



# TRICARE® Dental Options

## TRICARE dental options for you and your family

This fact sheet provides information about the TRICARE Active Duty Dental Program (ADDP), the TRICARE Dental Program (TDP), and the TRICARE Retiree Dental Program (TRDP). These dental options are separate from TRICARE health care options. Your out-of-pocket expenses for any of the costs listed in this fact sheet are not applied to the TRICARE catastrophic cap.

### 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.

#### TRICARE Dental Options

Program	Beneficiary Types	Description of Program Option
<b>TRICARE Active Duty Dental Program (ADDP)</b>	<ul style="list-style-type: none"> <li>Active duty service members (ADSMs)</li> <li>National Guard and Reserve members called or ordered to active service for more than 30 consecutive days</li> </ul>	<ul style="list-style-type: none"> <li>Benefit administered by United Concordia Companies, Inc.</li> <li>For ADSMs who are either referred for care by a military dental clinic to a civilian dentist or have a duty location and live greater than 50 miles from a military dental clinic</li> </ul>
<b>TRICARE Dental Program (TDP)<sup>1</sup></b>	<ul style="list-style-type: none"> <li>Eligible active duty family members</li> <li>Survivors</li> <li>National Guard and Reserve members and their family members</li> <li>Individual Ready Reserve members and their family members</li> </ul>	<ul style="list-style-type: none"> <li>Benefit administered by MetLife</li> <li>Voluntary enrollment and worldwide portable coverage</li> <li>Single and family plans with monthly premiums</li> <li>Lower specialty care cost-shares for pay grades E-1 through E-4</li> <li>Comprehensive coverage for most dental services</li> <li>100% coverage for most preventive and diagnostic services</li> </ul>
<b>TRICARE Retiree Dental Program (TRDP)</b>	<ul style="list-style-type: none"> <li>Retirees and their eligible family members worldwide</li> <li>National Guard and Reserve retirees until reaching age 60</li> </ul>	<ul style="list-style-type: none"> <li>Benefit administered by Delta Dental of California</li> <li>Voluntary enrollment and worldwide portable coverage</li> <li>Single, dual, and family plans</li> <li>Monthly premiums vary by ZIP code; deductible and cost-shares apply</li> <li>Comprehensive coverage for most dental services; visit any dentist within the TRDP service area</li> <li>100% coverage for most preventive and diagnostic services</li> </ul>

1. The TDP is divided into two geographical service areas: stateside and overseas. The TDP stateside (or CONUS) service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. The TDP overseas (or OCONUS) service area includes areas not in the overseas service area and covered services provided aboard a ship or vessel outside the territorial waters of the stateside service area, regardless of the dentist's office address.

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

## KEEP YOUR DEERS INFORMATION UP TO DATE!

Eligibility for TRICARE is determined by the services and information is maintained in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. You have several options for updating and verifying DEERS information:

<b>In Person<sup>1</sup></b> <i>(add 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 sponsor-appointed individuals with valid power of attorney) can add a family member. Family members age 18 and older may update their own contact information.

2. Use these methods to change contact information only.

## ACTIVE DUTY DENTAL CARE

Active duty service members (ADSMs) receive dental care from military dental clinics and, if necessary, from civilian providers through the TRICARE ADDP in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*).

Most overseas ADSMs receive dental care at overseas military dental clinics. International SOS coordinates dental care services for ADSMs in remote overseas locations. Treatment plans for ADSMs that exceed \$750 per episode or \$1,500 per calendar year require prior authorization and approval from the TRICARE Area Office Dental Consultant (*or designee*), even for routine care.

## TRICARE ACTIVE DUTY DENTAL PROGRAM

The ADDP benefit is administered by United Concordia Companies, Inc. (United Concordia) and is available to eligible ADSMs who are either referred for care by a military dental clinic to a civilian dentist or have a duty location and live greater than 50 miles from a military dental clinic. ADSMs enrolled in TRICARE Prime Remote are automatically eligible to use the ADDP-Remote. National Guard and Reserve members are eligible only if they have active duty orders issued for a period of more than 30 consecutive days. Service members 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 prior authorization to use a non-network dentist. If you use a non-network dentist without prior authorization, you will be responsible for payment. The ADDP is only available in the United States and U.S. territories.

## Covered Services and Costs

For a list of covered services, 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 submit claims on your behalf, and you 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 is a voluntary dental program. The dental benefit is administered by MetLife and is 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 pay grades E-1 through E-4
- 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 or Reserve status.

Additionally, you must be one of the following:

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

Active duty 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 of TRICARE-eligible sponsors\* 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*)

\* *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 the sponsor provided over 50 percent of the financial support.*

## Enrollment

There are three ways to enroll in the TDP:

- **Online (stateside only):** 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:  
Stateside: **1-855-MET-TDP1 (1-855-638-8371)**  
Overseas: **1-855-MET-TDP2 (1-855-638-8372)**  
TDD/TTY: **1-855-MET-TDP3 (1-855-638-8373)**
- **Mail:** Download the *TDP Enrollment Authorization* document available at [www.tricare.mil/forms](http://www.tricare.mil/forms). Mail the completed document along with the initial premium payment (*check, money order, or credit card*):

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

## Accessing Care

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

## Stateside Service Area

TDP enrollees residing in the stateside (*or 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 is a MetLife network dentist helps you save time and money. A network dentist has signed an agreement with MetLife to follow TDP rules for providing care and accepting payments. When using a network dentist, you should never pay more than the applicable cost-share for covered services.

Dentists who have not signed an agreement with MetLife are considered non-network dentists. Non-network dentists may bill beneficiaries their full fee. You are 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.

## Overseas Service Area

The TDP overseas (*or OCONUS*) service area includes areas not in the stateside service area and covered services provided aboard a ship or vessel outside the territorial waters of the stateside service area, regardless of the dentist's office address. You may visit any overseas dentist to receive dental care. However, it may be more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD). TOPDs do not require you to pay their full charge at the time of service and only require the applicable cost-share, if any. Once services are performed, TOPDs 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 stateside or overseas dentist, visit [www.metlife.com/tricare](http://www.metlife.com/tricare).

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

## Costs

For a list of cost-shares, 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. TDP premium amounts change annually each February 1. 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 find online enrollment to be the fastest and most convenient method.
- **Ongoing payments:** Payroll allotment is required 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 (EFT), or payroll allotment.

## TRICARE RETIREE DENTAL PROGRAM

The TRDP is a voluntary dental program. The dental benefit is administered by Delta Dental of California (Delta Dental) and is available to eligible active duty family members and eligible National Guard and Reserve members and their family members. The TRDP requires a 12-month minimum commitment, during which only limited services are available. After 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 that vary regionally by ZIP code, deductibles, and cost-shares

- 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)
- A surviving spouse who has not remarried or eligible child of a service member who died while in retired status or while on active duty
- A Medal of Honor recipient or immediate eligible family member
- 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 that 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 determine 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.

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

## Enrollment

There are two ways you can enroll in the TRDP:

- **Online (not available overseas):** The sponsor may enroll online using a credit card for the initial premium payment by accessing the BWE Web site at [www.tricare.mil/bwe](http://www.tricare.mil/bwe).
- **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

## Accessing Care

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

You may pay more, but you also can 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 cost-shares, 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 (*i.e., single, dual, 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 “Enroll today” section.

Additionally, note:

- TRDP premium rates will change slightly on October 1 of each benefit year. To determine your current premium rate, visit [www.trdp.org](http://www.trdp.org) or call customer service at **1-888-838-8737**.
- The initial two-month premium payment can be made by Visa, MasterCard, or Discover card; personal or cashier’s check; or money order. Monthly premiums can be made by allotment through military retirement pay, EFT, or recurring credit card charges. For detailed TRDP cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs).

## FOR INFORMATION AND ASSISTANCE

<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>	<b>TRICARE Dental Program</b> MetLife 1-855-MET-TDP1 (1-855-638-8371) ( <i>stateside</i> ) 1-855-MET-TDP2 (1-855-638-8372) ( <i>overseas</i> ) 1-855-MET-TDP3 (1-855-638-8373) ( <i>TDD/TTY</i> ) <a href="http://www.metlife.com/tricare">www.metlife.com/tricare</a>	<b>TRICARE Retiree Dental Program</b> Delta Dental of California 1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a>
<b>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa<sup>1</sup></b> +44-20-8762-8384 ( <i>overseas</i> ) 1-877-678-1207 ( <i>stateside</i> ) <a href="mailto:tricarelon@internationalsos.com">tricarelon@internationalsos.com</a>	<b>TOP Regional Call Center—Latin America and Canada<sup>1</sup></b> +1-215-942-8393 ( <i>overseas</i> ) 1-877-451-8659 ( <i>stateside</i> ) <a href="mailto:tricarephl@internationalsos.com">tricarephl@internationalsos.com</a>	<b>TOP Regional Call Centers—Pacific<sup>1</sup></b> Singapore: +65-6339-2676 ( <i>overseas</i> ) 1-877-678-1208 ( <i>stateside</i> ) <a href="mailto:sin.tricare@internationalsos.com">sin.tricare@internationalsos.com</a>  Sydney: +61-2-9273-2710 ( <i>overseas</i> ) 1-877-678-1209 ( <i>stateside</i> ) <a href="mailto:sydricare@internationalsos.com">sydricare@internationalsos.com</a>
<b>milConnect Web Site</b> <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a>	<b>Beneficiary Web Enrollment</b> <a href="http://www.tricare.mil/bwe">www.tricare.mil/bwe</a>	<b>TRICARE Web Site</b> <a href="http://www.tricare.mil">www.tricare.mil</a>

1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com).

### 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 your TRICARE dental contractor.

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