

TDP Alliance

February 2004

Tips for Submitting OCONUS Orthodontic Claims

Tip 1: Get a referral.

Enrollees must contact their respective Overseas Dental Treatment Facility or Overseas Lead Agent office prior to seeking orthodontic care OCONUS. A Non-Availability and Referral Form is required for all members in all OCONUS locations before United Concordia can pay for orthodontic claims from OCONUS dentists.

Tip 2: Know what treatment will cost.

Payment for OCONUS orthodontic services is as follows:

- 1) You pay a cost share that represents 50% of the overall allowable payment to the dentist.
- 2) United Concordia pays the other 50% of the allowable payment up to the \$1,500 lifetime maximum benefit for orthodontic services.
- 3) The Government pays the rest of the allowable payment *and* any amount between the allowable payment and the dentist's billed charge.

Example:

- Billed amount: \$6,000
- Allowed amount: \$4,000
- Member cost share (#1 above): $\$4,000 \times 50\% = \$2,000$
- Orthodontic benefit paid by United Concordia (#2 above): \$1,500
- Remaining allowable amount paid by Government (#3 above): \$500
- Total allowed amount: \$4,000
- Government also pays \$2,000 (balance between billed \$6,000 and allowed \$4,000)

To help you determine your out-of-pocket expense for orthodontics, United Concordia offers a free predetermination of services.

If you are a reserve family member or an Individual Ready Reserve member (other than Special Mobilization Category only), you should refer to your TDP Benefit Booklet or contact United Concordia's OCONUS Dental Unit for additional coverage information and limitations.

Tip 3: Submit complete information.

Your reimbursement will be issued in one lump sum – not in monthly payments as in the CONUS service area. For this reason, it is imperative that your dentist include his or her total charge when submitting your claim. Additionally, the dentist should indicate on the claim form that services were performed for orthodontic treatment (Block 27 on the TDP OCONUS Claim Form).

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Dental - Not Medical

If you are a reserve or guard member who has been called to active duty for more than 30 days, your family members may be eligible for medical benefits under TRICARE. Please note that the TRICARE Dental Program (TDP) is not part of the medical plan nor is enrollment in the TDP automatic.

If you wish to enroll your family in the dental program, you must complete a TDP Enrollment/Change Form and submit it along with one month's premium payment to United Concordia. If you have internet access, you may choose to enroll online at our website, www.ucci.com.

Additionally, it is very important that you contact United Concordia to confirm your enrollment and effective date prior to receiving any dental treatment.

Reminders

- If you receive treatment in the OCONUS service area (anywhere other than the United States, Guam, Puerto Rico, or the U.S. Virgin Islands) or if your dental office requires that you submit your own claims, be sure that all necessary information is included before sending it to United Concordia. For example, depending on the type of service you receive, you may have to provide specific tooth numbers and/or tooth surfaces, dates of service, banding dates (for orthodontic treatment), the dentist's name and address, and the dentist's charges. If any of this information is missing, payment of your claim may be delayed or denied.
- If you need to verify enrollment, check to see if a specific service is covered, or determine what benefits have previously been paid, you should contact TDP Customer Service for this information. While your dentist's office staff may be helpful in providing much of this information, they may not have all of your historical data – especially if you received treatment from another dentist or recently moved. You can reach TDP Customer Service by calling 1-800-866-8499 (or 717-975-5017 for OCONUS).

2004 Children's Dental Health Contest

United Concordia is once again sponsoring its annual contest for children in honor of National Children's Dental Health Month. As in previous years, there are two separate contests based on the ages of the participants. Children, ages three through seven, may compete in a coloring contest, while eight to twelve-year olds can submit an original poster.

One winner per age group will be selected from each TRICARE region including TRICARE Europe, Pacific, and Latin America/Canada. Each winner will be awarded a \$100 U.S. savings bond.



Copies of the entry forms were mailed to Health Benefits Advisors and installation contacts in late November. Additionally, entry forms for both contests are available on the TDP section of United Concordia's website, www.ucci.com. Be sure to read and follow all instructions provided on the contest form.

The deadline for entries is February 29 with notification of winners occurring on or about April 1, 2004. Watch for a complete list of winners to be published in a future edition of the *Alliance*.

Coordination of Benefits (COB) Guidelines

The sponsor or sponsor's spouse may have other dental insurance in addition to the TDP. In these cases, United Concordia follows certain guidelines, called Coordination of Benefits (COB) rules, to determine which plan is primary (pays first) and which is secondary. The following is a summary of those rules:

- If a spouse has his or her own dental plan in addition to the TDP, the spouse's plan is considered primary and the TDP is secondary for the spouse.
- If a child is covered under the TDP and another dental plan, the primary plan is usually determined by the "birthday rule." Under this rule, the first plan to pay benefits is the plan held by the parent whose birthday occurs first in a calendar year. (The year of the parent's birth is not relevant in determining which plan is primary.)
- In situations where the parents are divorced or separated and there are two dental plans, United Concordia considers the insurance plan of the parent with custody to be primary. If the parent with custody has remarried, the stepparent's plan will pay before the plan of the parent without custody. An exception to this rule occurs when there is a court decree specifying which parent is responsible for insurance coverage.
- If a reserve sponsor is enrolled in the TDP and has a dental plan through another insurance company, the primary plan is the one that was effective first.

Members can take the following steps to help insure prompt and accurate payment of COB claims:

- Make sure the other company's name is listed on the claim form in the "other insurance" field.
- If the TDP is secondary, indicate the other company's payment on the claim form, and attach a copy of that company's explanation of benefits.
- If the other company is a capitation program where a copayment is involved, an encounter form can be used as an explanation of benefits as long as the copayment amount is indicated.

- Provide custodial information regarding a dependent child.

Refer to the TDP Benefit Booklet for additional information. Members should direct any questions to the TDP Customer Service Department at 1-800-866-8499 (or 1-717-975-5017 if OCONUS).

Policy Reminder: Allowances for Fillings

Make sure you know your options the next time you or your family members need to have a tooth filled. If you choose to have a posterior, or back, tooth restored with a tooth-colored material (called resin or composite by your dentist), you may have a higher out-of-pocket payment than you anticipated.

Resin/composite fillings are not covered when performed on posterior teeth; however, an allowance will be made for a comparable amalgam filling. The silver-colored amalgam is an equally acceptable, though less costly, material. Your doctor can help you identify which teeth are posterior and which are anterior (front).

If you have a resin/composite filling done on a posterior tooth, you will be responsible for the difference between the dentist's charge for that service and the amount paid by United Concordia for the amalgam filling. If you have any questions regarding this policy, refer to your TDP Benefit Booklet or call United Concordia's Customer Service Department at 1-800-866-8499.

Holiday Closing

United Concordia's offices, including the TDP Customer Service and Enrollment & Billing departments, will be closed on Friday, April 9, 2004. We will resume regular operating hours the following business day.

If you have Internet access and need to check claim status, verify dependent enrollment, or print an identification card while our offices are closed, log on to www.ucci.com. Our "My Dental Benefits" feature is available to members 24 hours per day, everyday, including holidays.

United Concordia Dental Benefit Advisors (DBAs)

United Concordia provides a team of Dental Benefit Advisors (DBAs) to inform and assist installation contacts and TDP members in both CONUS and OCONUS areas. DBAs will provide TDP benefit briefings and exhibit table displays at pre-deployments, at family support group events, and for Reserve units that are being called to activation. Installation contacts are asked to notify their DBA at least 30 days in advance when requesting a TDP benefit briefing.

Refer to the chart below to find the name and telephone number for your representative and schedule a visit today!

| Name | Telephone | Region |
|-------------------|--------------|---|
| Allan Berrier | 210-493-8138 | AR, LA (except E. LA), MO, OK, PR, TX, VI |
| Debra Stout | 937-324-4456 | IL, IN, IA, KY, MI, MN, OH, W. PA, WI, WV |
| Isaiah Edwards | 904-998-7244 | GA, FL (except W. FL), SC |
| Richard Melrose | 619-749-1781 | CA, GU, HI |
| Kelly Sneeringer | 717-338-9388 | CT, MA, ME, NH, NJ, NY, E. PA, RI, VT |
| Richard Panepinto | 850-995-9024 | AL, W. FL, MS, E. LA |
| Annette Verna | 480-706-0110 | AZ, CO, KS, NE, NM, S. NV, TX (El Paso), UT, WY |
| Janice Taylor | 757-481-5003 | DE, DC, MD, NC, TN, VA |
| Ty Obenoskey | 530-477-9033 | AK, N. CA, ID, MT, ND, N. NV, OR, SD, WA |

**Selected DBAs within this group are also responsible for the OCONUS service area.*

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