

# TRICARE®

## Dental Program



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

The TRICARE Dental Program is a voluntary, premium-based Department of Defense dental program. United Concordia administers the TDP.

You can get TDP coverage if you're:

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

### THE TRICARE DENTAL PROGRAM IS:

- **Cost-effective:** The TDP minimizes your out-of-pocket costs for dental care. Using a TDP network dentist will lower your costs even more. Most TDP beneficiaries get government-supported premiums.
- **Worldwide:** The TDP is available in the continental United States (CONUS). This includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. It's also available outside the continental United States (OCONUS.) You don't have to change your dental plan when you move.
- **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 on and off 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 by seeing a TDP network dentist or a TRICARE OCONUS Preferred Dentist.

### WHO'S ELIGIBLE?

**The TDP covers you if:**

- **You're in the National Guard or Reserve and aren't on active duty.** This includes members of the Individual Ready Reserve and the Selected Reserve of the Ready Reserve.

**OR**

- **You're the family member of a uniformed services sponsor. This means you're:**

- A spouse
- An unmarried child, stepchild, or adopted child (either pre-adopted or finalized), until at least age 21 (or age 23 if the child meets certain criteria related to school enrollment and financial support)

***Note:** Your sponsor must have at least 12 months of military service commitment left for you to get TDP coverage. Qualifying sponsors serve in one of the following: U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Space Force, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service, and the National Oceanic and Atmospheric Administration Comissioned Corps.*



Verifying Eligibility

The TDP uses the Defense Enrollment Eligibility Reporting System to make sure you’re eligible. Errors can cause delays, so always keep information in DEERS up to date for each family member.

Sponsors and family members aged 18 and older can update contact information in DEERS. You can do this in person, online, or by phone, fax, or mail. Only sponsors can add family members. To add a family member, you have to go to a Uniformed Services ID card office. You’ll need to show supporting documents, like a marriage certificate or a birth certificate. For more information, go to [www.tricare.mil/deers](http://www.tricare.mil/deers).

NATIONAL GUARD AND RESERVE MEMBERS AND THEIR FAMILY MEMBERS

Continuous Coverage

The TDP provides uninterrupted coverage to National Guard and Reserve members and their eligible family members, even when the sponsor changes status.

- National Guard and Reserve sponsors who aren’t activated can enroll in the TDP. Sponsors on active duty for 30 days or more aren’t eligible for the TDP; they have 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, and TDP network providers, go to [www.uccitdp.com](http://www.uccitdp.com).

Dental Care as Active Duty Family Members

Sponsors who go on active duty for more than 30 days have active duty dental benefits and can no longer have TDP coverage. However, sponsors’ family members may keep their TDP coverage during this time. When active duty ends, sponsors serving in the National Guard or Reserve can get TDP coverage for themselves and their family members.

National Guard and Reserve Members With Civilian Dental Benefits

If you’re a member of the National Guard or Reserve and you can receive dental coverage through your civilian employer, make sure that the plan provides enough coverage before you enroll. Compare the features, benefits, and orthodontic and annual 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. You and your family members might also benefit from dual coverage through your employer dental plan and the TDP.

COVERAGE

The type of dental service you receive and the sponsor’s pay grade affect your cost-share, which is the amount you pay for dental services. See the table below for details. You may also have to pay other fees if you see a non-network dentist. For more information on benefits, exclusions, and limitations, go to [www.uccitdp.com](http://www.uccitdp.com).

Cost-Shares

SERVICE	CONUS: SPONSOR PAY GRADES E 1 THROUGH E-4	CONUS: SPONSOR PAY GRADES E 5 AND ABOVE	OCONUS COMMAND SPONSORED <sup>1</sup>
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%
Orthodontics <sup>2</sup>	50%	50%	50%

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

# EASY ACCESS TO DENTISTS

## CONUS Dentists

The TDP CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands.

You can go to any licensed and authorized dentist you choose in the CONUS service area, but seeing a TDP network dentist can help you save money on dental services.

### If you see 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 (annual maximums, limitations, and exclusions apply).
- Your dentist files your claims for you.

### If you see a non-network dentist:

- Non-network dentists haven't agreed to use the TDP rules and costs for care. You may be billed the full cost 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 file 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 receive care from any licensed dentist for dental and orthodontic care. However, you might find it easier to see a TRICARE OCONUS Preferred Dentist. 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 receive complex or costly treatment

If you don't see a TOPD, you may have to pay for dental services before you receive care and file your own claims.

You can search for TDP dentists using the Find a Dentist Tool at [www.uccitdp.com](http://www.uccitdp.com).

# ENROLLMENT

## Effective Date of Coverage




Before you enroll in the TDP, check DEERS to make sure your information is up to date. United Concordia might reject your enrollment if any information is missing or if the information in your enrollment request doesn't match what's in DEERS. If this happens, you'll 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. If United Concordia doesn't receive them by the 20th of the month, coverage begins the first day of the following month.

**Note:** TDP enrollment is automatic for infants on their first birthday. 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. Make sure your child's information in DEERS is up to date, or the automatic enrollment might not happen.

## Three Ways to Enroll

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

 <b>Online</b>	Go to the Beneficiary Web Enrollment portal at <a href="https://milconnect.dmdc.osd.mil">https://milconnect.dmdc.osd.mil</a> .
 <b>Phone</b>	<b>844-653-4061</b> (CONUS) <b>844-653-4060</b> (OCONUS) <b>717-888-7400</b> (OCONUS toll) <b>711</b> (TDD/TTY)
 <b>Mail</b>	<b>Step 1:</b> Download the <i>TRICARE Dental Program Enrollment/Change Authorization Form</i> at <a href="http://www.uccitdp.com">www.uccitdp.com</a> . <b>Step 2:</b> Mail your completed enrollment form with your first monthly premium payment to: United Concordia TRICARE Dental Program P.O. Box 645547 Pittsburgh, PA 15264

\* 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 family plans. For you to enroll in a TDP plan, your sponsor must have at least 12 months of service left.

Once enrolled, you're committed to 12 months of coverage. After the initial 12 months, your enrollment continues month to month, and you can cancel anytime.

PLAN TYPE	WHO CAN ENROLL
Single Plan	<ul style="list-style-type: none"><li>One active duty family member</li><li>One National Guard or Reserve sponsor (separate from family)</li><li>One National Guard or Reserve family member (separate from sponsor)</li></ul>
Family Plan <sup>1</sup>	<ul style="list-style-type: none"><li>Two or more eligible family members. A National Guard or Reserve sponsor can't be included in a family plan.</li></ul>

1. For children under age 1, you can choose whether 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.

PREMIUMS

Premiums vary depending on the number of members enrolled and the sponsor's status. Premium amounts change each Nov. 1. To see current premium rates, go to [www.tricare.mil/tdpcosts](http://www.tricare.mil/tdpcosts).

Additionally, for premium payments, please note:

- You have to pay the first month's premium by credit card, debit card, check, or money order.
- You can pay ongoing premiums by payroll allotment. If you aren't eligible for payroll allotment, you can pay by electronic funds transfer, credit card, or debit card.

MAXIMUMS

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

- Annual Benefit Maximum: \$1,500 per enrollee per plan year for non-orthodontic dental services
- Orthodontic Lifetime Maximum\*: \$1,750 per enrollee for orthodontic treatment†
- Dental Accident Coverage Annual Maximum: \$1,200 per enrollee per plan year for non-orthodontic dental treatment you receive due to an accident

\* Age limitations apply to orthodontic services.  
† Orthodontic diagnostic services count toward the annual maximum.

LOOKING FOR More Information?

The TDP has exclusions, exceptions, waiting periods, limitations, and terms that may affect your dental care and costs. For details, go to [www.tricare.mil/tdp](http://www.tricare.mil/tdp) or [www.uccitdp.com](http://www.uccitdp.com), or call TDP customer service.

**An Important Note About TRICARE Program Information**  
At the time of publication, this information is current. It's 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. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information about the TRICARE Dental Program, contact United Concordia Companies, Inc.

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**TRICARE Dental Program**  
United Concordia Companies, Inc.  
[www.uccitdp.com](http://www.uccitdp.com)  
844-653-4061 (CONUS)  
844-653-4060 (OCONUS)  
711 (TDD/TTY)  
  
You can reach TDP representatives from Sunday at 6 p.m. ET through Friday at 10 p.m. ET, except holidays. You can get help in English, German, Italian, Japanese, Korean, or Spanish.