



TRICARE® Dental Program Teams with MetLife

Beginning May 1, 2012, MetLife will administer the TRICARE Dental Program

The TRICARE Dental Program (TDP) provides comprehensive dental care for more than 2 million enrollees worldwide including active duty family members (ADFM), members of the National Guard and Reserve, and their eligible family members. Beginning May 1, 2012, MetLife will administer the TDP. As the TDP contractor, MetLife will manage enrollment, claims processing, and customer service.

Current TDP enrollees will get a welcome package and new enrollment cards in the mail before the May 1 start date.

Take Action to Continue Automatic Payments with MetLife!

If you pay your premiums through a direct payment from your checking account or credit card, you need to contact MetLife to reauthorize this payment between March 21 and April 20, 2012. See the *For Information and Assistance* section for contact information. If you do not reauthorize with MetLife before April 20, please don't worry. Your automatic payments will end, but MetLife will send you a paper bill so there will be no break in your coverage. If you pay premiums by automatic deduction from your military payroll account, you do not have to take any action.

CHANGES TO YOUR BENEFIT

The new contract provides some enhancements to your benefit. Changes include the following:

- Coverage of tooth-colored/white fillings on back teeth
- An increased annual maximum benefit from \$1,200 to \$1,300 per enrollee
- An increase in the orthodontic lifetime maximum from \$1,500 to \$1,750 per enrollee
- \$1,200 per year for services related to dental treatment due to an accident
- No cost-shares for scaling and root planing (*deep cleaning*) for diabetics
- The benefit year under MetLife will run from May 1 to April 30 (*annual maximums*)

This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.

TRICARE DENTAL PREMIUM RATES REDUCED

Premium rates under the new MetLife contract are lower for each enrollee category. If your premiums are automatically deducted from your military payroll account, you will see the new, lower deduction on your April leave-and-earnings statement.

The following tables list your TDP monthly premium rates for dental coverage effective May 1, 2012–January 31, 2013.

Note: Beginning February 1, 2013, the premium year will return to the February 1–January 31 cycle. Premium rates will reset annually every February 1.

Active Duty Family Members

Single Premium (one family member)	Family Premium (more than one family member)
\$10.30	\$30.89

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

Sponsor-Only Premium	Single Premium ¹ (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
\$10.30	\$25.74	\$77.22	\$87.52

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

Individual Ready Reserve (*Non-Special Mobilization*)

Sponsor-Only Premium	Single Premium ¹ (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
\$25.74	\$25.74	\$77.22	\$102.96

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

PAYING TDP PREMIUMS

Paying TDP premiums is simple and convenient. If the sponsor has a military payroll account, and if sufficient funds are available, the government will collect the sponsor's share of the premium through a Uniformed Services Finance Center and transmit it to MetLife. This method is only available to sponsors of ADFMs and to National Guard and Reserve sponsors.

If MetLife is unable to obtain the requested premium payment from a military payroll account, the sponsor will be billed directly. Direct billed payments can be made through electronic funds transfer (EFT), which is an automatic deduction through your bank account or credit card. Other options are mailing payments directly to MetLife, or submitting a payment over the phone.

If you are enrolled in the TDP and you currently pay dental insurance premium payments by credit card or by EFT from your checking or savings account, you will need to set up a new recurring payment with MetLife. To begin this process, please complete the *Credit Card/EFT Authorization* document

available online at <https://mybenefits.metlife.com/tricare>. To access this document, click on the "News and Updates" link and then select "*Credit Card/EFT Authorization*".

Upon completion, please submit to:

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

You may also contact MetLife Customer Service at 1-855-MET-TDP1 (1-855-638-8371) (*CONUS*) or 1-855-MET-TDP2 (1-855-638-8372) (*OCONUS*) for assistance.

METLIFE'S DENTIST NETWORK

MetLife offers an extensive network of more than 164,000 dentist locations available to you as part of your coverage. Remember, it is a good idea to check if your dentist is in the network before receiving care.

CONUS Service Area

TDP enrollees residing in the 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 participates in the MetLife Preferred Dentist Program (PDP) will help you save time and money. A PDP dentist has signed an agreement with MetLife to follow TDP rules for providing care and accepting payments. When using a PDP dentist, you should never pay more than the applicable cost-share for covered services.

Dentists who have not signed a contract with MetLife are considered non-network dentists. Non-network dentists may bill beneficiaries their full fee. You will be responsible for paying the difference between MetLife's allowance 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.

OCONUS Service Area

If you are a TDP enrollee residing in the OCONUS service area (*Canada, all other countries, island masses, and territorial waters; as well as civilian ships or vessels outside the territorial waters of the CONUS service area, regardless of the dentist's office address*), you may visit any OCONUS dentist to receive dental care. However, it may be more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD). TOPDs will not require you to pay their full charge at the time of service and will only require the applicable cost-share, if any. Once services are performed, TOPDs will 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 CONUS or OCONUS dentist, please visit <https://mybenefits.metlife.com/tricare>.

VISIT THE TDP WEB SITE

For general information, visit www.tricare.mil/tdp.

MetLife's Web site is at <https://mybenefits.metlife.com/tricare>. This site gives enrolled members the ability to:

- View plan details
- Check a claim
- View claims history
- View explanation of benefits

- Access tools and resources
- Access the "Find a Dentist" feature
- File a grievance online

Once signed in, you can access frequently asked questions, oral health information, commonly used documents, and the *TDP Benefit Booklet* and other materials.

DS Logon Required to Sign In

For the most secure and convenient authentication, MetLife will require users to use a Department of Defense Self-Service Logon (DS Logon) to access the Web site. You may visit a TRICARE Service Center (TSC) or a Veterans Affairs (VA) Regional Office to complete the required in-person proofing process to request a DS Logon. For more information, go to "Frequently Asked Questions" at www.dmdc.osd.mil/dsaccess. If you need a new uniformed services identification (ID) card, you can visit an ID card-issuing facility and request a DS Logon at the same time. To locate a TSC, visit www.tricare.mil/contacts. To locate a VA Regional Office, visit <http://www.va.gov/vba/benefits/offices.asp>. To locate an ID card-issuing facility, visit www.dmdc.mil/isl.

BILLING AND CLAIMS-FILING CONTACT INFORMATION

The address where you should send your claims depends on whether you are a CONUS or OCONUS beneficiary.

If you are a CONUS beneficiary, submit your claims to:

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

If you are an OCONUS beneficiary, submit your claims to:

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

Changes to Your Coverage

If your family's coverage needs change, you can log on to the Beneficiary Web Enrollment (BWE) portal, which can be accessed at www.tricare.mil/bwe, to update your information. The BWE allows you to:

- Enroll in the TDP
- Cancel enrollment
- Add a dependent
- Remove a dependent

FOR INFORMATION AND ASSISTANCE

MetLife Online https://myaomc.hill.af.mil/life/online/tricare	MetLife by Phone 1-855-MET-TDP1 (1-855-638-8371) (CONUS) 1-855-MET-TDP2 (1-855-638-8372) (OCONUS) 1-855-MET-TDP3 (1-855-638-8373) (DDITTY)	Beneficiary Web Enrollment www.tricare.mil/awe
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An Important Note about TRICARE Program Information

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. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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