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UNDERSTANDING YOUR TRICARE DENTAL BENEFITS

It is very important for all members and their families to be informed consumers of medical and dental benefits under TRICARE. This can effect the amount of your out-of-pocket costs. I recognize that medical and dental treatment options and procedures are often complex and not easily understood. Nonetheless, we must all be proactive in understanding the limitations on covered benefits.

Unfortunately, in many cases, we learn of these after the fact. Here's an example of one dealing with dental fillings that appears to be somewhat common place. Please take note. A dilemma recently discovered by some family members who use the TRICARE Dental Plan (TDP) is that some dental offices only offer tooth colored (composite resin) fillings for both front and back (posterior) teeth. While TDP authorizes a composite resin filling for front teeth, it only authorizes an amalgam (silver) filling for posterior teeth which is a less expensive procedure. Therefore, patients have to decide whether or not to pay the increased cost share for a composite resin filling for posterior teeth or seek treatment from a dental office that offers amalgam (silver) fillings.

Alternative Treatment is the term used by dental insurance companies to describe a treatment that is not a covered benefit. The most common *Alternative Treatment* involves dental fillings. There are two common dental filling materials used for restoring teeth: amalgam (silver) and composite resin (tooth colored). Amalgam has historically been the most reliable and durable material. Composites have dramatically improved their longevity over the past 10 years and are more aesthetically pleasing. In the future, composite resins should eventually equal amalgam's durability. Composite resins take longer to place and are more technique sensitive for correct placement in a cavity than amalgam, so they justifiably cost more.

Under the TDP, almost all dental procedures for family members are cost shared with United Concordia (UCCI), the insurance company that administers the TDP. UCCI pays for 80% of amalgam's maximum allowable charge and the patient pays 20%. For posterior composites, because an amalgam (silver) filling is the standard covered benefit, the patient must pay anything over the 80% allowable charge if they choose the *Alternative Treatment* of a composite resin filling.

Example:

A family member needs a filling on a molar (posterior tooth). The dentist places a silver filling with the agreed upon reimbursement rate of \$100 between the dentist and UCCI. As defined by the TDP, posterior amalgam fillings are covered with the insurance company paying 80% and the member paying 20%. Therefore, UCCI pays \$80 and the member pays \$20. If the dentist places a composite resin filling on a posterior tooth, this is considered an *Alternative Treatment*. If the dentist charges \$140, UCCI pays 80% of what they would have paid for a silver filling on the same posterior tooth (covered benefit). In this case

the insurance company would still pay \$80 but the member's cost share would now increase to \$60. It does not matter that the dentist may only offer composite resin fillings for posterior teeth. It is still considered an *Alternative Treatment* and UCCI will not cover the additional cost.

The *Alternative Treatment* benefit UCCI provides with composite filling procedures is also used with other dental procedures. Sponsors and family members can better understand their benefits under the TRICARE Dental Plan by accessing the TDP Benefits Handbook which is available online at <http://www.ucci.com/forms/tdpbenefitbooklet.pdf>. All TRICARE patients are strongly encouraged to **ask their dentist questions** about their dental care costs to ensure they fully understand exactly how much is covered under the TRICARE Dental Plan.

Regards,

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