

www.TRICAREdentalprogram.com

TRICARE Dental Program

At a Glance



*For Active Duty Family Members and
National Guard and Reserve Members
and Their Families*



Please provide feedback on this brochure at:
<http://www.tricare.mil/evaluations/feedback>

The TRICARE Dental Program— the Dental Plan for You

United Concordia Companies, Inc. (United Concordia) has been selected by the Department of Defense to continue offering the TRICARE Dental Program (TDP) to family members of active duty uniformed services personnel and to National Guard and Reserve members and their families.

The TRICARE Dental Program is ...

... Affordable

Government-shared premiums and cost-shares ensure you get the most coverage for minimal out-of-pocket costs.

... Portable

Active duty families move often. The TDP offers coverage worldwide, so when your sponsor changes duty stations, you don't have to change dental plans.

... Flexible

Coverage for National Guard and Reserve members and their families changes as the sponsors' status changes from inactive to active duty. The TDP guarantees continuous dental coverage when you need it.

Join the TDP today to enjoy a nationwide network of participating dentists, high-quality customer service, and comprehensive dental coverage designed specifically with you in mind!

An Important Note about TRICARE Dental Program Information

At the time of printing, the information in this publication is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continually made as public law is amended. For the most recent information, contact United Concordia at 1-800-866-8499 (CONUS) or 1-888-418-0466 (OCONUS) or visit them online at www.TRICAREdentalprogram.com.

Who Is Eligible?

The TDP is available to:

- Family members of active duty uniformed services personnel*
- Family members of National Guard and Reserve service members
- National Guard and Reserve service members who are not on active duty

Family members include spouses and unmarried children (*including stepchildren, adopted children, and court-appointed wards*) under the age of 21. Unmarried children are eligible up to the end of the month in which they turn 21 and may be eligible up to age 23 in certain circumstances.

To be eligible to enroll in the TDP, the sponsor must have at least 12 months remaining on his or her service commitment at the time of enrollment. This service commitment will be based on the time remaining in any single status or in any uninterrupted combination of active duty, National Guard, or Reserve status.

In some circumstances, the 12-month minimum enrollment requirement may be waived for National Guard and Reserve family members and for sponsors who are activated in support of certain contingency operations. Contact United Concordia Enrollment and Billing at 1-888-622-2256 to determine your eligibility for this waiver.

* *The uniformed services include the U.S. Air Force, U.S. Army, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, the Commissioned Corps of the U.S. Public Health Service (USPHS), and the Commissioned Corps of the National Oceanic and Atmospheric Administration (NOAA).*

Who Is Not Eligible?

The following individuals are not eligible to enroll in the TDP:

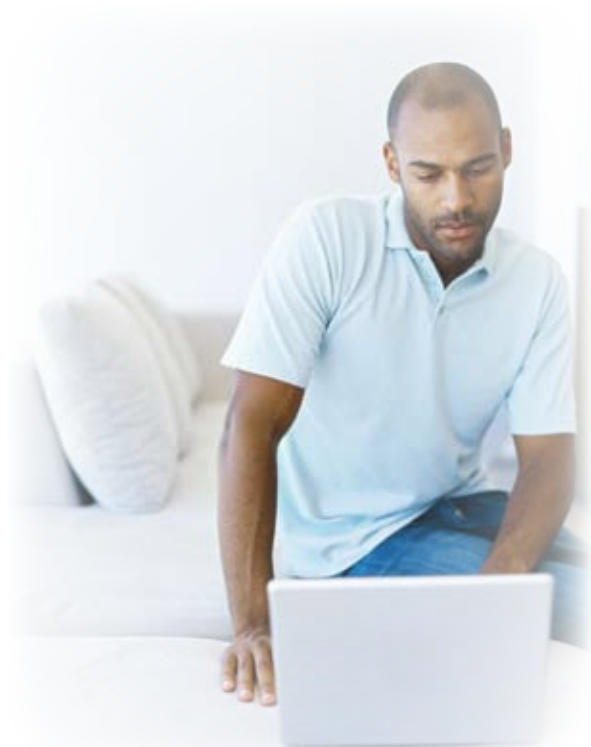
- Active duty service members, including National Guard and Reserve members called or ordered to active duty for more than 30 consecutive days
- Retired service members and their families
- Former spouses
- Parents and parents-in-law
- Disabled veterans
- Foreign military personnel



Verifying Eligibility

Eligibility will be verified in the Defense Enrollment Eligibility Reporting System (DEERS) by United Concordia. Please ensure your personal information is updated in DEERS. If eligibility cannot be confirmed, enrollment will be denied.

DEERS information may be verified by contacting the nearest uniformed services personnel office (*where military ID cards are issued*). Sponsors or registered family members may make address and contact information changes; however, only the sponsor can add or delete family members from DEERS. The sponsor must provide proper documentation, such as a marriage certificate, divorce decree, and/or birth certificate.



You may update your DEERS information in one of the following ways:

- Visit the Web site at <https://www.dmdc.osd.mil/appj/address/index.jsp>. This is the quick and easy way to update your information (*address and contact information only*).
- Visit a local personnel office that has a uniformed services ID card facility or a Real-Time Automated Personnel Identification System (RAPIDS) office. To locate the nearest RAPIDS office, visit www.dmdc.osd.mil/rsl. Call ahead for hours of operation and for instructions.
- Fax changes of address and contact information to the Defense Manpower Data Center Support Office at 1-831-655-8317.
- Call the Defense Manpower Data Center Support Office at 1-800-538-9552 or 1-866-363-2883 (TTY/TDD). Hours of operation: Monday–Friday, 6 a.m. to 3:30 p.m. Pacific Time, except Federal holidays.
- Mail the changed address and contact information to:

Defense Manpower Data Center
Support Office
Attn: COA
400 Gigling Road
Seaside, CA 93955-6771

Living Overseas?

The TDP Has You Covered

The CONUS (*inside the Continental United States*) service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. The OCONUS (*outside of the Continental United States*) service area includes all other countries, island masses, and territorial waters not in the CONUS service area. Covered services provided on a ship or vessel that is outside the territorial waters of the CONUS service area are covered under the OCONUS service area, regardless of the dentist's office location.

All enrollees are eligible for dental care in both the CONUS and OCONUS service areas. The family member does not have to be command-sponsored or listed on the sponsor's change of assignment orders to receive dental care in the OCONUS service area. However, there is a difference between the cost-share amounts paid by command-sponsored and non-command-sponsored family members. Command-sponsored family members enjoy reduced cost-shares when care is received OCONUS. Family members who are not command-sponsored are responsible for the applicable cost-share portion when care is received in both the CONUS and OCONUS service areas.

The OCONUS service area is further categorized into non-remote and remote locations.

Non-Remote OCONUS Locations

Non-remote OCONUS locations are those countries in which the uniformed services have a fixed overseas dental treatment facility (ODTF). Non-remote countries include:

Azores	Japan
Bahrain	Portugal
Belgium	South Korea
Diego Garcia	Spain
Germany	Turkey
Iceland	United Kingdom
Italy/Sardinia	

Remote OCONUS Locations

Remote OCONUS locations are those countries that do not have a fixed uniformed services ODTF. This includes countries with "part-time" ODTFs. All OCONUS countries not listed on the above Non-remote OCONUS Locations list are considered remote locations.

Policies and procedures vary in OCONUS service areas. Contact your local ODTF or overseas TRICARE Area Office (TAO) before receiving any care. Staff from these facilities will inform you about local dentists, referral procedures, and claims submission.

For additional information about the OCONUS program:

- Contact United Concordia's TDP OCONUS Dental Unit, 24 hours a day, Monday–Friday, toll-free at 1-888-418-0466.*
- Visit www.TRICAREdentalprogram.com.

* From the OCONUS service area, you must first dial your local access code.

National Guard and Reserve Members and Their Families

Why the TDP Is the *Perfect* Dental Plan for You

The TDP is perfectly designed for National Guard and Reserve sponsors and their families because it uniquely changes as a National Guard or Reserve sponsor's status changes. The TDP offers continuous coverage to family members and only covers National Guard and Reserve sponsors when they need it—when they are not on active duty.

National Guard and Reserve Sponsor Coverage

National Guard and Reserve sponsors are eligible to enroll in the TDP when they are not on active duty—in other words, while on inactive duty or drilling status. If a TDP-enrolled National Guard or Reserve sponsor is called or ordered to active duty for more than 30 consecutive days, he or she will be automatically disenrolled from the program during the period of activation and automatically re-enrolled upon deactivation.

A National Guard or Reserve sponsor's enrollment is separate from his or her family's enrollment and will have a separate monthly premium. The sponsor can be enrolled even if the family is not enrolled.

National Guard and Reserve Family Member Coverage

National Guard and Reserve family members can enroll in the TDP at any time, even if their sponsor does not enroll. The plan offers continuous dental coverage throughout the sponsor's changing status—from inactive to active and back again. In fact, if a National Guard or Reserve sponsor is activated, family members will enjoy reduced monthly premiums when their sponsor is activated, because they are considered "active duty family members" during that period of activation.

The TDP coverage available to National Guard and Reserve members and their families changes depending on the sponsor's status—active or inactive. To see specific information about enrollment eligibility, length of a TDP commitment, monthly premiums, and benefits, visit the TDP Web site at www.TRICAREdentalprogram.com.

Enrolling Is Easy

The active duty, National Guard, or Reserve sponsor must sign the *TDP Enrollment/Change Form*. Family members cannot enroll without the sponsor's signature on the enrollment form. If the sponsor is unavailable, an individual with Power of Attorney (POA) may sign the form, and a copy of the POA must be provided with the form. Failure to provide this documentation will result in denial of the enrollment.

Enrollment in the TDP may be through a single plan or a family plan.

	Single Plan	Family Plan
Who can enroll?	<ul style="list-style-type: none"> • One National Guard or Reserve member • One eligible family member 	<ul style="list-style-type: none"> • Two or more eligible family members¹
How much will it cost?	<ul style="list-style-type: none"> • Premiums vary depending on the number of members enrolled and the sponsor's status (<i>active vs. inactive</i>). For current premium amounts, visit www.TRICAREdentalprogram.com or call 1-888-622-2256. 	

1. Children under the age of 4 can be voluntarily enrolled at any time. They are automatically enrolled on the first day of the month following the month they reach age 4, if an existing contract is in effect. If the existing contract is for a single family member only, the premium will change from the single plan rate to the family plan rate.

All new enrollees must remain enrolled in the TDP for at least 12 months regardless of any previous enrollment. After completing the 12-month minimum enrollment period, enrollment may be continued on a month-to-month basis. If a National Guard or Reserve sponsor is called or ordered to active duty, that active duty period does not count toward fulfillment of the 12-month enrollment period.

Three Convenient Ways to Enroll

OPTION 1

Online

Go to www.TRICAREdentalprogram.com, complete the online *TDP Enrollment/Change Form*, and use a credit card (*Visa® or MasterCard®*) to make your initial premium payment. Upon completion of the online enrollment process, a transaction number is provided, which you should keep for future reference. If you include your e-mail address on the form, you will receive an e-mail confirmation of your online enrollment.

OPTION 2

Mail

Fill out the *TDP Enrollment/Change Form* and mail it along with your initial premium payment to United Concordia at the following address:

United Concordia/TDP
P.O. Box 827583
Philadelphia, PA 19182-7583

OPTION 3

Fax

Fax your *TDP Enrollment/Change Form* and initial payment (*credit card only*) to 1-888-734-1944.

You must include an initial payment equal to one month's premium with your enrollment application.

If you need a copy of the enrollment form, you can download it at www.TRICAREdentalprogram.com or call United Concordia at 1-888-622-2256. Forms also are available at local dental treatment facilities.

To ensure your coverage begins as soon as possible, fill out the enrollment form completely. An incomplete application may delay your enrollment or result in denial.

Enrollment Deadlines

If your application is received by the 20th of the month, enrollment will begin the first day of the following month. If your application is received after the 20th of the month, enrollment will begin the first day of the second month. For example, if the enrollment application and initial premium payment are received by February 20, coverage will be effective March 1. If the enrollment application and initial premium payment are received February 21, coverage will be effective April 1. Enrollment is processed according to the date of receipt, not by a postmark date or the date on the application.

Your enrollment in the TDP is confirmed when you receive your dental enrollment card(s) in the mail. You will also receive a *TRICARE Dental Program Benefit Booklet*. The effective date of your coverage will be shown on the enrollment card(s). United Concordia will not consider payment for services provided prior to the effective date of the policy.

Please contact United Concordia at 1-888-622-2256 if you have questions about completing your enrollment application or to confirm the effective date of your TDP coverage.

Monthly Premiums

United Concordia will collect your monthly premiums from your payroll account if sufficient funds are available. If there are insufficient funds or no payroll account is available at the time of billing, United Concordia will bill the sponsor directly for the premium amount by issuing a monthly invoice.

TDP-enrolled sponsors and family members who are both receiving bills directly will receive two monthly invoices. United Concordia will automatically direct-bill for premiums due from Individual Ready Reserve (IRR) service members and from Selected Reserve and IRR family members.

Premiums are paid for a full month of coverage. There are no circumstances when a partial premium can be paid. Payments can be made by check or money order. Electronic billing (eBill) also is available at www.TRICAREdentalprogram.com, and payments can be made with Visa, MasterCard, or electronic checking (ACH). Through eBill, you can pay your balance immediately, schedule payment for a future date, or set up automatic monthly payments.

Costs and Coverage

The following chart provides an overview of enrollee cost-shares for covered services.

Covered Services	Pay Grades E-1, E-2, E-3, and E-4	All Other Pay Grades	OCONUS Command-Sponsored Enrollees ¹
Diagnostic	0%	0%	0%
Preventive (except sealants)	0%	0%	0%
Sealants	20%	20%	0%
Consultation/ Office Visit	20%	20%	0%
Basic Restorative	20%	20%	0%
Endodontic	30%	40%	0%
Periodontic	30%	40%	0%
Oral Surgery	30%	40%	0%
General Anesthesia	40%	40%	0%
Intravenous Sedation	50%	50%	0%
Miscellaneous Services (occlusal guard, athletic mouthguard)	50%	50%	0%
Other Restorative	50%	50%	50%
Implant Services	50%	50%	50%
Prosthetic	50%	50%	50%
Orthodontic ²	50%	50%	50%

1. Selected Reserve and IRR family members and IRR (other than Special Mobilization Category) sponsors are responsible for the applicable cost-share portion regardless of where the treatment is received.

2. Age limitations apply to orthodontic services.

Maximums

The TDP limits how much can be paid for dental services per enrollee. The following table outlines the TDP maximum amounts.

Maximum Benefit Type	Maximum Amount
Dental Program Annual Maximum Benefit	<ul style="list-style-type: none"> • \$1,200 per enrollee per contract year (February 1–January 31 each year) for non-orthodontic services
Orthodontic Lifetime Maximum Benefit ¹	<ul style="list-style-type: none"> • \$1,500 per enrollee for orthodontic treatment. If an enrollee receives orthodontic services, payments for these services will not exceed \$1,500 during the enrollee’s eligibility lifetime. • Orthodontic diagnostic services will be applied to the \$1,200 dental program annual maximum.

1. Age limitations apply to orthodontic services.

For more information, including a complete list of TDP-covered services, visit www.TRICAREdentalprogram.com or contact United Concordia at 1-800-866-8499.

Choosing a Dentist

Participating Dentists

While you may receive dental care from any licensed/authorized dentist, you can save money and time by choosing a United Concordia participating dentist. Participating dentists have agreed to accept United Concordia's allowances for covered services. They do not require full payment at the time of service—only the applicable cost-share. Additionally, they will submit your claims for you.

To find a participating dentist, call United Concordia at 1-800-866-8499 or visit the Web site at www.TRICAREdentalprogram.com and click on “Find a Dentist” under the Enrollees tab. You can search for a dentist by last name, specialty, city, county, or ZIP code. The online directory is updated weekly.

You also can contact your local Beneficiary Counseling and Assistance Coordinator (BCAC) for assistance in finding a participating dentist. Visit the BCAC directory online at www.tricare.mil/bcacdcaao.

United Concordia participating dentists are available only in the CONUS service area.

Nonparticipating Dentists

You also can access care from nonparticipating dentists. However, nonparticipating dentists may require payment at the time services are received. In addition, you will pay any difference between United Concordia's allowance and the dentist's usual charge, as well as the applicable cost-shares. You also may be required to file your own claims.

OCONUS Dentists

United Concordia maintains a list of dental providers in the OCONUS service area on the Web site at www.TRICAREdentalprogram.com. Click on “Find an Overseas Host Nation Provider” under the Enrollees tab. The ODTFs and TRICARE Area Offices (TAOs) can provide a list of host nation dentists from the TDP Web site.

Included in this directory are TRICARE OCONUS Preferred Dentists (TOPDs). TOPDs have agreed to the following:

- TOPDs will not require you to pay their full charge at the time of service—only your applicable cost-share, if any.
- TOPDs will complete and submit your claim forms.
- TOPDs will submit predeterminations for complex and costly services prior to rendering treatment.

The TOPD program is a new initiative that began in 2007 and is not currently available in all OCONUS non-remote locations. Check the TDP Web site for availability in your area.

You do not have to utilize a TOPD to receive TDP OCONUS benefits; however, with a non-TOPD provider, you may be required to pay for services before you receive care. You may also be required to submit your own claim and other required documentation.

See the “Living Overseas?” section of this brochure for information on obtaining dental care in the OCONUS service area.

For Information and Assistance

Customer Service

Customer Service (CONUS Service Area)

United Concordia
TDP Customer Service
P.O. Box 69410
Harrisburg, PA 17106-9410
1-800-866-8499 (*toll-free*)
24 hours per day, Monday–Friday
1-800-891-1854 (*toll-free TDD*)
E-mail: conus@ucci.com

Customer Service (OCONUS Service Area)

United Concordia
TDP OCONUS Dental Unit
P.O. Box 69418
Harrisburg, PA 17106-9418
1-888-418-0466* (*toll-free*)
24 hours per day, Monday–Friday
E-mail: oconus@ucci.com

** From the OCONUS service area, you must first dial your local access code. Representatives are available to assist members in English, German, Italian, Japanese, Korean, and Spanish.*

Enrollment and Billing

TDP Enrollment/Change Form and Initial Payment

United Concordia/TDP
P.O. Box 827583
Philadelphia, PA 19182-7583
Fax (*credit card enrollments only*):
1-888-734-1944 (*toll-free*)

Enrollment and Billing Customer Service

1-888-622-2256 (*toll-free*)
8 a.m.–8 p.m. Eastern Time, Monday–Friday

General Correspondence

United Concordia
TDP Enrollment and Billing
P.O. Box 69426
Harrisburg, PA 17106-9426
E-mail: eabem@ucci.com

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