

TRICARE[®] Dental Program



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





An Important Note about TRICARE Dental Program Information:

This *TRICARE Dental Program (TDP) Brochure* will help you learn about your TDP benefits and services. 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. For the most recent information, contact MetLife at 1-855-638-8371 (CONUS) or 1-855-638-8372 (OCONUS) or visit them online at <https://mybenefits.metlife.com/tricare>.

“TRICARE” is a registered trademark of the TRICARE Management Activity. All rights reserved.

The Department of Defense (DoD) and MetLife are proud to offer the TRICARE Dental Program (TDP), administered by MetLife, to family members of active duty service members (ADSMs) and to National Guard and Reserve members and their families.

The TRICARE Dental Program is...

... Cost Effective

Government-supported premiums for most members and negotiated fees at over 164,000 CONUS dentist locations minimize out-of-pocket costs to maintain good oral health.

... Worldwide

Active duty families move often. The TDP offers coverage worldwide, so when changing duty stations, enrollees do not have to change dental plans, because their dental coverage moves with them.

... Flexible

The TDP offers continuous dental coverage when sponsors change status to and from active duty to National Guard and Reserve.

... Easily Accessible

Members can visit any licensed and authorized dentist in the world; however, it is often more convenient and cost effective to visit dentists who participate in the MetLife Preferred Dentist Program (PDP).

Join the TDP today to help maintain good oral health.

Please refer to the last two pages of this *TDP Brochure* for MetLife contact information.

Who Is Eligible?

The TDP is available to:

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

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

- Spouses
- Unmarried children under age 21 including stepchildren, adopted children (*both pre-adoptive and finalized adoption*), and court-ordered wards
- Unmarried children between ages 21 and 23[†]

* *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, and the Commissioned Corps of the National Oceanic and Atmospheric Administration.*

† *Unmarried children are eligible up to 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. These students are eligible up to the end of the month in which they turn age 23. However, if the student ends his or her education prior to turning 23, eligibility ends at the end of the month in which their education ends. Unmarried children are also covered up to 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 provides over 50 percent of the financial support.*

National Guard and Reserve service members include:

- Members of the Individual Ready Reserve (IRR) and Selected Reserve of the Ready Reserve when they are not on active duty orders for a period of more than 30 consecutive days. Any National Guard or Reserve member who is called or ordered to active duty for a period of more than 30 consecutive days receives the same entitlements as an ADSM and cannot be enrolled in the TDP.

To be eligible to enroll in the TDP, the 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, National Guard, or Reserve status.

Verifying Eligibility

MetLife verifies member eligibility through the Defense Enrollment Eligibility Reporting System (DEERS). It is important that DEERS contains up-to-date information on each family member, so please ensure personal information is updated to avoid unnecessary processing delays.

DEERS information may be updated in one of the following ways:

- Online at <https://www.dmdc.osd.mil/appj/address/index.jsp>. This method is a quick and easy way to update address and contact information.
- In person at a uniformed services identification (ID) card-issuing facility. To locate the nearest facility, visit www.dmdc.osd.mil/rsl. Please call ahead for hours of operation and for detailed instructions.

- Call the Defense Manpower Data Center Support Office at **1-800-538-9552**. Hours of operation are Monday–Friday, 5:00 a.m.–5:00 p.m. (PT), except on federal holidays.
- Fax changes to DEERS at **1-831-655-8317**. The sponsor’s DoD Benefits Number and/or Social Security number must be included with the faxed documents.
- Mail changes to:
Defense Manpower Data Center Support Office
400 Gigling Road
Seaside, CA 93955-6771

DEERS information may be verified by contacting the nearest uniformed services personnel office (*where military ID cards are issued*). Only sponsors (*or those appointed power of attorney*) can add or delete a family member. Family members age 18 and older may update their own contact information.

National Guard and Reserve Members and Their Families

.....

Why the TDP Is the Right Dental Plan

The TDP is a flexible program for National Guard and Reserve sponsors and their families; and coverage can continue with no interruption, regardless of the sponsor’s status changes.

National Guard and Reserve sponsors not on active duty for more than 30 consecutive days can enroll. Additionally, National Guard and Reserve family members can enroll even if their sponsor does not enroll.

For specific information about enrollment, eligibility, benefits, and the MetLife PDP, visit <https://mybenefits.metlife.com/tricare>.

Note: If the sponsor is eligible for active duty dental benefits, he or she is not eligible for the TDP.

National Guard or Reserve Members with Civilian Dental Benefits

In some instances, a member of the National Guard or Reserve may have dental coverage through a civilian employer. In those cases, members should make sure there is adequate coverage and compare the features, benefits, and annual maximums of the TDP against the civilian dental plan. The TDP may offer better value. However, members should verify with the civilian employer that they can reenroll in the civilian plan if National Guard or Reserve status ends.



Enrolling Is Easy

There are Three Convenient Ways to Enroll*

Online	TDP enrollment is available online. Visit 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) MetLife TDD/TTY Service for the Hearing Impaired: 1-855-MET-TDP3 (1-855-638-8373)
Mail	The <i>TDP Enrollment Authorization</i> document can be downloaded from the BWE Web site, accessible through www.tricare.mil/bwe .

* *Members must include an initial payment equal to one month's premium with their TDP Enrollment Authorization document and (if applicable) a copy of supporting power of attorney documentation.*

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 family member • One active duty family member • One National Guard or Reserve sponsor 	<ul style="list-style-type: none"> • Two or more eligible family members of a National Guard or Reserve member or active duty sponsor¹
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. For current premium amounts, visit www.tricare.mil/costs. 	

1. Children under age 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.

Enrolling in the TDP is a 12-month commitment. However, after completing the 12-month minimum-enrollment period, enrollment may be continued on a month-to-month basis.

Effective Date of Coverage

Sponsors should check DEERS to ensure all information is up to date prior to enrolling. Coverage is effective on the first of the month provided the enrollment information is accurate and received by the 20th of the previous month. Effective date of coverage will be confirmed on the ID card(s).

Note: Please reference the *TDP Benefit Booklet* at <https://mybenefits.metlife.com/tricare> for complete TDP benefit details or contact MetLife for assistance.

Premiums

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

Additionally, for premium payments, please note:

- The first month premium must be paid by credit card or check.
- Ongoing premiums can be paid via payroll allotments. Alternately, individuals who are not able to pay using this method can opt for electronic funds transfer or credit card payments.

Coverage

The following chart provides an overview of covered services and the applicable cost-shares (*amount the member is required to pay for the services received*). If members visit an out-of-network dentist who charges more than the allowed fee, they may incur additional expenses. For further information on benefits, exclusions, and limitations, please refer to the *TDP Benefit Booklet*.

Covered Services	Cost-Share for Pay Grades E-1–E-4	Cost-Share for All Other Pay Grades (E-5 and above)	Cost-Share for OCONUS Command Sponsored ¹
Diagnostic	0%	0%	0%
Preventive (except sealants)	0%	0%	0%
Sealants	20%	20%	0%
Basic Restorative	20%	20%	0%
Endodontic	30%	40%	0%
Periodontic	30%	40%	0%
Oral Surgery	30%	40%	0%
Miscellaneous Services (e.g., occlusal guard, athletic mouth guard)	50%	50%	0%
Other Restorative	50%	50%	50%
Implant Services	50%	50%	50%
Prosthodontic	50%	50%	50%
Orthodontic ²	50%	50%	50%

1. Selected Reserve of the Ready 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 following table outlines the TDP maximum amounts.

Maximum Benefit Type	Maximum Amount
Dental Program Annual Maximum Benefit	<ul style="list-style-type: none">• \$1,300 per enrollee per plan year (<i>May 1–April 30</i>) for non-orthodontic services
Orthodontic Lifetime Maximum Benefit ¹	<ul style="list-style-type: none">• \$1,750 per enrollee for orthodontic treatment• Orthodontic diagnostic services will be applied to the \$1,300 dental program annual maximum
Accidental Annual Maximum Benefit	<ul style="list-style-type: none">• \$1,200 per enrollee per year for services, excluding orthodontics, for services related to dental treatment due to an accident

1. Age limitations apply to orthodontic services.

Easy Access to Dentists

CONUS Dentists

TDP members residing in a CONUS service area can receive dental care at civilian dental offices and visit any licensed and authorized dentist. However, receiving treatment from a MetLife network dentist can save money, time, and paperwork. A dentist participating in the MetLife PDP network has signed a contractual agreement with MetLife to follow TDP rules for providing care and accepting payments. When using a PDP dentist, members should never pay more than the applicable cost-share for covered services, subject to applicable maximums, limitations, and exclusions.

Dentists who have not signed a contract with MetLife are considered non-network dentists. Non-network dentists may bill members their full fee. Members 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 percentage. Also, non-network dentists may or may not submit claims on the member's behalf.

OCONUS Dentists

TDP members residing in an OCONUS service area may visit any licensed and authorized dentist to receive dental care, including orthodontic services. However, members may find it more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD). TOPDs have agreed they will only require the applicable cost-share at the time of service. They will also complete and submit claims to MetLife and submit predeterminations for complex or costly services prior to rendering treatment. While it is not required to use a TOPD, please be aware that by not using one, members may be required to pay for services before receiving care, and they may be required to submit their own claims and other required documentation.

To locate a CONUS or OCONUS dentist, please visit <https://mybenefits.metlife.com/tricare>.



For Information and Assistance

The TDP contains certain exclusions, exceptions, waiting periods, reductions, limitations, and terms. Please reference the *TDP Benefit Booklet* for applicable details.

MetLife Online

- Find a dentist
- Check on a claim
- View plan details
- TDP benefit materials (e.g., booklet, forms)

<https://mybenefits.metlife.com/tricare>

MetLife by Phone¹

- General inquires
- Claims
- Billing assistance
- Enrollment
- Termination of enrollment
- Add/remove beneficiary
- Request TDP benefit materials

CONUS: **1-855-MET-TDP1 (1-855-638-8371)**

OCONUS: **1-855-MET-TDP2 (1-855-638-8372)²**

TDD/TTY: **1-855-MET-TDP3 (1-855-638-8373)**

1. *MetLife representatives can be reached by phone 24 hours a day from Sunday at 6:00 p.m. (EST) through Friday at 10:00 p.m. (EST), except holidays. Customer Service Representatives are available to assist in the following languages: English, German, Italian, Japanese, Korean, and Spanish.*
2. *The TDP CONUS service area includes the 50 United States, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands. The TDP OCONUS service area includes Canada, all other countries, island masses, and territorial waters. Covered services provided on a civilian ship or vessel that is outside the territorial waters of the CONUS service area, regardless of the dentist's office address, are considered covered under the OCONUS service area.*

TRICARE Beneficiary Web Enrollment

- Enrollment
- Termination of enrollment
- Add/remove beneficiary
- View premium rates
- Request TDP ID card

Beneficiary Web Enrollment Web site:
www.tricare.mil/bwe

Paper Enrollments

- Enroll by mail
- Submit power of attorney copy (*if applicable*)

MetLife TRICARE Dental Program
P.O. Box 14185
Lexington, KY 40512

Claim Submissions

CONUS: MetLife TRICARE Dental Program
P.O. Box 14181
Lexington, KY 40512

OCONUS: MetLife TRICARE Dental Program
P.O. Box 14182
Lexington, KY 40512

TRICARE Dental Program

MetLife

<https://mybenefits.metlife.com/tricare>

CONUS: 1-855-MET-TDPI (1-855-638-8371)

OCONUS: 1-855-MET-TDP2 (1-855-638-8372)