



**MetLife**



## TRICARE Dental Program (TDP)



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# TDP Overview

**More than 1.9 million Active Duty family members and National Guard and Reserve members and their families protect their smiles and save money with the TDP!**

It provides comprehensive dental coverage and helps members lower dental out-of-pocket costs and avoid serious dental issues. But, TRICARE dental coverage requires TDP enrollment –TRICARE medical program options do not include TRICARE dental coverage



## TDP Highlights

No annual deductible

\$1,300 Annual Maximum; \$1,750 Lifetime Orthodontic Maximum; and \$1,200 Accidental Coverage

No scaling and root planing cost-shares for Diabetic patients\*

Additional 3rd cleaning for pregnant women

Family member coverage, regardless of a sponsor's status change (to and from active duty)

Worldwide coverage

24-hour customer service 6:00 p.m. Sunday - 10:00 p.m. Friday (EST)



- If an individual visits an out of network dentist, he or she may incur additional out of pocket expenses if the dentists' charge exceeds the reasonable and customary fee.



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# TDP Eligibility

Eligible members include:

- Active Duty Family Members
- Selected Reserves (SELSRES)
- Family members of the SELRES and Individual Ready Reserves (IRR) Sponsors
- Spouses and/or unmarried children under age 21 or age 23 if full time college student

Enrollment Requirements for sponsor: 12 Months of service remaining

DEERS/DOES is sole source for verifying eligibility. It is critical for the sponsor to update and confirm all information in DEERS.



# TDP Monthly Premiums

*(through 4/30/14)*

Active Duty

Single Premium (one family member)	Family Premium (more than one family member)
<b>\$10.66</b>	<b>\$31.96</b>

Selected Reserve of the Ready Reserve and Individual Ready Reserve (Mobilization Only)

Sponsor-Only Premium	Single Premium (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
<b>\$10.66</b>	<b>\$26.64</b>	<b>\$79.91</b>	<b>\$90.57</b>

Individual Ready Reserve (Non Mobilization)

Sponsor-Only Premium	Single Premium (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
<b>\$26.64</b>	<b>\$26.64</b>	<b>\$79.91</b>	<b>\$106.55</b>



# TDP Cost Shares

Little or no cost-shares for many dental services:

Covered Services	CONUS E-1, E-2, E-3, and E-4	CONUS All Other Pay Grades E-5 and above	OCONUS Command- Sponsored Enrollees <sup>1</sup>
Diagnostic and preventive care ( <i>exams, cleanings, X-rays, fluoride</i> )	0%	0%	0%
Sealants for children • Permanent molars only (through age 18) Consultation/Office Visit, Post- Surgical Services & Basic Restorative ( <i>fillings</i> ) • White (resin or composite) fillings	20%	20%	0%

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# TDP Cost Shares

Covered Services	CONUS E-1, E-2, E-3, and E-4	CONUS All Other Pay Grades E-5 and above	OCONUS Command- Sponsored Enrollees <sup>1</sup>
Endodontic ( <i>root canal</i> ), Periodontic ( <i>gum surgery</i> ) & Oral Surgery ( <i>tooth extractions</i> )	30%	40%	0%
Orthodontic <sup>2</sup>	50%	50%	50%
General Anesthesia	40%	40%	0%
Other Restorative, Implant Services, Prosthodontic ( <i>inlays, onlays, crowns, bridges, partials, dentures</i> )	50%	50%	50%
Miscellaneous Services ( <i>occlusal guard, athletic mouthguard</i> )	50%	50%	0%

1. Selected Reserve and IRR family members and IRR (other than Special Mobilization Category) members are responsible for the applicable cost-share portion regardless of where the treatment is received.
2. Orthodontic treatment is available for enrolled family members (non-spouse) up to, but not including, 21 years of age. A member who is enrolled as a full-time student at an accredited college or university is eligible up to, but not including, 23 years of age. Orthodontic treatment is also available for spouses and National Guard and Reserve members up to, but not including, 23 years of age. In all cases, coverage is effective until the end of the month in which the member reaches the applicable age limit.



# MetLife PDP Dental Network

- Over 205,000 participating dentists, and that number continues to grow.
- Members can visit any licensed, civilian dentist - but a MetLife network dentists may save them time and money.
- For example, network dentists:
  - Charge the member only the applicable cost-share
  - Invoice MetLife directly for its share of the bill
  - Complete and submit the member's claim submission
  - Provide any information needed by MetLife to make coverage and payment determinations
  - Upon request, complete the Department of Defense Active Duty/Reserve Forces Dental Examination Form (DD Form 2813) for National Guard and Reserve members
- Locate participating dentists on: [www.metlife.com/tricare](http://www.metlife.com/tricare)



# Enrolling in the TDP is Quick and Easy

## Four Enrollment Methods:

- Online: [www.tricare.mil/bwe](http://www.tricare.mil/bwe)
- Phone: 1-855-638-8371 CONUS, 1-855-638-8372 OCONUS, 1-855-638-8373 TDD/TYY
- Fax: 1-855-763-1337
- Mail: Complete, print and mail an Enrollment Authorization document found on [www.tricare.mil/tdp](http://www.tricare.mil/tdp)

## General Information:

- There is a 12 month mandatory enrollment commitment.
- Applications must be received by the 20<sup>th</sup> of the month for coverage to be effective on the 1<sup>st</sup> of the following month.
- First month premium is required and should be sent to MetLife with the enrollment application
- TDP inquiries: CONUS: 1-855-MET-TDP1, OCONUS: 1-855-MET-TDP2, Hearing Impaired 1-855-MET-TDP3
- TDP Program Information: [www.metlife.com/tricare](http://www.metlife.com/tricare)
- Update and confirm all information in DEERS
- MetLife recommends that you have your dentist submit a predetermination request when the cost is expected to be above \$300.



# TDP Overview: Dental Readiness

- Ongoing dental care for National Guard and Reserve members can help them achieve dental readiness for deployment.
- TDP dentists are familiar with documenting dental health by completing the DD Form 2813 for National Guard or Reserve members.
- Preventive Care helps minimize more advanced dental services that can be costly, timely and affect dental readiness.
  - Example: Getting a cavity filled now can help one avoid a painful tooth infection.
- Gum disease is caused by bacteria. Bacteria in the bloodstream leads to an increased risk of heart disease, diabetes, stroke, chronic lung problems, etc.
  - **Regular visits to the dentist can help prevent gum disease.**



# QUESTIONS ?

