

# A PUBLICATION FOR TRICARE® BENEFICIARIES

The Dentist is in...

### Dental Hygiene Keeps More Serious Diseases Away



Col. James Honey Chief, TRICARE Dental Care Section Defense Health Agency

Most of us are aware that it is important to maintain good oral health. However, the importance of strong dental hygiene practices is not only tied to healthy teeth and gums, but also to help keep more serious diseases away.

A daily regimen of brushing and flossing can keep cavities, bad breath and gum disease at bay. However, the Centers for Disease Control and Prevention (CDC) reports that more than 90 percent of US adults have had a cavity and 50 percent of all adults age 30 or older, roughly 65 million people, have signs of gum disease.

The simple act of brushing twice a day and flossing once a day keeps bacteria, already present in the mouth, from reaching unhealthy levels. Bacteria can increase and lead

to oral infections, such as tooth decay and gum disease. In addition to brushing and flossing, rinsing with an antimicrobial mouth rinse and chewing sugar-free gum is helpful. Research shows that chewing sugar free gum can help reduce tooth decay by up to 40 percent.

Regular checkups with your dental care provider are also critical. In addition to cleanings, it is important to ask questions, especially if you take medication. Some medication can cause side effects such as bleeding of the gums, mouth sores, enlarged gums and cause more common conditions like dry mouth. Dry mouth is a condition in which the mouth does not make enough saliva. While this may not seem important, it is. Saliva is essential to sweep away small bits of food that could cause decay and also defend against bacteria.

Oral health is also connected to your physical health. In fact, the American Dental Association reports that in a recent study, people with serious gum disease were 40 percent more likely to have a chronic condition as well. Poor oral hygiene has been linked to heart disease, diabetes, strokes and even early dementia.

Healthy dental habits should be a family practice. It's never too early or too late to start children on a dental health regimen. Teach them how to brush and floss as *(Continued on Page 2)* 



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### **ISSUE HIGHLIGHTS**

#### .....

#### United Concordia Welcomes you to the TRICARE Dental Program (TDP)

As of Beginning May 1, 2017, the TDP is administered by United Concordia Companies Inc. For details on the new contract, see **page 2**.

#### **Website Features**

Gain access to Find a Dentist, general rates and coverage, forms and materials, and access *My Account* through the TDP website. For information on how to get the most of the website, see **page 3**.

#### **My Account Features**

*My Account* is your online hub for your dental coverage and much more! For tips to get the most out of *My Account*, see **page 4**.

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. soon as they are able. In fact, if there is an existing TDP contract in effect, children will be automatically enrolled on the first day before they are age 1. Schedule them an appointment with a dentist by their first birthday or by the time they have received their first tooth.

The TRICARE Dental Program (TDP) covers two exams and two cleanings each 12-month period. If your dentist finds that you already have tooth decay, it's best to get it treated right away. Most cavities can be treated with sealants, a dental treatment that protects the enamel of your teeth. Now there is no longer a 20 percent copay for sealants under TDP. Prevention is the best defense against tooth decay. If you have been neglecting your oral health, decide to today to keep your teeth and gums healthy. Caring for your mouth will in turn help care for the rest of your body.  $\star$ 

Thank you,

Col. James Honey

1 https://www.cdc.gov/chronicdisease/pdf/aag-oral-health.pdf 2 http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475 3 https://www.adha.org/resources-docs/7168\_Saliva\_Stimulation\_Patient\_Pamphlet.pdf 4 http://www.ada.org/~/media/ADA/Publications/Files/patient\_51.pdf

### **United Concordia Welcomes You!**

United Concordia Companies, Inc. (United Concordia) is pleased to welcome you to the new TDP! As your TDP dental contractor, we have the privilege of sharing with you our 40 plus years of experience in delivering affordable dental coverage, benchmark wellness initiatives and exceptional customer service that demonstrates our commitment to your oral and overall wellness.

At United Concordia, we strongly believe that maintaining oral health is vital to achieving overall wellness. Because of this, we have developed a stand-alone TDP website that includes unique online tools designed specifically for TDP beneficiaries. These online tools are highlighted throughout this newsletter.

You can access the TDP website at www.uccitdp.com. ★



### **Website Features**



### The TDP website includes the following notable features:

#### • Enrollment

Eligible sponsors can enroll themselves and their eligible family members in the TDP through the government's online, secure Beneficiary Web Enrollment (BWE) application. Eligibility requirements can be found under the "Enroll" tab on the TDP website: www.uccitdp.com.

#### • Find A Dentist

Dentists are available in both the TDP CONUS service area (the 50 United States, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands) and the TDP OCONUS service area (Canada, all other countries, island masses and territorial waters; as well as civilian ships or vessels outside the territorial waters of the CONUS service area, regardless of the dentist's office address). Search for a Continental United States (CONUS) TDP network dentist or TRICARE Outside the Continental United States (OCONUS) Preferred Dentist (TOPD) using the "Find A Dentist" tab located on the TDP home page.

- **CONUS Find A Dentist:** Search by specialty, location/mileage (street-to-street mapping), special needs providers and more! This application feature is located within the tab to assist you in determining whether or not your dentist is in-network for the new TDP contract that began May 1, 2017.
- OCONUS TOPDs: Search by country, associated military installation, and for providers who perform dental implant surgery.

#### • Benefits

Select the "See What's Covered" umbrella icon to view TDP covered services. Notable benefits include:

- Annual Maximum: \$1,500 per enrollee
- Lifetime Orthodontic Maximum: \$1,750 per enrollee

#### • Health and Wellness

Check out our suite of oral health brochures created specifically for special needs, chronic medical conditions and preventive care. Additionally, TDP enrollees with special needs and/or certain chronic conditions can register in *My Account* to receive enhanced benefits and oral health tips developed for the registered condition. This is explained in more detail in the upcoming *My Account* section of this newsletter.

#### • Forms and Materials

View/download the TDP Benefit Booklet, TDP Brochure, Power of Attorney, Enrollment Form and more.

#### • Log On to My Account

Logging in to *My Account* requires a premiere DS Logon, provided by the government, in order to gain access to your information. Obtaining a DS Logon (or upgrading your Level 1 DS Logon) is quick and easy. Simply select "Log in to My Account" from the TDP home page. Next, select "More DS Logon Options." Finally, select the appropriate option ("Need a DS Logon?" or "Upgrade My DS Logon") from the drop-down. When you have your premiere level DS Logon, you are ready to log in to gain access to the unique features found in *My Account*. ★

### **My Account Features**

### The My Account landing page includes the following notable features accessible from the tabs at the top of the screen:

#### Manage My Preferences

Upon successfully logging on to *My Account* for the first time, a welcome message will appear giving you the option to set your preferences in order to receive notification alerts via text, email, or mail. These notifications were created to alert you when a secure message becomes available in your personal Message Center located in *My Account*. You will have the option to opt in and set your preferences right away or choose to opt in at a later date. Please note, preferences can be changed at any time by selecting "My Preferences" located under the "More" tab. Selecting your preferences is the first step in managing your TDP communications.

#### Enrollment Summary

Your enrollment summary displayed on your home screen provides you with a snapshot of TDP enrollees on your plan, enrollment history, the annual and lifetime orthodontic maximums and includes a link to request a government-provided TDP ID card.

#### Message Center

The message center is a new tool which enables you to receive secure wellness messages, TDP newsletters,

important program updates, and other pertinent information regarding the TDP. In addition to receiving alerts when new messages are available in the message center, *My Account* will also display the total number of unread messages in the top right corner of the page. From the message cneter, you can view all other features of *My Account*.

#### Covered Benefits

By selecting the "Covered Benefits" tab, you will see a grid displaying your entire dental coverage. You can navigate through the page to view extensive detail regarding TDP benefits for both CONUS and OCONUS enrollees.

#### Claims

The "Claims" tab allows you to view past and current claims and provides a full dental explanation of benefits (DEOB) for each one. You may review claim details such as the claim number, date of the appointment, and the date of services provided.

#### Orthodontics

The "Orthodontics" tab keeps you up-to-date with your orthodontic services and outof-pocket costs per visit. You may also view payments made and remaining balance on your **\$1,750** lifetime maximum.



#### • Manage My Wellness

Managing your oral wellness is crucial for maintaining overall oral health and wellness. In this tab, you have the option to register a chronic medical condition(s) or special need that affects you or your enrolled family member under age 18. By registering, you will receive enhanced benefits specific to your chronic medical condition(s) and/or special need. You can also update your preferences to receive wellness communications specific to your chronic medical condition.

#### Cost Estimator

Plan ahead to find an estimated cost for your next dental appointment. Along with finding a dentist and viewing oral health tips, by selecting the "More tab," you can use the cost estimator to receive your estimated out-ofpocket cost by specific procedure and dentist.

#### • Request ID Card

An ID will be provided to your milConnect account upon TDP enrollment at www.dmdc.osd. mil/milconnect/. After logging in, you can retrieve your TDP ID card by selecting "View My Healthcare Coverage" then choosing the "Dental Coverage" tab. Your ID card is located in the "Related Links" section on this tab. If you have deleted your ID card, you can request a new one be sent to your milConnect account through the BWE portal at www.tricare.mil/bwe. Note that the ID card does not determine or verify eligibility. **★** 



## **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...

Learn about the features of the new TDP website.

See the inside of this newsletter for detailed information.

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### New TDP Contract Provides Reduced Premiums for Enrollees

	5/1/17 - 4/30/18	5/1/18 - 4/30/19	5/1/19 - 4/30/20	5/1/20 - 4/30/21	5/1/21 - 4/30/22
Active Duty Premiums	-,,	-,,	-,,	-,,	-,,
Single	\$11.10	\$11.39	\$11.54	\$11.60	\$11.65
Family	\$28.87	\$29.62	\$30.00	\$30.15	\$30.28
Select Reserve Premiums	•				
Sponsor-Only	\$11.10	\$11.39	\$11.54	\$11.60	\$11.65
Single	\$27.76	\$28.48	\$28.85	\$28.99	\$29.12
Family	\$72.18	\$74.05	\$75.01	\$75.37	\$75.71
Sponsor plus Family	\$83.28	\$11.39	\$103.86	104.36	\$104.83
Individual Ready Reserve Premiums					
Sponsor- Only	\$27.76	\$28.48	\$28.85	\$28.99	\$29.12
Single	\$27.76	\$28.48	\$28.85	\$28.99	\$29.12
Family	\$72.18	\$74.05	\$75.01	\$75.37	\$75.71
Sponsor plus Family	\$99.94	\$102.53	\$103.86	\$104.36	\$104.83

#### TRICARE DENTAL PROGRAM RESOURCES

www.uccitdp.com

#### **ENROLLMENT AND BILLING SERVICES**

1-844-653-4061 (CONUS) 1-844-653-4060 (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**

www.dmdc.osd.mil/appj/bwe