TRICARE®
Your Military Health Plan

TRICARE Benefits/Programs for the National Guard and Reserve During Pre-Activation and Activation

Presenter Name
Month DD, YYYY

Updated February 2011
Today’s Agenda

• What Is TRICARE?
• TRICARE Eligibility
• Medical Coverage
• Other Important Information
• For Information and Assistance

Photo courtesy of The National Guard
What Is TRICARE?

TRICARE is…

… the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.

… a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.
What Is TRICARE?

TRICARE Stateside Regions (50 United States & Washington, DC)

TRICARE is available worldwide and managed regionally

- TriWest Healthcare Alliance Corp.
- Health Net Federal Services, LLC
- Humana Military Healthcare Services, Inc.
Take Action! Register Your Family in DEERS

**Registration in DEERS is key to TRICARE eligibility**

- Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS)
  - In person at a uniformed services identification (ID) card-issuing facility: [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
  - By sending changes and required documentation to:

    Defense Manpower Data Center Support Office (DMDC)
    400 Gigling Road
    Seaside, CA 93955-6771
TRICARE Eligibility

Take Action! Register Your Family in DEERS

- Proper documentation is required
- To verify eligibility
  - Go to www.mydodbenefits.dmdc.mil
  - Local MTF’s Patient Admin Office
  - Contact your Service’s personnel office
TRICARE Eligibility

Updating DEERS

• Keep your contact information up to date
  – Online: www.dmdc.osd.mil/appj/address/
  – By Phone: 1-800-538-9552
  – By Fax: 1-831-655-8317
  – Visit an ID card-issuing facility: www.dmdc.osd.mil/rsl/owa/home

• More information: www.tricare.mil/DEERS

• Remember to register/update DEERS whenever there is a change in the family (marriage, birth, adoption, divorce, death, etc.) or when you move
TRICARE Eligibility
Coverage Life Cycle

**Inactive Status:**
TRICARE Reserve Select (TRS)
TRICARE Retired Reserve (TRR) &
Line of Duty (LOD)

**Deactivation:**
Transitional Assistance Management Program (TAMP)
& Continued Health Care Benefit Program (CHCBP)

**Pre-Activation:**
Active Duty Benefits

**Active:**
Active Duty Benefits
**Medical Coverage**

**Early Eligibility**

- Eligible up to 180 days before activation
  - Delayed-effective-date active duty orders
    - Greater than 30 days
    - In support of a contingency operation
  - Personnel updates your status in DEERS
- Provides the active duty TRICARE benefit to you and your eligible family members

Photo courtesy of the National Guard
Medical Coverage

Early Eligibility

• If your orders are rescinded prior to your reporting date
  – Active duty TRICARE coverage ends
  – May qualify to purchase TRICARE Reserve Select
  – May wish to reinstate your employer-sponsored health plan

Note: Eligibility ends on the “effective date” that orders are terminated.
Medical Coverage

Service Member: Pre-Activation/Active Duty Benefits

• TRICARE benefits are the same as for any other active duty service member

• Routine care:
  – Visit a military treatment facility (MTF)
    • www.tricare.mil/mtf
  – Find a civilian TRICARE provider via your regional contractor when an MTF is not available
    • www.tricare.mil/findaprovider
Medical Coverage

Service Member: Pre-Activation/Active Duty Benefits

• Urgent and specialty care:
  – Contact the Military Medical Support Office (MMSO)
    1-888-MHS-MMSO (1-888-647-6676)

• Emergency care: Call 911 or go to the nearest emergency room

• Enroll in TRICARE Prime at your final duty station in accordance with your command’s guidance
Medical Coverage

Family Members: Program Options

• Same options as any other active duty family member

• TRICARE Standard: Available worldwide
  – Assigned by default in DEERS
  – No enrollment required

• TRICARE Extra: Available in the U.S.

• TRICARE Prime:
  – Available in Prime Service Areas (PSAs)
  – US Family Health Plan (USFHP): Available in six designated areas across the United States
Medical Coverage

Family Members: Program Options

- TRICARE Prime Remote for Active Duty Family Members (TPRADFM): Available in remote locations
  - Adapted for families of activating reservists
    - Reserve sponsor and family reside together in a TPR ZIP code at start of early eligibility or at activation, whichever is earlier
    - ZIP Code Look-up: www.tricare.mil/tpr
    - Eligible for TPRADFM only while remaining at that residence
TRICARE Standard and TRICARE Extra: Getting Care

• No referrals necessary
  – Certain services require prior authorization
  – In the event of an emergency, call 911 or go to the nearest hospital

• Locate a MTF for space-available care
  – MTF locator: www.tricare.mil/mtf

• For TRICARE Extra, locate a TRICARE Network provider
  – Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)
Medical Coverage

TRICARE Standard and TRICARE Extra: Getting Care

• For TRICARE Standard, locate a non-network TRICARE-authorized provider
  – Check your phone book or [www.tricare.mil/findaprovier](http://www.tricare.mil/findaprovier)
  – Ask provider’s office, “Do you accept TRICARE?”
    • If not, invite the provider to become TRICARE-authorized
    • Give your provider the phone number of your regional contractor or send them to [www.tricare.mil/providers/BecomeANonNetworkProvider.aspx](http://www.tricare.mil/providers/BecomeANonNetworkProvider.aspx)
Medical Coverage

TRICARE Standard and TRICARE Extra: Costs

• Annual deductible based on sponsor’s pay grade
  – E4 and below: $50 per individual or $100 per family
  – E5 and above: $150 per individual or $300 per family
• Cost shares/copayments for sponsor and covered family members same as those for active duty family members
  – Outpatient: 15% for network and 20% for non-network
  – Inpatient: daily rate (adjusted annually) with a $25 minimum
• Catastrophic cap: $1000/family for covered medical service
• If active duty is in support of a contingency operation
  – Deductible is waived
  – Up to 115% of the allowable charge is covered
• For the most up-to-date cost information, visit www.tricare.mil/costs
Medical Coverage
TRICARE Prime: Enrollment

• Enroll via the Beneficiary Web Enrollment (BWE) site at
  https://www.dmdc.osd.mil/appj/bwe/

• Fill out the TRICARE Prime Enrollment Application and PCM Change Form (DD Form 2876):
  www.tricare.mil/forms

Note: Family members enrolled in TRICARE Prime during early eligibility do not need to re-enroll when sponsor reports to active duty
Affordable and comprehensive health care coverage

Primary care manager (PCM) delivers most routine care

PCM coordinates urgent and specialty care (*referrals required*)

For emergencies, call 911 or go to the nearest emergency room
TRICARE Prime: Costs for ADSMs and ADFMs

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using civilian pharmacies
- Point-of-service (POS) option available
- Catastrophic cap: $1,000/family for covered medical services
- Enrollment fees and co-payments apply to retirees
Medical Coverage
US Family Health Plan (USFHP)

- TRICARE Prime option
- Available in six service areas across the country
- Not available to active duty service members
- USFHP participants are not eligible for health care or pharmacy services at MTFs
- More information: [www.usfhp.com](http://www.usfhp.com)
Behavioral Health Care Services

- **Emergency services**: Required when an individual considers himself or herself, or is perceived by others to be, an immediate risk to self or others
  - Call 911 or go to the nearest emergency care facility
  - Call the **National Suicide Prevention Lifeline** at 1-800-273-8255

- **When covered by TRICARE** (activation cycle or TRICARE Reserve Select)
  - **Telemental Health Program**: Connects beneficiaries with off-site providers through audio-visual conferencing
  - **Outpatient services**: Behavioral health services provided without an overnight stay
Getting Care

Behavioral Health Care Services

- **Inpatient services**: Require an overnight stay (e.g., *substance abuse “rehab” programs*)

- **TRICARE Assistance Program (TRIAP)**: (active duty benefit)
  - Provides online, non-medical counseling from your home
  - For more information, visit [www.tricare.mil/mentalhealth](http://www.tricare.mil/mentalhealth)
### Priority for Access to Military Treatment Facility Care

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td>Active duty service members, including National Guard and Reserve members on active duty status</td>
</tr>
<tr>
<td><strong>2</strong></td>
<td>Active duty family members enrolled in a TRICARE Prime option</td>
</tr>
<tr>
<td><strong>3</strong></td>
<td>Retired service members, their dependents, and all others enrolled in a TRICARE Prime option</td>
</tr>
<tr>
<td><strong>4</strong></td>
<td>Active duty family members <em>not enrolled</em> in a TRICARE Prime option, and TRICARE Reserve Select beneficiaries</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td>Retired service members and their dependents <em>not enrolled</em> in a TRICARE Prime option, TRICARE Retired Reserve beneficiaries, and all other eligible beneficiaries <em>not enrolled</em> in a TRICARE Prime option</td>
</tr>
</tbody>
</table>
### TRICARE Pharmacy Program

<table>
<thead>
<tr>
<th>Pharmacy Option</th>
<th>Formulary</th>
<th>Non-Formulary</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Generic</td>
<td>Brand Name</td>
</tr>
<tr>
<td>MTF Pharmacy (up to a 90-day supply)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>TRICARE Pharmacy Home Delivery (up to a 90-day supply)</td>
<td>$3</td>
<td>$9</td>
</tr>
<tr>
<td>Retail Network Pharmacy (up to a 30-day supply)</td>
<td>$3</td>
<td>$9</td>
</tr>
<tr>
<td>Non-Network Retail Pharmacy (up to a 30-day supply)</td>
<td>TRICARE Prime: 50% cost-share after point-of-service deductible is met</td>
<td>TRICARE Prime: 50% cost-share after point-of-service deductible is met</td>
</tr>
<tr>
<td></td>
<td>Other Programs: $9 or 20% of total cost (whichever is greater) after the annual deductible is met</td>
<td>Other Programs: $22 or 20% of total cost (whichever is greater) after the annual deductible is met</td>
</tr>
</tbody>
</table>

Express Scripts, Inc. website: [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)
Other Important Information

Service Member: Active Duty Dental Benefits

• Automatic coverage
  – Upon early eligibility or activation
  – If previously enrolled in the TRICARE Dental Program (TDP), the sponsor is automatically disenrolled and covered by active duty benefits.

• Seek care from dental treatment facilities (DTFs)
Other Important Information

Service Member: Active Duty Dental Benefits

• Active Duty Dental Program (ADDP)
  – For those in remote locations and/or requiring civilian referrals
  – Provides civilian dental care
  – Must have Appointment Control Number (ACN) authorizing the care
    • DTF-referred: Referral Request Confirmation
    • Remote location: Appointment Request Form
  – More information: www.addp-ucci.com
• International SOS Assistance, Inc, is the administrator for the TRICARE Overseas Program and arranges dental care in remote overseas locations.
Other Important Information

Family Members: TRICARE Dental Program (TDP)

- Voluntary, premium-based program
- Premiums depend on sponsor’s status
- No 12 month lock-out for active duty family members

<table>
<thead>
<tr>
<th>Service</th>
<th>Sponsor</th>
<th>One Family Member</th>
<th>More Than One Family Member</th>
<th>Sponsor and Family</th>
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<tbody>
<tr>
<td>Active Duty</td>
<td>N/A</td>
<td>$12.69</td>
<td>$31.72</td>
<td>N/A</td>
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<tr>
<td>National Guard and Reserve</td>
<td>$12.69</td>
<td>$31.72</td>
<td>$79.29</td>
<td>$91.98</td>
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<tr>
<td>Individual Ready Reserve</td>
<td>$31.72</td>
<td>$31.72</td>
<td>$79.29</td>
<td>$111.01</td>
</tr>
</tbody>
</table>

TDP website: [www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com)
Other Important Information

TRICARE and Other Health Insurance

- **ADSMs**: TRICARE is the sole source/primary payer of health care coverage when activated (or during early eligibility)
- **ADFMs**: TRICARE serves as the secondary payer
- If you have other health insurance (OHI):
  - Fill out a *TRICARE Other Health Insurance Questionnaire*: ([www.tricare.mil/mybenefit/Forms.do](http://www.tricare.mil/mybenefit/Forms.do))
  - Follow the referral and authorization rules for your OHI
  - Tell your provider about your OHI and TRICARE
  - Show him or her your insurance card
Protecting Your Health Care Rights

• Department of Defense (DoD), Uniformed Services Employment and Reemployment Rights Act (USERRA)

• Health care rights and protections include:
  – Continuing existing employer-based health plan
  – Reinstatement to employer’s health plan

• DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
  – 1-800-336-4590 or www.esgr.org/userra
For Information and Assistance

Stateside Regional Contractors

TRICARE North Region
Health Net Federal Services
1-877-TRICARE (1-877-874-2273)
www.hnfs.com

TRICARE South Region
Humana Military Healthcare Services
1-800-444-5445
www.humana-military.com

TRICARE West Region
TriWest Healthcare Alliance
1-888-TRIWEST (1-888-874-9378)
www.triwest.com

General Contact Information
TRICARE Website: www.tricare.mil
Contacts: www.tricare.mil/contacts
MMSO: www.tricare.mil/tma/mms

Overseas Regional Contractor
International SOS Assistance, Inc.
Eurasia-Africa:
+44-20-8762-8384
Latin America & Canada:
+1-215-942-8393
Pacific:
Singapore: +65-6339-2676
Sydney: +61-2-9273-2710
www.tricare-overseas.com

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