



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

ADHD and Oral Health

ADHD or attention-deficit/hyperactivity disorder affects behavior and focus. ADHD affects children's lives, including their oral health. Many people have ADHD – about 1 in 9. It's important to understand how it affects oral health, so you can know how to manage its effects. (Source: Why have ADHD rates increased? | American Dental Association.)

Problems with ADHD and oral health

Brushing and flossing. It's hard for kids with ADHD to stick to a routine. To prevent cavities, make sure they brush and floss twice a day. Keep their supplies handy in several places!

Mouth and tooth injuries. Impulsivity, common with ADHD, raises the risk of mouth injuries. Kids with ADHD are more likely to hurt themselves. (Source: Other Concerns and Conditions with ADHD | Attention-Deficit / Hyperactivity Disorder (ADHD) | CDC)

Co-occurring conditions. Nearly 78% of kids with ADHD also have additional problems with their mental health. Teens with mood disorders may also smoke or chew tobacco, which we all know harms their mouths. (Source: Protecting the Health of Children with ADHD | Attention-Deficit / Hyperactivity Disorder (ADHD) | CDC)

Dry mouth. Some ADHD medicines cause dry mouth. Saliva protects teeth, so dry mouth raises the risk of cavities. (Source: Xerostomia (Dry Mouth) | American Dental Association) ★



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ISSUE HIGHLIGHTS

Understanding TDP Maximums

What's a maximum, and why is it important? We break down the ins and outs so you can better understand your benefits. **See page 3.**

How Does Sleep Apnea Affect Oral Health?

Not only does this common sleep disorder cause restless nights but it also can create serious dental issues. **See page 4.**

TDP Coverage for Artificial Teeth

Learn how the TDP covers costs for important prosthetics like bridges and dentures. **See page 5.**



The Common Dental Insurance Words You Should Know

Let's clarify some common dental insurance terms! Dental insurance can seem confusing, but understanding these terms makes your TRICARE Dental Program easier to use. This will help you manage your care and oral health. Here are some important dental insurance terms to know:

Maximum allowable charge. This is what United Concordia pays to your dentist for your TDP-covered care. TDP network dentists have already agreed to accept this payment as payment in full. If you use a non-network dentist, they haven't agreed to this standard, so you may owe the difference between their bill and the allowable charge.

Claim. This is a bill your dentist sends to United Concordia to get paid for your dental work. It lists the services and dates of your visits. A TDP network dentist submits this for you.

Cost-share. This is the part of the bill you pay your dentist for covered TDP services. Check the "What's Covered?" page at www.uccitdp.com to learn more.

Covered Service. These are the dental services and procedures the TDP pays for. Not all dental care is covered. See the TDP Handbook and the TDP Handbook supplement for a full list of what's covered and any limitations.

Dental Explanation of Benefits. The DEOB shows what the TDP paid for your dental visit. It shows procedure costs and anything extra you might owe. You can find a copy of your DEOB in *My Account*.

Premium. This is your monthly payment for your TDP benefits. Check the "Dental Costs" page for current premium pricing.

Predetermination. Get a cost estimate before expensive dental work. You or your dentist can ask for this estimate so you can know up front if the treatment is covered and how much you can expect to pay out-of-pocket. You can also use the cost estimator in *My Account* for a breakdown of costs. ★

NEW TO THE TDP? LEARN THE PROGRAM BASICS HERE!



Understanding TDP Maximums

Knowing your TDP benefits helps avoid surprises. There are three maximums that limit how much TDP will pay for your dental care. Knowing these maximums helps you get the most out of your dental benefit and avoid confusion.

Yearly maximums:

- **Annual maximum:** The annual maximum is \$1500 per benefit year. This is the most the TDP pays for your dental care each year.
- **Accidental annual maximum benefit:** The accidental annual maximum is \$1200 per benefit year. This is separate from the annual maximum and the lifetime orthodontic maximum. This covers dental care from a tooth or mouth injury.

One-time maximums:

- **Lifetime orthodontic maximum:** The lifetime orthodontic maximum is \$1750 in total. This is a one-time maximum for orthodontics.

Important facts about TDP maximums

- Maximums apply to both TDP network dentists and non-network dentists. Non-network dentists may charge more because they haven't agreed to United Concordia's allowable charge for dental services.
- Maximums are the same whether you're living in the OCONUS or the CONUS service area.
- Only the amount the TDP pays counts toward the maximum, not what you pay.
- Maximums are per member.
- Unused maximums don't carry over to the next plan year.

For more details, see the *TRICARE Dental Program Benefits and Exclusions* document or visit www.uccitdp.com. ★



How Does Sleep Apnea Affect Oral Health?

Sleep apnea is a common sleep disorder where breathing stops and starts during sleep. This isn't just uncomfortable; it's a serious problem that can affect your whole body, including your mouth. One major issue is dry mouth, which can lead to significant oral health problems. Let's take a look at how sleep apnea affects oral health.

Symptom check: dry mouth

Dry mouth from sleep apnea makes it harder for saliva to do its job. This leads to a higher risk of:

- **Cavities.** Bacteria have more time to attack your teeth.
- **Gum disease (gingivitis and periodontitis).** Bacteria build up along your gums, causing inflammation and potentially leading to tooth loss.
- **Bad breath (halitosis).** Bacteria in a dry mouth produce unpleasant odors.
- **Thrush (oral candidiasis).** This is a fungal infection that's more likely to occur in dry mouths.

Dry mouth can seriously affect your oral health. This happens because sleep apnea often reduces the flow of saliva. Saliva is incredibly important for oral health because it:

- **Washes away food particles.** Food left in your mouth feeds bacteria, which cause cavities and gum disease.
- **Neutralizes acids.** Acids from food and drinks can weaken tooth enamel,

making teeth more prone to cavities. Saliva helps balance the acid levels in your mouth.

- **Strengthens enamel.** Saliva contains minerals that help repair tiny flaws in your tooth enamel, protecting your teeth from decay. (Source: Dry Mouth | MouthHealthy - Oral Health Information from the ADA)

What can you do to prevent dry mouth if you have sleep apnea?

- Use a humidifier with your CPAP machine. This adds moisture to the air, reducing dryness in your mouth.
- Try sugar-free gum or candy. You might be surprised to see candy on this list, but sugar-free options are great for stimulating saliva.

- Drink plenty of water. This keeps your mouth hydrated day and night.
- Avoid alcohol and tobacco. These can dry out your mouth.
- Ask your dentist about artificial saliva or mouthwash. These can provide extra moisture and protection.
- Regular dental checkups. Regular visits to your dentist are crucial for early detection and treatment of any oral health problems related to sleep apnea. ★

Important note: While these tips can help manage dry mouth, they don't cure sleep apnea. Talk to your doctor to get the proper diagnosis and treatment. Treating your sleep apnea is the best way to address the dry mouth and other related health issues. (Source: American Dental Association, National Institutes of Health)





TDP Coverage for Artificial Teeth

Many people need artificial teeth, like bridges (which replace one or more missing teeth) or dentures (which replace all teeth on the top or bottom). The TRICARE Dental Program helps cover these costs. Let's look at what's covered and what's not.

What the TDP covers

The TDP covers getting artificial teeth and taking care of them. This includes both fixed prosthetics and removable prosthetics. A fixed prosthetic is permanently cemented to your teeth or jawbone. A removable prosthetic, such as a denture, can be removed and replaced.

What the TDP *doesn't* cover

The TDP *doesn't* pay for artificial teeth if it's just to change how you look. The need for artificial teeth must be for your oral health.

Cost-shares and predetermination

You'll pay half the cost (50% cost-share) of the negotiated fees, and United Concordia pays the other half based on your remaining annual maximum. There are some time limits, depending on when your artificial teeth were originally put in.

More information and next steps

For details on what the TDP covers, log into *My Account* or check the TDP Benefit Booklet. Always talk to your dentist about your treatment options. Ask for a cost estimate beforehand ("predetermination") to know your costs.

You can call United Concordia for help:

- **Inside the U.S.:** 844-653-4061
- **Outside the U.S.:** 844-653-4060 (view the AT&T access codes at www.uccitdp.com)

Remember to plan ahead and ask questions to understand your TDP benefits. ★





What Are Adjunctive Services?

The TRICARE Dental Program helps keep dental care affordable. But it's important to know what isn't covered to avoid unexpected costs. One example is adjunctive dental care.

What adjunctive services are

Adjunctive dental services aren't covered by the TDP. These are dental treatments that are needed because of:

- A medical problem
- A dental injury caused by severe trauma
- Treatment for an injury or illness

Who pays for adjunctive services?

Even though the TDP doesn't cover adjunctive dental care, your TRICARE health contract may cover these services. Examples include:

- Jaw problems (TMD) linked to a medical condition
- Treatments from head or neck radiation

What to do:

Talk to your doctor and dentist to figure out the best treatment and coverage options. If you have any questions about TDP coverage, call United Concordia for more information:

- CONUS: 844-653-4061
- OCONUS: 844-653-4060 (view the AT&T access codes at www.uccitdp.com)

Understanding adjunctive services and your coverage options will help you plan for your dental care. ★





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United Concordia Companies, Inc.
TRICARE Dental Program
P.O. Box 69450
Harrisburg, PA 17106

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CONUS:
United Concordia
TRICARE Dental Program
P.O. Box 69451
Harrisburg, PA 17106

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United Concordia
TRICARE Dental Program
P.O. Box 69452
Harrisburg, PA 17106

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