



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is In ...

Kick-Start the School Year with Cavity-Free Teeth



ISSUE 3 | 2021

ISSUE HIGHLIGHTS

Is My Adult Child in Their 20s Eligible for the TRICARE Dental Program?

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

It's hard to believe that summer's coming to an end. If you're a parent, it's time to get your child ready to head back to school. That means adding school supplies, like backpacks, notebooks, and pencils to your checklist. What else should you add? A trip to the dentist. Back-to-school check-ups help your child start the school year off right.

According to the American Dental Association (ADA), children miss more than 51 million hours of school each year due to cavities and other dental health issues. That's a lot of valuable learning time missed. But you can help prevent this by taking your child to the dentist every six months or twice per year. Regular dental appointments allow the dentist to:

- **Assess your child's overall dental health.** Regular visits help prevent, detect, or treat oral health issues, like gum disease or tooth decay, before they become more serious.
- **Clean your child's teeth.** Dental cleanings remove plaque and other harmful bacteria.
- **Perform X-rays.** These help the dentist see how your child's teeth are developing and make sure the tooth roots are healthy and free from decay.
- **Check your child's mouthguard.** Does your child play sports? If so, you can bring his or her mouthguard to the appointment and have the dentist check it for wear, tear, and fit.
- **Apply sealants.** Sealants are coatings dentists use to protect your child's teeth from cavities. The TRICARE Dental Program fully covers sealants for permanent molars through age 18.

As you schedule a dental appointment, don't forget about the oral hygiene essentials at home. Brush twice per day, floss regularly, and eat a nutritious diet. These habits can help your child start the school year with a healthy smile.

For more oral health tips for kids, visit the ADA's website www.mouthhealthy.org. To find a pediatric dentist in your area, visit www.uccitdp.com.

Thank you,

Col. Linda Coates

An Important Note About TRICARE Program Information: At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. For the most recent information, contact the TRICARE Dental Program contractor.



Is My Adult Child in Their 20s Eligible for the TRICARE Dental Program?

Seeing the dentist doesn't just apply to school-age children. It's also important for your adult son or daughter who's getting ready to start college classes this fall. That's why the TRICARE Dental Program (TDP) has a benefit for adult children in their early 20s.

"Adult children of a TRICARE sponsor will typically lose their TDP coverage after they turn 21," said Doug Elsesser, program analyst with the Defense Health Agency's TRICARE Dental Program. "However, those adult children age 21 and older who are attending college remain eligible for TDP coverage until the last day of the month in which they turn age 23, or when their education ends. Whichever comes first."

To remain eligible for TDP benefits after age 21, your adult child must be:

- Unmarried
- Enrolled full-time at an approved institution of higher learning
- Receiving at least 50% of financial support from their sponsor

Those with certain health conditions also remain eligible for TDP coverage. As outlined in the *TRICARE Dental Program Handbook*, unmarried children who have a disabling illness or injury that occurred before their 21st birthday remain eligible for TDP benefits until age 23. The same is true for adults who experience an illness or injury between ages 21 and 23 while attending an approved institution of higher learning. Those who don't meet the conditions listed above will lose coverage on the last day of the month in which they turn age 21.

Remember, age isn't the only thing that affects TDP coverage. Certain enrollees lose eligibility after marriage or when their sponsor retires from active duty. You can learn more about these scenarios and others by downloading the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. ★



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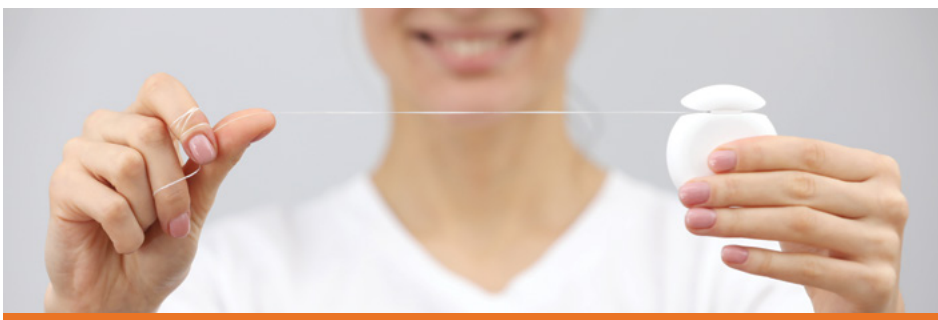
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Flossing Your Teeth the Right Way

Brushing and flossing go hand in hand. Together, they keep your mouth clean by removing plaque and help prevent gum disease and cavities. But flossing is especially important because it reaches the areas between your gums and teeth that your toothbrush can't. If you're looking for flossing techniques, the American Dental Association has a step-by-step guide to help you:

- Step 1: Break off about 18 inches of floss and wind most of it around one of your middle fingers. Wind the remaining floss around the same finger of the opposite hand. This finger will take up the floss as it becomes dirty.
- Step 2: Hold the floss tightly between your thumbs and forefingers.
- Step 3: Guide the floss between your teeth using a gentle rubbing motion. Never snap the floss into your gums.
- Step 4: When the floss reaches your gum line, curve it into a C shape against one tooth. Gently slide it into the space between your gum and tooth.
- Step 5: Hold the floss tightly against your tooth. Gently rub the side of your tooth, moving the floss away from your gum with up and down motions. Repeat this method on the rest of your teeth. Once you're done, throw the floss away. A used piece of floss isn't as effective and could leave bacteria in your mouth.

Want to learn more about flossing? Visit the Dental Health Center at www.uccitdp.com to watch a flossing tutorial video. ★



Grab Your Favorite Headphones

Have you heard the news? TRICARE has a new podcast called “Get to Know TRICARE” to help you learn more about your health and dental benefits. If you missed the episode, “Keeping Your Mouth Healthy,” make sure you check it out. It's an interview with COL Christensen Hsu, former chief of the TRICARE Dental Program Section at the Defense Health Agency, about oral health tips and your TRICARE Dental Program benefits.

What else does the podcast cover? You can find episodes on a wide range of topics, including COVID-19 vaccines, finding a doctor, and why quitting tobacco is good for both oral and overall health. So, tune in and subscribe to our content on Apple Podcasts or Spotify. And use the hashtag #TRICAREpodcast to join the conversation on social media. For more on “Get to Know TRICARE,” go to <https://newsroom.tricare.mil/podcast>. ★

Knowing What's What: Comparing TDP Covered Services

From routine dental cleanings to oral surgery, the TRICARE Dental Program (TDP) gives you access to a wide range of covered dental services. These services are placed into categories, and it's important to know the differences between them so you're aware of when and how much you need to pay for care.

"Some of the main TDP covered services include diagnostic, preventive, and orthodontic care," said Doug Elsesser, program analyst with the Defense Health Agency's TRICARE Dental Program. "Who you are, where you live, and the type of service you need determines your cost-share."

A cost-share is a percentage of the total cost of a covered dental service that you pay. You won't have to pay more than your cost-share when you see a network dentist. Here's a look at some of the different types of TDP covered services.

Preventive Care

Preventive dental care is used to protect your gums and teeth from decay and infection. The TDP covers two routine dental cleanings in a consecutive 12-month period for each enrollee. And it covers a third dental cleaning for pregnant enrollees. You'll find many other routine services in this category, such as:

- Fluoride treatments
- Space maintainers (fully covered for children under the age 19)
- Space maintainer care

- Sealants (fully covered for permanent molars through age 18)

There's no cost-share for preventive dental care. That means you won't have to pay anything out of pocket.

Diagnostic Care

Diagnostic dental care involves exams to monitor you for oral health issues. The TDP covers two exams in a consecutive 12-month period by the same provider and an additional exam by a different provider. This category also covers annual X-rays and one periodontal evaluation in a consecutive 12-month period per office. There's no cost-share for diagnostic services from your regular dentist. If you receive a diagnostic consultation by an additional dentist or visit a dental office after regular hours, there may be a cost-share of 20%.

Basic Restorative

Dentists use restoratives to repair broken or cracked teeth, and to protect against cavities. These services include:

- Fillings
- Resin-based composite crowns
- Prefabricated crowns

To see limitations and learn more details, download the *TRICARE Dental Program Handbook* at www.tricare.mil/publications. Keep in mind, there's no restorative cost-share for command-sponsored enrollees in the OCONUS

service area. All others enrollees have a cost-share of 20%.

Orthodontics

This category includes braces, retainers, and other orthodontic services for eligible TDP enrollees. Those eligible include:

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

Remember, if you see a non-network dentist for any of the above services, you may pay more out of pocket and need to file a claim for reimbursement. See page 6 of this newsletter for more information. Some dental care counts towards your TDP maximum benefit, which is the limit on how much the TDP will pay per person.

For a complete list of covered services or to see TDP maximums, visit the "What's Covered" section of the TDP website at www.uccitdp.com. ★

Here's How You Can Avoid Surprise Dental Costs

Nobody likes surprise costs when it's time to pay a bill. So, it's important to know what is and isn't part of your coverage before you get care. To help you with this, the TRICARE Dental Program (TDP) includes a list of services in the *TRICARE Dental Program Handbook* that aren't covered. Some of these include:

- Anything not listed as covered
- Cosmetic services (such as tooth bonding or gold foil restorations)
- Experimental services
- Duplicate services
- Services you need because you didn't follow your dentist's prescribed treatment plan
- Additional charges from appointments that weren't rescheduled or cancelled on time

As a rule of thumb, the TDP only covers services that are medically necessary and meet accepted dental practices. You must also receive these dental services during the effective dates of your TDP coverage for it to be covered. The "TRICARE Dental Program Benefits and Exclusions" section of the handbook lists what is and isn't covered by the TDP. Make sure you give it a read at www.tricare.mil/publications. ★



Download the *TRICARE Dental Program Handbook* at www.tricare.mil/publications.



Received PCS Orders? Your TDP Coverage Moves with You

Are you moving away this summer? If so, you aren't alone. Summer is a time of transition for military families with permanent change of station (PCS) orders, which means adjusting to new surroundings and new people.

Whether you're moving to another state or relocating overseas, there are important steps you need to take to ensure a smooth PCS move.

One of them is notifying the TRICARE Dental Program (TDP) contractor, United Concordia Companies, Inc., of your new address and contact information. This will help you continue to get the dental care you need in your new location.

The TDP is available worldwide, which means your dental coverage travels with you wherever you go. Need help finding a dentist? Visit www.uccitdp.com. For more on moving, go to www.tricare.mil/moving. ★

Understanding the Dental Claims Process

Did you know the type of dentist you see determines your out-of-pocket costs? As stated in the *TRICARE Dental Options Fact Sheet* (www.tricare.mil/publications), “When using a network dentist, you won’t have to pay more than your cost-share for covered services.” But when you see a non-network dentist, you may pay more out-of-pocket and need to file a claim after you receive care.

What is a dental claim?

A dental claim is a form that’s submitted to the TRICARE Dental Program (TDP) contractor, United Concordia Companies, Inc. (United Concordia), to request payment for a particular dental service you received. When you visit a network dentist or TRICARE OCONUS Preferred Dentist (TOPD), they’ll handle all of the paperwork and file a claim on your behalf. United Concordia reimburses your dentist directly for covered services. However, when you see a non-network dentist, you may be required to submit your own claim for reimbursement to United Concordia.

How do I file a dental claim?

There are a few ways you can do this. To submit hard copies, go to the TDP website (www.uccitdp.com), download a CONUS or OCONUS dental claim form and mail or fax it to: the address or number listed in the table below.

If you live in the CONUS service area, your claim must indicate who should receive payment. United Concordia will pay a nonparticipating dentist directly only if you designate on the claim form that the dentist should receive the payment.

Do you live in the OCONUS service area? If so, remember that many civilian, overseas dental offices require patients to pay for all dental services at the time they’re provided. When submitting an OCONUS dental claim to United Concordia, be sure to include a dentist’s bill or statement of charges and a *TDP OCONUS Non-Availability Referral Form*, or NARF.

How long do I have to submit my dental claim?

You need to submit your dental claims to United Concordia as soon as possible following the date of service, preferably within 60 days. Any claim filed more than 12 months after the month in which the service was completed will be denied. When filling out your claim form, make sure it isn’t missing any information before you submit. This will ensure your claim isn’t rejected and prevent you from having to resubmit it again later.

Got more questions about dental claims? Be sure to check out the “Frequently Asked Questions” section of the TDP website at www.uccitdp.com. ★

Where to Mail or Fax a TDP Dental Claim Form

CONUS SERVICE AREA	OCONUS SERVICE AREA
United Concordia TRICARE Dental Program P.O. Box 69451 Harrisburg, PA 17106 Fax: 717-635-4565	United Concordia TRICARE Dental Program P.O. Box 69452 Harrisburg, PA 17106 Fax: 844-827-9926 (toll-free) Fax: 717-635-4520 (toll)



TDP Covers Braces. But Does It Cover Aligners?

A common question we get from TRICARE Dental Program (TDP) enrollees is whether clear aligners are covered. The good news is the TDP covers some of the costs of this service as long as it's administered at a dentist's office. The TDP covers 50% of the cost of clear aligners and other orthodontic services up to the lifetime orthodontic maximum of \$1,750.

Now, what exactly are clear aligners?

According to the American Association of Orthodontics, clear aligners are an alternative to traditional braces. Think of them as invisible braces. They're clear, thin, plastic-like trays that orthodontists use to correct teeth that are crooked or crowded. You can put them in and remove them as needed, like when you're eating a meal or brushing or flossing your teeth.

Am I eligible for clear aligners?

Your dentist may recommend orthodontic care, like clear aligners, if he or she believes you need treatment. The TDP covers them the same way it covers braces. Eligible enrollees include:

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

How do I get clear aligners?

When you're ready, make an appointment with an orthodontist. You can find one near you using the "Find a Dentist Tool" at www.uccitdp.com. Once you've met with the orthodontist, you'll need to request a predetermination from United Concordia.

"A predetermination lets you and your orthodontist know how much United Concordia will cover and how much you'll pay for the clear aligners," said Doug Elsesser, program analyst with the Defense Health Agency's TRICARE Dental Program. "Once your orthodontist submits a treatment plan, United Concordia will send you and your orthodontist a notice of the treatment plan payment schedule."

Enrollees who live in the OCONUS service area must have an approved *TDP OCONUS Non-Availability and Referral Form*, or *NARF*, before seeing an orthodontist. You can learn more about how to get care in the "Orthodontic Services" section of the *TRICARE Dental Program Handbook*. To download a copy, go to www.tricare.mil/publications. ★



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CHECK THIS OUT...

TDP Covers Braces. But Does It Cover Aligners?

TDP covers some of the costs of clear aligners as long as it's administered at a dentist's office. See page 7.



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Keep DEERS Updated

Are your family's records in the Defense Enrollment Eligibility Reporting System (DEERS) up-to-date? If not, make sure it's a priority. The TRICARE Dental Program (TDP) uses DEERS to verify eligibility for dental benefits.

All TDP enrollees need to maintain up-to-date DEERS information to get the dental care they need. Sponsors and family members over age 18 can update their contact information and change addresses in DEERS. Only sponsors can add or delete family members.

You can learn more about how and when to update these records by going to www.tricare.mil/deers. ★

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>