



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

## Finding a Dentist That's Right for You



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

A dentist is far more than just the person who cleans your teeth. They're our partners in our oral health. Routine dental checkups and treatment by a dentist can keep your teeth, mouth, and gums healthy, and prevent dental diseases. The dentist is also a trusted advisor if you have problems with your oral health. This makes choosing the right dentist a top priority.

But how can you find the dentist that's right for you? Here are some helpful tips to help you find the perfect partner for your oral health.

- 1. Consider all the details.** What are you really looking for in a dentist? Before you start your search, there are several variables to consider. Is the office easy to get to from your home or job? Do they have office hours that suit your schedule? Keep these questions in mind when you make your search.
- 2. Make a list of dentists in your area.** As a TRICARE Dental Program (TDP) enrollee, you can visit any dentist. However, you can reduce out-of-pocket costs by visiting a TDP network dentist (CONUS) or TRICARE Overseas Preferred Dentist (OCONUS). You can find these dentists with the *Find a Dentist* tool at [www.uccitdp.com/find-a-dentist](http://www.uccitdp.com/find-a-dentist). You can also call TDP customer service at 1-844-653-4061 (CONUS) or 1-844-653-4060 (OCONUS) if you need assistance with translation services, finding a dentist, or making an appointment.
- 3. Get referrals.** Ask your family, friends, colleagues, and other health care providers what dentist they recommend. Crosscheck their recommendations with your list of network dentists.

The American Dental Association recommends regular dental visits. When you find a dentist, remember that TDP covers two routine exams (or a third routine exam if provided by a different office) in a consecutive 12-month period. For more specifics about your TDP coverage or oral health, visit [www.uccitdp.com](http://www.uccitdp.com).

Thank you,  
Col. Linda Coates



ISSUE 4 | 2021

### ISSUE HIGHLIGHTS

#### Stress Can Impact Your Oral Health

While stress has been linked to increased health problems, it also has a major impact on oral health.

See page 2.

#### The TDP Moves With You

Your dental benefit goes with you, whether moving to a new duty location or traveling on leave.

See page 4.

#### The TDP Can Help Fight Child's Tooth Decay

Your child's dental health is very important. The TDP benefit includes a range of preventive care for children.

See page 7.

# Stress Can Impact Your Oral Health

It's been a rough year-and-a-half in terms of pandemic-related stress. Stress can cause head, neck, and stomach pains, as well as anxiety. Did you know it can impact your oral health, too? Anxiety can distract you from brushing and flossing, which is essential to your oral and overall health. It can even lead to clenching and grinding of teeth, which can damage them. But if you can maintain your oral health and take an active role in reducing your stress, you can combat:

## Bruxism

Bruxism is clenching or grinding of your teeth. It's a common response to tension or anxiety, and it can lead to jaw or tooth pain. The good news is that occlusal mouth guards, which treat bruxism, are covered for TRICARE Dental Program (TDP) enrollees age 13 or older. The guard must be used to treat this condition or address a diagnosis other than temporomandibular joint dysfunction (TMD), which isn't covered by the TDP. Occlusal guards are limited to one per consecutive 12-month period.

## Gum Disease

Inflamed gum tissue is caused by the bacteria in plaque, but stress can contribute to it, according to the National Institutes for Health. Stress weakens the immune system, making it easier for gum disease to take hold. Signs include red, swollen, sore, and bleeding

gums. Gum disease can cause tooth loss, so it's important to seek treatment for gum disease, which is covered by the TDP.

## Cavities

When we're stressed, we tend to eat unhealthy foods, such as candy and cookies, to boost our moods. But the high sugar levels in these goodies feed the acid-producing bacteria in the mouth. That eats away at teeth to cause cavities. Cavities can lead to toothaches, tooth loss, or even abscesses. The TDP covers fillings to treat cavities.

## Canker Sores

Stress also can trigger canker sores. These can form on oral soft tissues, including the insides of the cheeks, the gums, and under the tongue.

## Oral Cancer

Stress can sometimes cause us to choose unhealthy coping mechanisms, such as smoking and drinking alcohol, which increase the risk of oral cancer, according to the American Cancer Society. Alcohol and tobacco use are the biggest risk factors for oral cancer. Sores that don't heal, lumps on the oral tissues, or even a sore throat can be signs of oral cancer.

The American Dental Association (ADA) offers resources on stress and oral health, recommending that you:



- Take work breaks during the day
- Find ways to relax, like yoga or meditation
- Eat a well-balanced diet
- Limit alcohol, caffeine, and tobacco use
- Exercise regularly
- Develop a routine
- Get enough sleep
- Write down your goals and priorities
- Talk to a counselor

Visit the ADA's website at [www.ada.org](http://www.ada.org) and search "stress" for more information about the connections between stress and oral health. To view your TDP benefits and coverage, visit [www.uccitdp.com](http://www.uccitdp.com). ★



## COVID-19 Treatment and Your Oral Health

You or your loved ones may be experiencing the lingering symptoms of dry mouth and other oral conditions after being treated or hospitalized for COVID-19.

Dry mouth symptoms range from mild discomfort to significant oral disease that can compromise normal salivary flow, affecting taste, chewing, and tooth sensitivity, and lead to oral infections, according to the American Dental Association.

Pandemic-related hospitalizations have resulted in almost 84% of patients showing oral side effects three months later, according to the *Journal of Dental Research*. Ongoing studies will clarify the connections between COVID-19 and oral disorders. But it's known that COVID-19 can inflame salivary glands, while intubation and some medications used to fight the disease can result in dry mouth.

Saliva helps keep your mouth healthy because it aids in neutralizing harmful acids, kills germs, and lubricates your mouth to help you chew and digest food. Here are a few ways you can keep it flowing, and fight dry mouth:

- Sip water with meals to help chew and swallow food.
- Chew sugar-free gum or suck on sugar-free hard candies to stimulate saliva.
- Limit caffeine, tobacco, alcohol, and sugary drinks.
- Maintain your oral care between dental visits by brushing twice a day with a soft-bristled brush and flossing at least once.

Your dentist can help identify and treat oral health problems early, so keep those preventive care appointments. TRICARE Dental Program (TDP) enrollees are covered for two routine dental exams, two routine dental cleanings, and two topical fluoride treatments in a consecutive 12-month period. For more about TDP benefits, visit [www.uccitdp.com](http://www.uccitdp.com). Additional COVID-19 information is available on the TRICARE website at [www.tricare.mil/coronavirus](http://www.tricare.mil/coronavirus). ★





# The TDP Moves With You

When making plans to travel or move, know that your dental benefit goes with you. TRICARE Dental Program (TDP) beneficiaries are covered worldwide, whether moving to a new duty location or traveling on leave.

## Moving

When moving, your dental benefit transfers. You don't have to fill out a new enrollment application, as your coverage remains in place. But you do need 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, fax, mail, or in person at the nearest ID Card Office. Learn more at [www.tricare.mil/deers](http://www.tricare.mil/deers).

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 permanent change of station.

After you move, you should find a new TDP network dentist near you. Go to [www.uccitdp.com](http://www.uccitdp.com) and click on "Find a Dentist" to find a dentist in the continental United States (CONUS) or outside the continental United States (OCONUS). You can also call United Concordia customer service for help finding a TDP dentist. Non-network dentists may cost you more, as you're responsible for the cost difference, if any, between the United Concordia allowance and the dentist's charge.



If you relocate within the OCONUS service area, you have the option to end your TDP enrollment. However, you must disenroll from TDP within 90 calendar days of your move. Go to the *TRICARE Dental Program Handbook* at [www.uccitdp.com](http://www.uccitdp.com) for more information.

## Traveling CONUS Service Area

When you live in and travel within the CONUS service area, you can visit any licensed, authorized dentist for covered care. However, you may save time and money if you visit a dentist in the TDP network. To locate a TDP network dentist, go to [www.uccitdp.com](http://www.uccitdp.com) and select "Find a Dentist."

When you live in the CONUS service area and travel to the OCONUS service area, you're also covered. If you seek covered dental care, you'll pay cost-shares, and United Concordia will

handle your claims as though you were visiting an out-of-network dentist.

## Traveling OCONUS Service Area

When you live in the OCONUS service area and travel to the CONUS service area, you'll pay CONUS cost-shares and follow CONUS payment rules. This is regardless of your command sponsorship status.

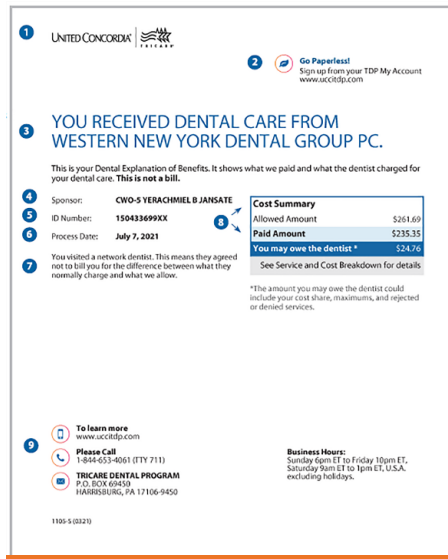
When you live in the OCONUS service area, you're covered when you travel throughout the OCONUS service area or move to a new OCONUS location. If you're command-sponsored, you'll have reduced cost-shares and claim payment rules.


Check out the *TRICARE Dental Program Handbook* to learn more about moving and traveling with the TDP. The handbook is available at the TDP's *Forms & Materials* page at [www.uccitdp.com](http://www.uccitdp.com). ★


# Your New Dental Explanation of Benefits

The next time you receive a Dental Explanation of Benefits (DEOB) after getting care under the TRICARE Dental Program (TDP), it will look a little different. It has been redesigned to help you easily understand what services you received, what was covered or what may not have been covered.

Need some help understanding your DEOB? These annotated pages will guide you through the document.



**1** UNITED CONCORDIA 

**2**  **Go Paperless!**  
Sign up from your TDP My Account  
[www.uscdp.com](http://www.uscdp.com)

**3** **YOU RECEIVED DENTAL CARE FROM WESTERN NEW YORK DENTAL GROUP PC.**  
This is your Dental Explanation of Benefits. It shows what we paid and what the dentist charged for your dental care. **This is not a bill.**

**4** Sponsor: **CWO-5 YERACHMIEL B JANSATE**

**5** ID Number: **150433699XX**

**6** Process Date: **July 7, 2021**

**7** You visited a network dentist. This means they agreed not to bill you for the difference between what they normally charge and what we allow.

**8** **Cost Summary**  
Allowed Amount: \$261.69  
Paid Amount: \$235.35  
You may owe the dentist\*: \$24.76  
\*The amount you may owe the dentist could include your cost share, maximums, and rejected or denied services.

**9** **To learn more**  
[www.uscdp.com](http://www.uscdp.com)

**10** **Please Call**  
1-844-633-4061 (TTY 711)

**TRICARE DENTAL PROGRAM**  
P.O. BOX 69450  
HARRISBURG, PA 17106-9450

**Business Hours:**  
Sunday 6pm ET to Friday 10pm ET,  
Saturday 9am ET to 1pm ET, USA,  
excluding holidays.

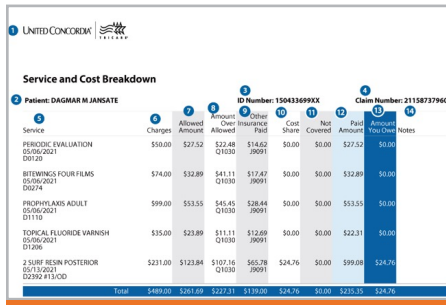
1105-5 (02/21)


Sample DEOB (page 1)

## A guide to understanding the DEOB's first page

1. Dental insurance carrier
2. Reminder to go paperless
3. Name of the dentist providing
4. Name of person whose name is on the dental insurance
5. Member patient's ID number
6. Date the DEOB was processed

7. Notice if dentist is in or out of network
8. Summary of costs, including what the patient may owe the dentist
9. Insurance program contact information



**1** UNITED CONCORDIA 

**2** Patient: **DAGMAR M JANSATE**

**3** ID Number: **150433699XX**

**4** Claim Number: **21100737960**

**Service and Cost Breakdown**

Service	Charge	Allowed Amount	Insurance Paid	Cost Share	Net Amount	Paid Amount	Notes
PERIODIC EVALUATION (05/00/2021 02120)	\$10.00	\$27.52	\$22.48 (01030)	\$1.62 (J0901)	\$0.00	\$27.52	
BITEWINGS FOUR FILMS (05/00/2021 02024)	\$14.00	\$32.89	\$41.11 (01030)	\$17.47 (J0901)	\$0.00	\$32.89	
PROPHYLAXIS ADULT (05/00/2021 01110)	\$99.00	\$53.55	\$45.45 (01030)	\$28.44 (J0901)	\$0.00	\$53.55	
TOPICAL FLUORIDE VARNISH (05/00/2021 01206)	\$35.00	\$23.89	\$11.11 (01030)	\$12.89 (J0901)	\$0.00	\$22.31	
2 SURF RESIN POSTERIOR (05/10/2021 02190 P15-00)	\$231.00	\$123.84	\$107.16 (01030)	\$65.78 (J0901)	\$24.76	\$99.08	
<b>TOTAL</b>	<b>\$489.00</b>	<b>\$261.69</b>	<b>\$227.21</b>	<b>\$139.40</b>	<b>\$24.76</b>	<b>\$0.00</b>	<b>\$235.35</b>

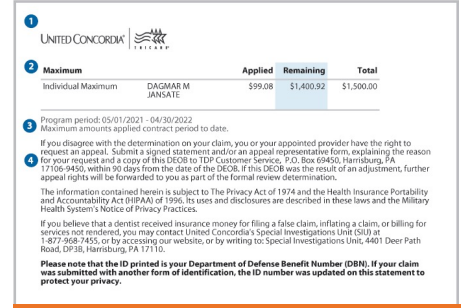
Sample DEOB (page 2)


(Disclaimer: For illustrative purposes only. Charges and amounts don't reflect actual TDP costs.)

## A guide to understanding the DEOB's second page

1. Dental insurance carrier
2. Name of patient receiving dental services
3. Patient's ID number
4. Claim number associated with this DEOB
5. Dental service description, date of service and procedure code
6. Amount your dentist charged for the services
7. Amount United Concordia allows for the service
8. Amount of dentist charges that are over the allowed amount. Note that TDP network dentists have agreed to accept United Concordia's allowance

- for covered services. TDP enrollees are responsible for applicable cost-shares, if any.
9. Amount of bill that has been paid by another insurance carrier, if any
10. Amount of dental service that the patient is responsible for paying and must pay after the services have been provided
11. Amount of dental services not covered by insurance
12. Amount of dental services paid by insurance
13. Amount that's owed by the patient
14. Any notes about your dental services



**1** UNITED CONCORDIA 

**2** **Maximum**

Maximum	Applied	Remaining	Total
Individual Maximum	DAGMAR M JANSATE	\$99.08	\$1,400.92
			\$1,500.00

**3** Program period: 05/01/2021 - 04/30/2022  
Maximum amounts applied contract period to date.

**4** If you disagree with the determination on your claim, you or your appointed provider have the right to request an appeal. Submit a signed statement and/or an appeal representative form explaining the reason for your request and a copy of this DEOB to TDP Customer Service, P.O. Box 69450, Harrisburg, PA 17106-9450, within 90 days from the date of the DEOB. If this DEOB was the result of an adjustment, further appeal rights will be forwarded to you as part of the formal review determination.

The information contained herein is subject to The Privacy Act of 1974 and the Health Insurance Portability and Accountability Act (HIPAA) of 1996. Its uses and disclosures are described in these laws and the Military Health System's Notice of Privacy Practices.

If you believe that a dentist received insurance money for filing a false claim, inflating a claim, or billing for services not rendered, you may contact United Concordia's Special Investigations Unit (SIU) at 1-877-968-7455, or by accessing our website, or by writing to: Special Investigations Unit, 4401 Deer Path Road, DPB, Harrisburg, PA 17110.

Please note that the ID printed is your Department of Defense Benefit Number (DBN). If your claim was submitted with another form of identification, the ID number was updated on this statement to protect your privacy.

Sample DEOB (page 3)

## A guide to understanding the DEOB's third page

1. Dental insurance carrier
2. Overview of plan features
3. Plan period dates and group number
4. Appeals information ★

# Orthodontic Care With the TDP

Addressing orthodontic needs as soon as possible can prevent serious dental problems in the future. According to the American Dental Association, abnormal bites usually become noticeable between the ages of 6 and 12 and orthodontic treatment often begins between the ages of 8 and 14.

The TRICARE Dental Program (TDP) covers orthodontic services such as casts, braces, and retainers. The following beneficiaries are eligible to receive orthodontic services under TDP:

- 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 meeting conditions related to school enrollment

Coverage for orthodontic care is effective until the last day of the month in which you or your child reaches the applicable age limit, regardless of whether the treatment is completed. If you reach the age limit for orthodontic care coverage during your treatment, you'll be reimbursed for only the months in which you were covered. You're responsible for any costs for treatment received after you reached the age limit.

TDP enrollees have an orthodontic lifetime maximum of \$1,750. Once your orthodontic lifetime maximum is met, you're responsible for any additional orthodontic charges or services.

Coverage, including applicable cost-shares, differs between the continental United States (CONUS) and outside the continental United States (OCONUS) service areas.

## CONUS Orthodontic Treatment

Before starting your orthodontic treatment, ask your orthodontist to provide a predetermination estimate. The predetermination lets you and your orthodontist know what and how much is covered. After your orthodontist submits an orthodontic treatment plan, you and your dentist will get a notice of the treatment plan's payment schedule from United Concordia.

For orthodontic services in the CONUS service area, the TDP pays 50% of the allowable charge for orthodontic care. You're responsible for the other half, until you reach the orthodontic lifetime maximum (\$1,750). Once United Concordia has paid the \$1,750 lifetime maximum for your orthodontics, you're responsible for any costs over that amount.

## OCONUS Orthodontic Treatment

The TDP offers orthodontic coverage in the OCONUS service area. You must first get a *Non-Availability and Referral Form* (NARF) completed by your overseas dental treatment facility in order to receive an initial diagnostic appointment from an overseas civilian dentist. You can download the NARF at [www.uccitdp.com](http://www.uccitdp.com) under the "Forms & Materials" tab.

In the OCONUS service area, you can get care from any licensed and authorized dentist. However, it's beneficial to use a TRICARE Overseas Preferred Dentist (TOPD) if available in your area. TOPDs won't ask you to pay for the entire cost of covered services up front, only your applicable cost-share, if any. TOPDs will also file claims for you. To find a TOPD, go to [www.uccitdp.com](http://www.uccitdp.com) and select the "Find a Dentist" icon on the home page. To learn more about orthodontic services and costs, see the online *TRICARE Dental Program Handbook* at [www.uccitdp.com](http://www.uccitdp.com). ★

### CHECK BEFORE BEGINNING TREATMENT

If you're in the National Guard and Reserve, you should check with your unit commander before getting orthodontic treatment to make sure you're compliant with service policies. The presence of orthodontic appliances may affect dental readiness, making you ineligible for certain assignments. If you must remove the orthodontic appliance, please note that the TDP doesn't cover the removal charges and you'll be responsible for this cost.





## The TDP Can Help Fight Child's Tooth Decay

Children can experience some of the same oral health problems as you do, which is why their dental care should begin when they're young.

The Centers for Disease Control and Prevention reports that more than half of children (52%) in the U.S. have had tooth decay (a cavity) in their primary (baby) teeth by age 8. This decay can cause pain and other issues that could affect a child's ability to eat, speak, play, or learn. If you're a parent who's wondering if there's anything you can do to protect your child's teeth, the answer is yes. It starts with taking advantage of your TRICARE Dental Program (TDP) coverage.

The TDP benefit has a range of preventive care for children. This includes coverage for two routine examinations (and a third routine examination if provided by a different office) in a consecutive 12-month period and two routine dental cleanings over the same period for each TDP enrollee. The TDP also covers:

- Two topical fluoride treatments for each enrollee in a consecutive 12-month period
- Space maintainers for children under the age 19
- Sealants for permanent molars of members through age 18
- Restorative services, including dental fillings and crowns. Dentists use restoratives to repair broken or cracked teeth, and to treat cavities.
- Major dental services. If your child needs braces or a major dental procedure, like oral surgery, the TDP has coverage for that as well.

Keep in mind that some dental services have cost-shares and limitations, which may count toward each enrollee's \$1,500 TDP annual maximum benefit, or \$1,750 lifetime maximum for orthodontic care. Visit the "Benefits" section of the TDP website at [www.uccitdp.com](http://www.uccitdp.com), or log in to your TDP *My Account* where you can also view TDP benefits, in addition to your specific annual maximum and lifetime orthodontic usage.

### Don't Forget About Dental Care at Home

Visits to the dentist are important to maintain your oral health, but you should do your part at home, too. That means making sure your children brush their teeth.

The American Dental Association (ADA) recommends brushing twice per day and flossing once per day. Brushing and flossing is a good routine to establish with your child. It's something fun you can do together. Just make sure you keep an eye on them, especially if you have small children. If you need help in learning more about these two aspects of oral care, see the brushing and flossing videos on the TDP website ([www.uccitdp.com](http://www.uccitdp.com)).

A healthy diet benefits children's mouth and teeth, too. Limit sweets and eat healthy foods, like fruits and vegetable. Learn more about good foods for dental health at the ADA's website, [www.ada.org](http://www.ada.org). ★



# HEALTH MATTERS

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

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

## CHECK THIS OUT...

### Your New Dental Explanation of Benefits

The next time you receive a Dental Explanation of Benefits (DEOB) after getting care under the TDP, it will look a little different. It has been redesigned to help you easily understand what services you received and what was covered.

See page 5.

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

## TDP Automatic Enrollment for Children at Age 1

The American Dental Association recommends that children have their first dental visit by age 1, or when the first tooth appears. For this reason, children are automatically enrolled at age 1 in the TRICARE Dental Program (TDP) existing plans. You can also take action to enroll your child prior to age 1 if you would like.

If you currently have a TDP family plan (two or more enrollees), there is no change to the monthly premium when your child is automatically enrolled in the TDP at age 1. If you currently have a TDP single plan (one enrollee), it becomes a family plan (changing to a family plan monthly premium) when a child is automatically enrolled at age 1.

You can enroll eligible family members, view your premiums, and learn about benefits on the TDP website at [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>