



# TRICARE® Dental Options

TRICARE dental options meet dental needs for you and your family

## WHAT TRICARE DENTAL OPTIONS ARE AVAILABLE?

Depending on your beneficiary category and location, you may be eligible for different dental programs. Use the chart below to determine your options.

Beneficiary Type	Program Option
Active duty service members <sup>1</sup>	TRICARE Active Duty Dental Program
Active duty family members <sup>2</sup> National Guard and Reserve members <sup>3</sup> and their family members	TRICARE Dental Program
Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others	TRICARE Retiree Dental Program

1. Includes National Guard and Reserve members activated for more than 30 consecutive days. The National Guard and Reserve includes the Army National Guard, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard, the Air Force Reserve, and the U.S. Coast Guard Reserve.

2. Includes family members of National Guard and Reserve members activated for more than 30 consecutive days and survivors.

3. Qualified members of the Selected Reserve of the Ready Reserve and the Individual Ready Reserve who are not on active duty orders for a period of more than 30 days.

Active duty service members (ADSMs) receive dental care from military dental treatment facilities (DTFs) and, if necessary, from civilian providers through the TRICARE Active Duty Dental Program (ADDP) in the United States and U.S. territories (American Samoa, Guam, the Northern

Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). For all other beneficiaries, TRICARE offers two dental programs—the TRICARE Dental Program (TDP) and the TRICARE Retiree Dental Program (TRDP). Each program is administered by a separate contractor and has its own monthly premiums and cost-shares.

## VERIFYING ELIGIBILITY

Eligibility for your TRICARE dental option is verified in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. You may verify or update your DEERS information in one of the following ways:

<b>In Person<sup>1</sup></b> <i>(add or delete a family member or update contact information)</i>	<ul style="list-style-type: none"> <li>Visit a local identification card-issuing facility.</li> <li>Find a facility near you at <a href="http://www.dmdc.osd.mil/rsl">www.dmdc.osd.mil/rsl</a>.</li> <li>Call to verify location and business hours.</li> </ul>
<b>Phone<sup>2</sup></b>	<ul style="list-style-type: none"> <li>1-800-538-9552</li> <li>1-866-363-2883 (TDD/TTY)</li> </ul>
<b>Fax<sup>2</sup></b>	<ul style="list-style-type: none"> <li>1-831-655-8317</li> </ul>
<b>Mail<sup>2</sup></b>	<ul style="list-style-type: none"> <li>Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771</li> </ul>
<b>Online</b>	<ul style="list-style-type: none"> <li>milConnect Web Site: <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a></li> </ul>

1. Only sponsors (or those appointed power of attorney) can add or delete a family member.

2. Use these methods to change contact information only. Family members age 18 and older may update their own contact information.

This fact sheet is **not** all-inclusive. For additional information, please visit [www.tricare.mil](http://www.tricare.mil).

## TRICARE ACTIVE DUTY DENTAL PROGRAM

The TRICARE ADDP is administered by United Concordia Companies, Inc. (United Concordia®) and is available to eligible ADSMs who are either referred for care by a DTF to a civilian dentist or have a duty location and live greater than 50 miles from a DTF. ADSMs enrolled in TRICARE Prime Remote are automatically eligible to use the Remote ADDP. National Guard and Reserve members are eligible only if they have active duty orders issued for a period of more than 30 consecutive days. Personnel with delayed-effective-date active duty orders and those in the Transitional Assistance Management Program following activation for a contingency operation for more than 30 consecutive days are also eligible. To ensure dental health and deployment readiness, United Concordia will coordinate appointments for ADSMs:

- Within 21 days of request for routine dental care (e.g., examinations, cleanings, fillings)
- Within 28 days of request for specialty dental care (e.g., crowns, bridges, dentures, periodontal treatment)

### Accessing Care

You must use a United Concordia network dentist to receive ADDP-covered dental care. You are required to contact United Concordia for an Appointment Control Number prior to receiving any nonemergency care and to use network dentists for dental care if they are available in your area. If a network dentist is not available in your area, call United Concordia at **1-866-984-ADDP (1-866-984-2337)** to verify lack-of-network availability and receive permission to use a non-network dentist. If you use a non-network dentist without prior approval, you will be responsible for payment. The ADDP is only available in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). Overseas, ADSMs receive dental care at military overseas DTFs. International SOS coordinates dental care services for ADSMs in remote overseas locations.

### Covered Benefits and Costs

For a list of covered benefits, visit the ADDP Web site at [www.addp-ucci.com](http://www.addp-ucci.com). Not all dental procedures are covered under the ADDP. If you elect to receive non-covered services, you will be responsible for payment.

Network dentists will submit claims on your behalf, and you will have no out-of-pocket expenses. You should not be billed for covered services, except possibly for emergency care received from a non-network dentist. Contact United Concordia before making any payments for covered services.

## TRICARE DENTAL PROGRAM

The TDP, administered by MetLife, is a voluntary dental insurance program available to eligible active duty family members and eligible National Guard and Reserve members and their family members. The TDP features:

- Voluntary enrollment
- Worldwide, portable coverage
- Single and family plans
- Affordable monthly premiums
- Lower specialty care cost-shares for E-1 to E-4 pay grades
- Comprehensive coverage for most dental services
- 100 percent coverage for most preventive and diagnostic services

### Eligibility

To be eligible to enroll in the TDP, your sponsor must have at least 12 months remaining on his or her military 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 or National Guard and Reserve status.

Additionally, you must be one of the following:

- A family member or legal dependent of an ADSM
- A family member of a National Guard and Reserve member
- A National Guard and Reserve member not on active duty
- Transitional survivor
- Surviving child

Family members of ADSMs and National Guard and Reserve members include:

- Spouses
- Unmarried children until reaching age 21 including stepchildren, adopted children (*both pre-adoptive and finalized adoption*), and court-ordered wards
- Unmarried children between ages 21 and 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides over 50 percent of the financial support\*

\* *These students are eligible until reaching the end of the month in which they turn age 23. However, if the student ends his or her education prior to reaching age 23, eligibility ends at the end of the month in which the education ends. Unmarried children are also covered until reaching age 23 if they have a disabling illness or injury that occurred before their 21st birthday; or they have a disabling illness or injury that occurred between ages 21 and 23, and, at the time of the illness or injury, were enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support.*

## Enrollment

There are three ways you can enroll in the TDP:

- **Online:** Visit [www.tricare.mil/bwe](http://www.tricare.mil/bwe) to access the Beneficiary Web Enrollment (BWE) Web site.
- **Phone:** Contact a MetLife customer service representative:  
CONUS: **1-855-MET-TDP1 (1-855-638-8371)**  
OCONUS: **1-855-MET-TDP2 (1-855-638-8372)**  
TDD/TTY: **1-855-MET-TDP3 (1-855-638-8373)**
- **Mail:** The *TDP Enrollment Authorization* document can be downloaded from the BWE Web site accessed at [www.tricare.mil/bwe](http://www.tricare.mil/bwe). Mail the completed *TDP Enrollment Authorization* document along with the initial premium payment (*check, money order, or credit card*) to:

**TRICARE Dental Program  
Enrollment and Billing Services  
P.O. Box 14185  
Lexington, KY 40512**

## Accessing Care

MetLife offers an extensive network of more than 164,000 dentist locations. Remember to check if your dentist is in the network before receiving care.

## CONUS SERVICE AREA

TDP enrollees residing in the CONUS service area (*the 50 United States, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands*) can receive dental care at civilian dental offices and visit any licensed and authorized civilian dentist. However, receiving treatment from a dentist who participates in the MetLife Preferred Dentist Program (PDP) will help you save time and money. A PDP dentist has signed an agreement with MetLife to follow TDP rules for providing care and accepting payments. When using a PDP dentist, you should never pay more than the applicable cost-share for covered services.

Dentists who have not signed a contract with MetLife are considered non-network dentists. Non-network dentists may bill beneficiaries their full fee. You will be responsible for paying the difference between MetLife's allowed fee and the amount charged by the non-network dentist in addition to the applicable cost-share. Also, non-network dentists are not required to submit claims on your behalf.

## OCONUS SERVICE AREA

If you are a TDP enrollee residing in the 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*), you may visit any OCONUS dentist to receive

dental care. However, it may be more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD).

TOPDs will not require you to pay their full charge at the time of service and will only require the applicable cost-share, if any. Once services are performed, TOPDs will complete and submit claims on your behalf. TOPDs may not be available in all locations, but you are encouraged to use them for all care, including orthodontics, where they are available. You are not required to use a TOPD, but if you see a non-TOPD, you may be required to pay up front for services before you receive care. You may also be required to submit your own claims and other required documentation. To locate a CONUS or OCONUS dentist, please visit <https://mybenefits.metlife.com/tricare>.

**Note:** For orthodontic services, OCONUS members will need to obtain a *Non-Availability and Referral Form* from their TRICARE Area Office, overseas uniformed services DTF, or designated OCONUS point of contact before any orthodontic treatment can begin.

## Costs

For a list of covered benefits and cost-shares, please visit [www.tricare.mil/costs](http://www.tricare.mil/costs). If members visit non-network dentists who charge more than the allowed fee, they may incur additional expenses.

Premiums vary based upon sponsor and member status. Premium amounts change annually each February 1. Please visit [www.tricare.mil/costs](http://www.tricare.mil/costs) for current premium rates.

Additionally, for premium payments, please note:

- **Initial payment:** For the first month of coverage, your initial payment can be made by credit card for enrollments completed online, by phone, or by mail. You have the option of paying by check or money order for enrollments done by mail. However, most members will find online enrollment to be the fastest and most convenient method.
- **Ongoing payments:** Payroll allotment is the required method for ongoing payment for enrollments associated with an ADSM. However, ongoing payments for enrollments associated with a National Guard or Reserve sponsor can be made with a credit card, electronic funds transfer, or payroll allotment.

## TRICARE RETIREE DENTAL PROGRAM

The TRDP, administered by Delta Dental® of California (Delta Dental), is a voluntary dental insurance program available to retired service members and their eligible family members, including retired National Guard and Reserve members. The TRDP requires a 12-month minimum commitment, during which only limited services will be available. After fulfilling an initial enrollment period of 12 consecutive months, new enrollees may continue program

enrollment on a month-to-month basis, and will have access to the full scope of TRDP benefits. New retirees who enroll within four months of retirement will not have a 12-month wait to be eligible for the full scope of benefits. For more information, visit [www.trdp.org](http://www.trdp.org). The TRDP features:

- Voluntary enrollment and worldwide, portable coverage
- Single, dual, and family plans
- Monthly premiums vary regionally by ZIP code; minimal deductibles and cost-shares apply
- Comprehensive coverage for most dental services; visit any licensed dentist within the TRDP service area, or a TRDP network dentist for maximum cost savings
- 100 percent coverage for most preventive and diagnostic services when care is provided by a TRDP network dentist

## Eligibility

You are eligible to enroll in the TRDP if you are:

- Entitled to uniformed services retired pay, including those age 65 and over
- Retired Reserve status, including those in the “gray area” who are entitled to retired pay but will not begin receiving it until age 60
- A current spouse of an enrolled member
- An unmarried child of a TRICARE-eligible sponsor until reaching age 21 (*or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides over 50 percent of the financial support*)
- An unremarried surviving spouse or eligible child of a member who died while in retired status or while on active duty
- A Medal of Honor recipient and eligible immediate family member, or an unremarried surviving spouse/eligible immediate family member of a deceased recipient
- A current spouse and/or eligible child of certain non-enrolled members with documented proof the non-enrolled member is:
  - Eligible to receive ongoing, comprehensive dental care from the Department of Veterans Affairs
  - Enrolled in a dental plan, through other employment, which is not available to family members
  - Unable to obtain benefits from the TRDP due to a current and enduring medical or dental condition

**Note:** To find out if you qualify under these special rules, call customer service at **1-888-838-8737**. Documentation of qualifying circumstances is required. Former spouses and remarried surviving spouses are not eligible.

## Enrollment

There are three ways you can enroll in the TRDP:

- **Online:** The sponsor may enroll online using a credit card for the initial premium payment by visiting [www.trdp.org](http://www.trdp.org).
- **Phone:** Call customer service toll-free:  
Stateside: **1-888-838-8737**  
Overseas: (*AT&T USADirect Access Number\**)  
**+1-866-721-8737**
- **Mail:** The *TRDP Enrollment Application* can be downloaded from the TRDP Web site at [www.trdp.org](http://www.trdp.org). Return the signed and completed enrollment application along with the initial premium payment to:

**Delta Dental of California  
Federal Government Programs  
P.O. Box 537008  
Sacramento, CA 95853-7008**

\* For assistance with international dialing instructions, please visit [www.usa.att.com/traveler/index.jsp](http://www.usa.att.com/traveler/index.jsp)

## Accessing Care

Delta Dental offers TRDP enrollees a large nationwide network of dentists. TRDP enrollees traveling or overseas currently have access to a list of international dentists for treatment.†

You may pay more, but you can also seek treatment from any licensed non-network dentist or specialist located within the TRDP service area.

† This overseas list of dentists is no longer being updated and once it no longer substantially reflects available dentists, it will be discontinued.

## Costs

For a list of covered benefits and cost-shares, please visit [www.tricare.mil/costs](http://www.tricare.mil/costs). If you visit an out-of-network dentist who charges more than the allowed fee, you may incur additional expenses.

Monthly premiums for the TRDP vary depending on your location and type of plan (*single, dual, or family*). If you move or change your enrollment option, your monthly premium rate may increase or decrease accordingly. To view the premium rate for your region, visit [www.trdp.org](http://www.trdp.org) and use the “Premium Search” tool in the “Prospective Enrollees” section.

Additionally, please note:

- Premium rates will change slightly on October 1 of each benefit year. To find out your current premium rate, please visit [www.trdp.org](http://www.trdp.org) or call customer service at **1-888-838-8737**.
- The premium prepayment can be made by Visa, MasterCard, or Discover, or by personal check, cashier’s check, or money order made payable to the TRICARE Retiree Dental Program.

## FOR INFORMATION AND ASSISTANCE

<p><b>Active Duty Dental Program</b>          United Concordia Companies, Inc.          1-866-984-ADDP (1-866-984-2337)  <a href="http://www.addp-ucci.com">www.addp-ucci.com</a></p>	<p><b>TRICARE Dental Program</b>          MetLife          1-855-MET-TDP1 (1-855-638-8371) (CONUS)          1-855-MET-TDP2 (1-855-638-8372) (OCONUS)          1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY)  <a href="https://mybenefits.metlife.com/tricare">https://mybenefits.metlife.com/tricare</a></p>	<p><b>TRICARE Retiree Dental Program</b>          1-888-838-8737 (stateside)          AT&amp;T USADirect® Access Number          +1-866-721-8737 (overseas—for access numbers, visit <a href="http://www.usa.att.com/traveler/index.jsp">www.usa.att.com/traveler/index.jsp</a>)  <a href="http://www.trdp.org">www.trdp.org</a></p>
<p><b>milConnect Web Site—Update DEERS Information</b>  <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a></p>	<p><b>Beneficiary Web Enrollment</b>  <a href="http://www.tricare.mil/bwe">www.tricare.mil/bwe</a></p>	<p><b>TRICARE Web Site</b>  <a href="http://www.tricare.mil">www.tricare.mil</a></p>

### ***An Important Note about TRICARE Program Information***

*At the time of printing, 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. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.*

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