learn more about how you can manage your payments online.

See page 7.



TRICARE Dental Program Premiums Changed on May 1

The table below outlines the TRICARE Dental Program premium rates, which began on May 1, 2023. Premiums vary based on sponsor and member status. Check out the TRICARE Costs and Fees Fact Sheet at www.tricare.mil/publications to learn more about premiums and other costs. ★

TRICARE Dental Program Monthly Premiums

May 1, 2023 to April 30, 2024

SPONSOR STATUS	SPONSOR-ONLY PREMIUM	SINGLE PREMIUM	FAMILY PREMIUM	SPONSOR-AND- FAMILY PREMIUM
Active Duty	N/A	\$12.36	\$32.13	N/A
Selected Reserve	\$12.36	\$30.89	\$80.33	\$92.69
Individual Ready Reserve	\$30.89	\$30.89	\$80.33	\$111.22
Survivors*	N/A	Premiums are 100% Government Paid	Premiums are 100% Government Paid	N/A

*The TDP Survivor Benefit replaces the regular TDP when a sponsor dies. It provides the exact same benefit coverage as the TDP for surviving military families. However, TDP premiums are paid at 100% for these survivors.

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

https://milconnect.dmdc.osd.mil