

## Fact Sheet: Comparing TRICARE Dental Program vs Federal Employee Dental Plans

a. Congress established the TRICARE Dental Program (TDP) for families of active duty and activated Reserve Component Service members. This program offers beneficiaries a group dental insurance plan comparable to large commercial employee plans while controlling government costs.

b. The TDP is a **voluntary** program available worldwide. To be eligible for the TDP, the sponsor must have at least a 12-month remaining service commitment.

c. United Concordia Incorporated (UCCI) is the contractor for the TDP. The current TDP contract (FY2006-2011) was re-awarded to UCCI in April 2005. The TDP contract provides basic, diagnostic and preventive services twice a year with 0% co-pays, basic restorative services for only a 20% co-pay. Co-pays vary based on rank.

d. Premiums: The government pays 60% of the premium for TDP enrollees, but the government does not pay any part of the cost shares. The current monthly premiums are \$11.58 for one family member and \$28.95 for more than one family member.

e. The TDP annual maximum is \$1,200 and the lifetime orthodontic maximum is \$1,500. All emergency, preventive and diagnostic services are covered at 100%, and are not counted against the annual maximum. One percent of the 1.8 million beneficiaries reach the \$1,200 maximum and the utilization rate is 64% for those enrolled.

	<b>TRICARE Dental</b>	<b>Federal Employees Dental Plans</b>			
Contractor	UCCI	GEHA	MetLife	MetLife	UCCI
Type Plan	Standard	Standard	Standard	Premium	Premium
<b>Rates (Monthly)</b>					
Self or Spouse	\$11.58	\$27.13	\$22.71	\$37.09	\$34.91
Self +1	n/a	\$54.25	\$45.41	\$74.17	\$69.77
Family	\$28.95	\$81.38	\$68.12	\$111.26	\$104.69
<b>Benefits</b>					
Type of Providers	Network and non-network providers	Network providers ONLY	Network providers ONLY	Network and non network providers	Network providers ONLY
Prevention (Exams, Cleaning, X-rays)	Covered 100%	Covered 100% after \$10 copay	Covered 100%	Covered 100% / 90% for non-network	Covered 100%
Restorative Care (fillings)	80% paid by insurance	55% paid by insurance	55% paid by insurance	70% paid by insurance	80% paid by insurance
Major Services (Crowns, surgery)	50% paid by insurance	35% paid by insurance	35% paid by insurance	50% paid by insurance	50% paid by insurance
Orthodontics	50% paid by insurance	30% paid by insurance	50% paid by insurance	50% paid by insurance	50% paid by insurance
Annual Maximum Benefit per person	\$1200	\$1200	\$1200	\$3000	\$1200
Orthodontic Maximum Limit	\$1500 per person	\$1500 per person after 24 months	\$1500 per person after 24 months	\$3000 per person after 24 months	\$1500 per person after 24 months