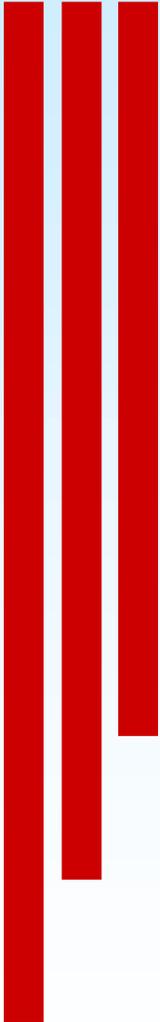




United Concordia Companies, Inc.



**TRICARE
DENTAL PROGRAM**



Background

- ➔ *Replaces the TRICARE Family Member Dental Plan (TFMDP) and the TRICARE Selected Reserve Dental Program (TSRDP)*
- ➔ *Eligibility has expanded to include family members of Selected Reserve (SELRES) and Individual Ready Reserve (IRR) and IRR family members*



Status

- ➔ *TDP awarded to UCCI on April 14, 2000*
- ➔ *Delivery of Dental Care Services will begin on February 1, 2001*

Agenda

- *TDP Expanded Benefits*
- *Covered Services & Cost Shares*
- *Eligibility*
- *Enrollment & Premium Cost*
- *Participating Dentists*
- *Claims Processing*
- *Appeals Process*
- *Support & Assistance*
- *Questions & Answers*

Expanded Benefits to Include:

- *General Anesthesia*
- *Intravenous Sedation*
- *Athletic Mouthguards*
- *Expands Sealant Coverage*
- *Porcelain Veneers*
- *Internal Bleaching of anterior teeth
(root canal treated)*
- *Extends age limits for orthodontic coverage*
- *Children under age 4 can be voluntarily enrolled*
- *Three oral exams allowed in a 12-month period*



Maximums

➡ *Annual Maximum = \$1200*

➡ *Lifetime Orthodontic Maximum = \$1500*



TDP Covered Services

<u>Services</u>	<u>TSRDP</u>	<u>TDP</u>	<u>Cost Share</u>
Diagnostic & Preventive			0%
Emergency			0%
Basic Restorative			20%
Sealants			20%
Endodontics			*40%
Periodontics			*40%
Oral Surgery	Extractions	Comprehensive	*40%

* 30% Cost Share for E1-E4



TDP Covered Services

<u>Services</u>	<u>TSRDP</u>	<u>TDP</u>	<u>Cost Share</u>
Prosthodontic			50%
Other Restorative			50%
Orthodontics			50%
Anesthesia (General)			40%
Anesthesia (IV Sedation)			50%
Miscellaneous			50%



Orthodontics Highlights

-  *Lifetime Maximum increased to \$1500 effective 2/1/01*
 - *family members in active treatment as of 2/1/01 may be eligible for the additional benefit*
-  *Family Members (non-spouse)*
 - *up to age 23 if enrolled full-time in an accredited college*
 - *otherwise: up to age 21*
-  *Spouse and SELRES and IRR Members*
 - *up to age 23*
-  *Cost Share Amount for all Pay Grades: 50%*



Who is Eligible for TDP

- ➔ *Active Duty Family Members*
- ➔ *Selected Reserves (SELRES)*
- ➔ *Individual Ready Reserves (IRR)*
- ➔ *Family Members of SELRES & IRR Sponsors*

Eligibility

- *Automatic transfer to TDP if already enrolled in TFMDP or TSRDP
 - *enrollment in TFMDP prior to February 1, 2001 has 24 month lock-in**
- *Enrollment after February 1, 2001
 - *12 months of service remaining from completion of enrollment and receipt of premium**
- *DEERS is sole source for verifying eligibility*

NOTE: 12 month “Lock out” if member fails to pay premiums or disenrolls for invalid reason

Enrollment

- *Voluntary Program*
- *Prepaid Dental Plan*
- *Date of Coverage*
 - *1st day of month following completion of enrollment and receipt of premium by UCCI*
- *1st month premium sent to UCCI with enrollment application*
- *Will receive confirmation of coverage from UCCI*
 - *may also call Customer Service to verify coverage*
- *All Family Members Must Be Enrolled*
 - Exceptions:*
 - *children under 4 years of age*
 - *SELRES & IRR enroll separately*
 - *Remotely located family members*



How To Enroll

- ➡ *Complete enrollment application and mail with first month premium to UCCI:*
 - United Concordia*
 - TDP Enrollment & Billing*
 - PO Box 69426*
 - Harrisburg, PA 17106-9426*
- ➡ *UCCI will issue evidence of enrollment, Benefits Booklet and other materials 15 days upon receipt of application & premium*
- ➡ *UCCI notifies Finance Centers who arrange allotments/ deductions for future months' premiums*
- ➡ *If no payroll account - UCCI will bill monthly premiums direct.*

Types of Plans

Shared Premium Plan

- *Government pays 60% of monthly premium*
- *Enrollee/Sponsor pays 40% of monthly premium*

Full Premium Plan

- *Service member responsible for the entire premium amount. The government does not share in premium payments.*



Eligible for Shared Premium Plan

- ➔ *Active duty family members*
- ➔ *Families of Reservists on active duty for more than 30 days*
- ➔ *Members of the Selected Reserve*
- ➔ *Members of the Individual Ready Reserve - Special Mobilization Category only*



Eligible for Full Premium Plan

- ➔ *Members of the IRR (other than Special Mobilization Category)*
- ➔ *Family members of SELRES or IRR members*

Single Enrollment Premium

☞ *One (1) eligible covered beneficiary*

Includes -

a. one (1) active duty family member

b. individual SELRES or IRR member

c. one (1) SELRES or IRR family member

Family Enrollment Premium

 *Two (2) or more eligible/covered family members*

Includes -

- a. Two (2) or more active duty family members*
- b. Two (2) or more SELRES or IRR family members*

Note: SELRES or IRR may enroll independently of family members.
SELRES or IRR sponsor may enroll their family members and not themselves

Premiums

- ☞ *Vary depending on the number of enrollees and the type of plan*
 - *Single and Family*
 - *Full and Shared*



Premium Payments

(February 2001 - January 2002)

 <i>Shared Premium</i>	<u><i>Single</i></u>	<u><i>Family</i></u>
- <i>AD Family Members</i>	\$7.63	\$19.08
- <i>Selected Reserve</i>		
- <i>IRR - Special Mobilization Category</i>		
 <i>Full Premium</i>		
- <i>IRR - Other than Special Mobilization Category</i>	\$19.08	\$47.69
- <i>SELRES & IRR Family Members</i>		

Premium Payment Method

- ➔ *Payroll allotment/deduction*
- ➔ *Direct billing*
 - *For those who do not have an active payroll account or do not have sufficient funds in that account*
 - *Once direct bill, always direct bill*



TDP Claims Processing

- *Claim submitted to single location:*
 - United Concordia*
 - TDP Claims Processing*
 - PO Box 69411*
 - Harrisburg, PA 17106-9411*
- *Patient and Provider receive Dental Explanation of Benefits*
- *Processing Time*
 - 90% within 14 days*
 - 98% within 30 days*
 - 100% within 60 days*



TDP Participating Dentists

- *Accepts UCCI fee allowances*
- *Cannot “Balance Bill” for covered services*
- *Submits all claims*
- *Collects only cost share*
- *Agrees to comply with UCCI Quality Assurance Program*
- *Complete DoD/Reserve Forces Dental Exam Screening Form at no additional cost*

TDP Appeals Process

- *Appeals Process is Time Sensitive*
- *Different Levels of Appeal*
 - *Reconsideration (UCCI) - 90 days*
 - *Formal Review (TMA) - 60 days*
 - Must be \$50 or more*
 - *Hearing (TMA) - 60 days*
 - Must be \$300 or more*
- *Refer to [Benefits Booklet](#) for Specific Details*



TDP Support & Assistance

Customer Service

- Toll Free Numbers:

(800) 866-8499

(800) 891-1854 = (TDD- Hearing Impaired)

- Available 24 hours per day

Monday through Friday

UCCI Dental Benefit Regional Advisors

Health Benefit Advisors

www.ucci.com

- Providers

- Information

- E-mail Inquiries

TDP Materials



Questions
&
Answers



TRICARE Dental Program

*Protect your Smile
See your dentist regularly!*

