



TRICARE[®]

Your Military Health Plan

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



Updated June 2013

Today's Agenda

- What Is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Additional Benefit Information
- Other Important Information
- For Information and Assistance



Photo courtesy of the National Guard.



What Is TRICARE?

TRICARE is ...

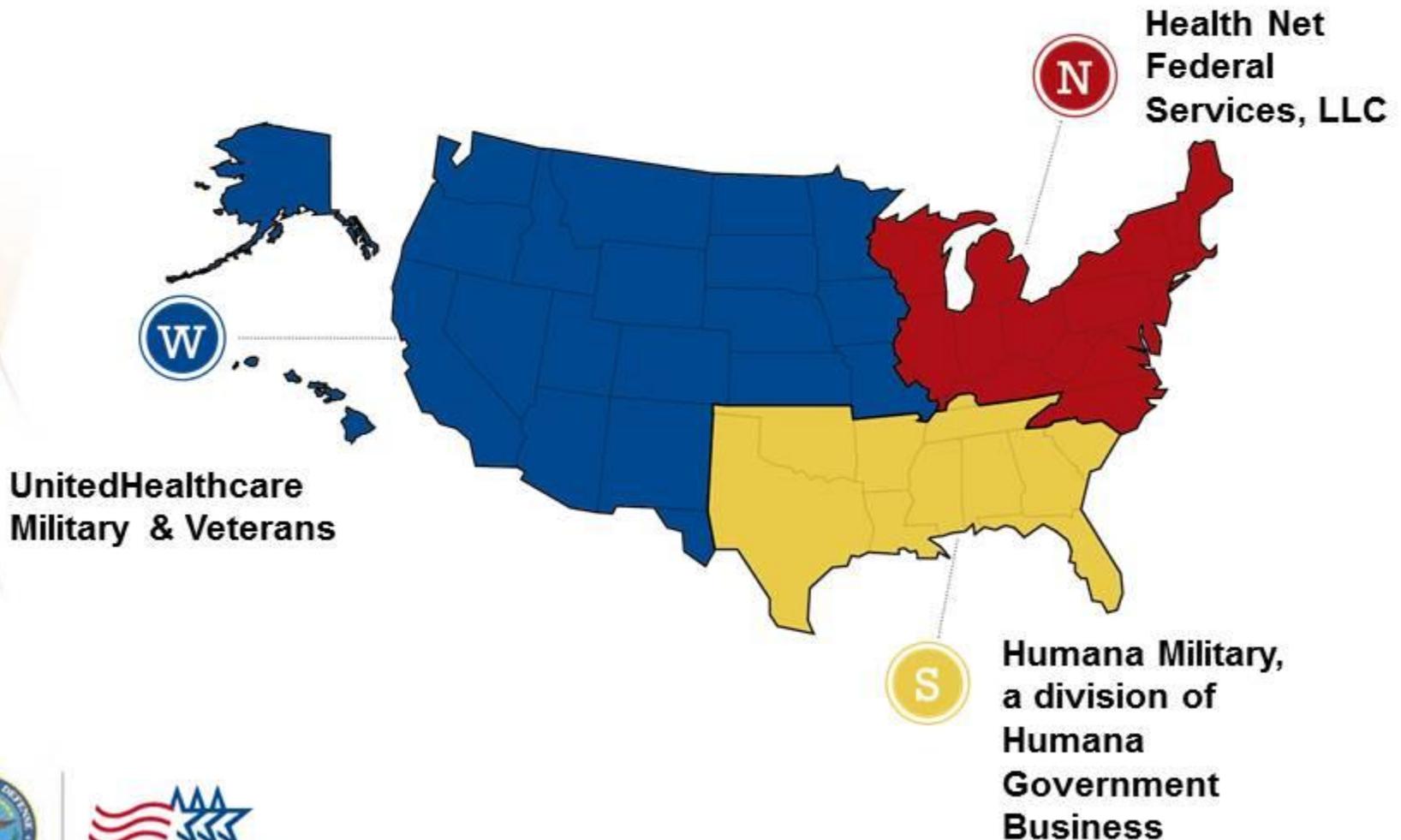
- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.
- ... a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.



What Is TRICARE?

TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally.



Register Your Family in DEERS

Registration in DEERS is key to TRICARE eligibility

- Defense Enrollment Eligibility Reporting System (DEERS)
- Take Action! Register your family members in DEERS:
 - In person at a uniformed services ID card-issuing facility
Find one: www.dmdc.osd.mil/rsl
 - By sending required documentation to:
Defense Manpower Data Center Support Office
400 Gigling Road
Seaside, CA 93955-6771
- Proper documentation is required.



TRICARE Eligibility

TRICARE Eligibility

- To verify eligibility:
 - Go to <http://milconnect.dmdc.mil>.
 - Visit your local military treatment facility's (MTF's) Patient Administration Office.
 - Contact your service's personnel office.



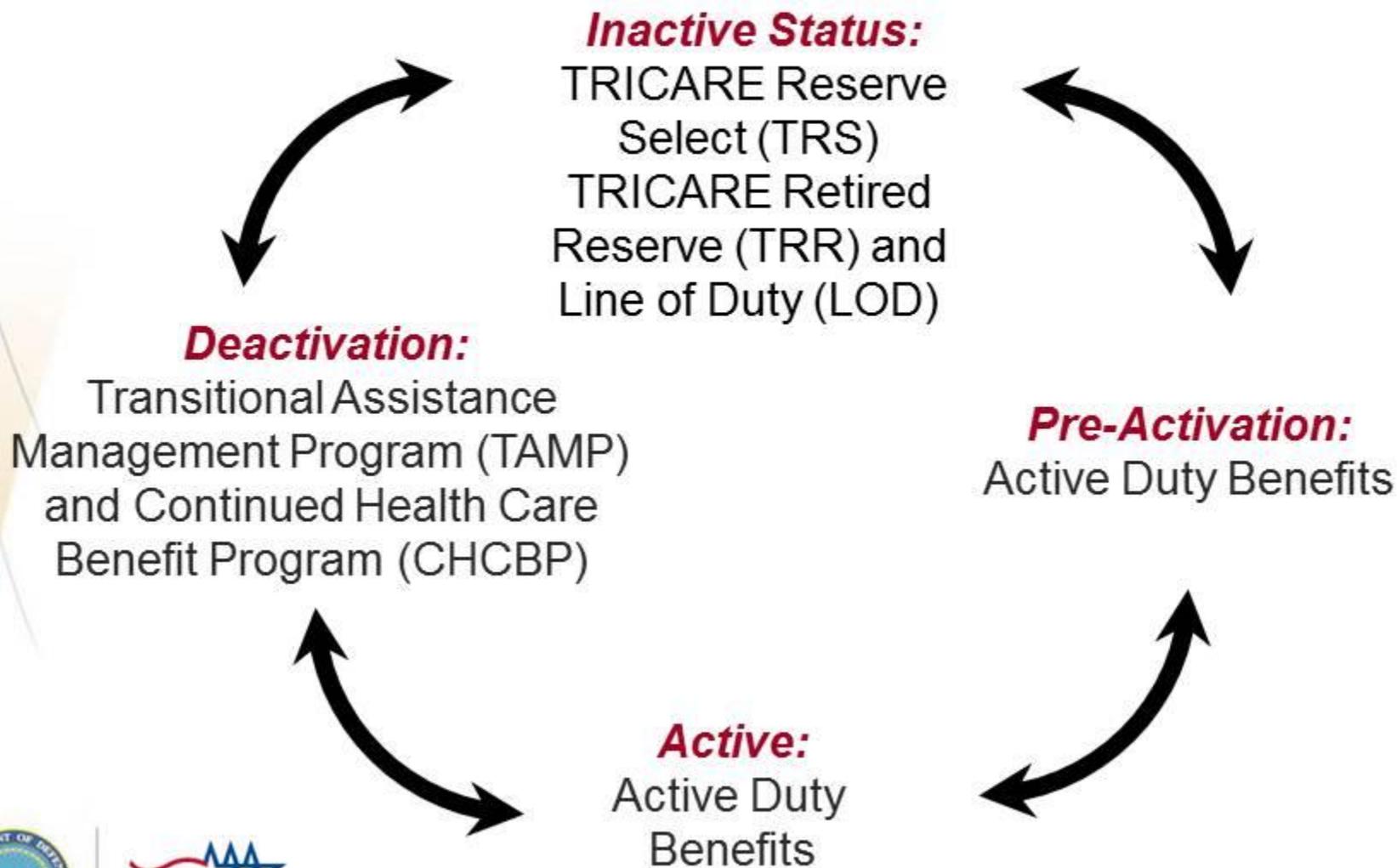
TRICARE Eligibility

Updating DEERS

- Keep your contact information up to date:
 - Online: <http://milconnect.dmdc.mil>
 - Phone: 1-800-538-9552
 - Fax: 1-831-655-8317
 - By visiting a uniformed services ID card-issuing facility:
www.dmdc.osd.mil/rsi
 - More information: www.tricare.mil/deers
- Remember to register in/update DEERS whenever there is a change in the family (*e.g., marriage, birth, adoption, divorce, death*) or when you move.



TRICARE Eligibility Coverage Life Cycle



Medical Coverage

Early Eligibility

- Eligible up to 180 days before activation:
 - Delayed-effective-date active duty orders
 - More than 30 consecutive days
 - In support of a contingency operation
 - Personnel updates your status in DEERS
- Provides the active duty TRICARE benefit to eligible family members
- If your orders are rescinded prior to your reporting date:
 - Active duty TRICARE coverage ends
 - You may qualify to purchase TRICARE Reserve Select
 - You may wish to reinstate your employer-sponsored health plan



Photo courtesy of the National Guard.

Note: Eligibility ends on the “effective date” that orders are rescinded.



Medical Coverage

Service Members: Pre-Activation/Active Duty Benefits

- For National Guard and Reserve members, TRICARE benefits are the same as for any other active duty service member.
- Routine and urgent 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

Note: All urgent care, specialty care, and inpatient care services require a Service Point of Contact (SPOC) review from the Military Medical Support Office (MMSO).



Medical Coverage

Service Members: Pre-Activation/Active Duty Benefits

- Specialty care (*prior authorization is required*):
 - Contact your MTF or TRICARE-authorized provider. Your provider will coordinate your specialty-care authorizations.
- Emergency care: Call 911 or go to the nearest emergency room.
- Enrollment in TRICARE Prime may be required at your final duty station. Upon arrival, follow your command's guidance.

Note: Service members living near an MTF may enroll in TRICARE Prime at the MTF. Enrollment in TRICARE Prime Remote or with a civilian primary care manager is **not** authorized during the pre-activation period. For those deploying overseas, enrollment is not necessary. Service members who will be periodically relocating to various bases/posts for additional training during their early-eligibility period are encouraged to seek care at an MTF, if nearby, but may seek covered primary care from a TRICARE-authorized civilian provider.



Medical Coverage

Family Members: Program Options

- Same options as any other active duty family member (ADFM)
- TRICARE Standard: Available worldwide
 - ADFMs automatically eligible once in DEERS, unless they choose another TRICARE program option
 - No enrollment required
- TRICARE Extra: Available in the United States
- TRICARE Prime:
 - Available in Prime Service Areas (PSAs) worldwide
- TRICARE Young Adult (TYA)
- US Family Health Plan (USFHP): Available in six designated areas across the United States



Family Members: Program Options

- TRICARE Prime Remote for Active Duty Family Members (TPRADFM):
 - Available in remote locations (*if you live and work more than 50 miles from the closest MTF*)
 - Adapted for families of activated National Guard and Reserve members
 - National Guard or Reserve member and family reside together in a TRICARE Prime Remote ZIP code at start of early eligibility or at activation, whichever is earlier
 - ZIP Code Look-Up Tool: www.tricare.mil/tpr
 - Eligible for TPRADFM only while remaining at that residence
- All TRICARE Prime programs require enrollment.



Medical Coverage

TRICARE Standard and TRICARE Extra: Getting Care

- TRICARE Standard: Choosing TRICARE-authorized providers outside the TRICARE network results in higher costs.
- TRICARE Extra: Choose TRICARE network providers for lower costs.
- Both programs:
 - No referrals are necessary.
 - Certain services require prior authorization.
 - In an emergency, call 911 or go to the nearest emergency room.
- Locate an MTF for space-available care, go to: www.tricare.mil/mtf.
- For TRICARE Extra, locate a TRICARE network provider:
 - Contact the TRICARE regional contractor, check their Web site, visit a TRICARE Service Center (TSC).



Medical Coverage

TRICARE Standard and TRICARE Extra: Getting Care

- For TRICARE Standard and TRICARE Extra, locate a non-network TRICARE-authorized provider:
 - Go to: www.tricare.mil/findaprovider or call your regional contractor.
 - Ask provider's office if they 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.



TRICARE Standard and TRICARE Extra: Costs

- The TRICARE Standard and TRICARE Extra annual deductible is waived for National Guard and Reserve family members of sponsors activated for more than 30 consecutive days.
- Annual deductible based on sponsor's pay grade:
 - E-4 and below: \$50 per individual or \$100 per family
 - E-5 and above: \$150 per individual or \$300 per family
- Cost-shares for sponsor **and** covered family members same as those for active duty family members:
 - Outpatient: 15 percent for network and 20 percent for non-network
 - Inpatient: daily rate (*adjusted annually*) with a \$25 minimum
- Catastrophic cap: \$1,000/family for covered medical services
- For the most up-to-date cost information, visit www.tricare.mil/costs.



Medical Coverage

TRICARE PLUS

- A primary care enrollment program for TRICARE Standard beneficiaries at select MTFs
- No enrollment fees or cards
- Available for some eligible TRICARE Standard beneficiaries and their dependent parents or parents-in-law
- Limited enrollment based on MTF capability and capacity
- Specialty care within the MTF not guaranteed
- Eligible beneficiaries complete *TRICARE Plus Enrollment Application (DD Form 2853)*.



Medical Coverage

TRICARE Young Adult (TYA)

- Available to qualified unmarried, adult-age dependents of TRICARE-eligible sponsors who are:
 - At least age 21 (*or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support*), but have not yet reached age 26
 - Not eligible to enroll in an employer-sponsored health plan
 - Not otherwise eligible for TRICARE program coverage

For TYA eligibility, cost, and enrollment information, and to download the *TRICARE Young Adult Application* (DD Form 2947), visit www.tricare.mil/tya.



Medical Coverage

TRICARE Prime: Enrollment

- Enroll via the Beneficiary Web Enrollment (BWE) Web site at <https://www.dmdc.osd.mil/appj/bwe/>
- Fill out the *TRICARE Prime Enrollment Application and PCM Change Form (DD Form 2876)* for your region: www.tricare.mil/forms.

Note: Family members enrolled in TRICARE Prime during the early-eligibility period do not need to reenroll when sponsor reports to active duty.

Beneficiary Web Enrollment

Home Log On

Welcome to TRICARE's Beneficiary Web Enrollment

AGENCY DISCLOSURE NOTICE

The public reporting burden for the collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Executive Services and Communications Directorate (0720-0000). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

PRIVACY ACT STATEMENT

AUTHORITY: 5 U.S.C. 552a, 10 U.S.C. 1079 and 1005, 38 FR 45315, 01 FR 30465, May 15, 2000.

PRINCIPAL PURPOSE(S): To evaluate eligibility for medical care provided by civilian spouses to Military Health System beneficiaries applying for coverage under the TRICARE Program (38 CFR 150.1-1).

TRICARE PRIME ENROLLMENT APPLICATION AND PCM CHANGE FORM <i>(Please read Agency Disclosure Notice, Privacy Act Statement, and Instructions before completing this form.)</i>	OMB No. 0720-0008 OMB Manual Expires Feb 28, 2010
AGENCY DISCLOSURE NOTICE	
The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Executive Services and Communications Directorate (0720-0000). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.	



Medical Coverage

TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage.
- TRICARE network provider or 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.



Medical Coverage

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 to ADFMs only
- Catastrophic cap: \$1,000/family for **covered** medical services
- Enrollment fees and copayments 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 not eligible for health care or pharmacy services at MTFs
- More information: www.usfhp.com



Additional Benefit Information

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 room.
 - Call the National Suicide Prevention Lifeline:
1-800-273-8255
- **Outpatient services:** Behavioral health services provided without an overnight stay
- **Telemental Health program:** Connects beneficiaries with off-site providers through audio-visual teleconferencing
- **Inpatient services:** Require an overnight stay (e.g. *substance-use “rehab” programs*)
- For more information, visit www.tricare.mil/mentalhealth



Additional Benefit Information

Priority for Access to Military Treatment Facility Care

1	Active duty service members, including National Guard and Reserve members on active duty status
2	Active duty family members enrolled in a TRICARE Prime option
3	Retired service members, their dependents, and all others enrolled in a TRICARE Prime option
4	Active duty family members not enrolled in a TRICARE Prime option, and TRICARE Reserve Select beneficiaries
5	Retired service members and their dependents not enrolled in a TRICARE Prime option, TRICARE Retired Reserve beneficiaries, and all other eligible beneficiaries not enrolled in a TRICARE Prime option



Benefit Information

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
MTF Pharmacy <i>(up to a 90-day supply)</i>	\$0	\$0	Not Applicable
TRICARE Pharmacy Home Delivery <i>(up to a 90-day supply)</i>	\$0	\$13	\$43
Retail Network Pharmacy <i>(up to a 90-day supply with three copays)</i>	\$5	\$17	\$44

Express Scripts, Inc. Web site: www.express-scripts.com/TRICARE
Phone number: 1-877-363-1303



Benefit Information

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Non-Network Pharmacy <i>(up to a 30-day supply)</i>	TRICARE Prime options: 50% copayment applies after point-of-service (POS) deductible is met All other beneficiaries: \$17 or 20% of the total cost, whichever is greater, after the annual deductible is met	TRICARE Prime options: 50% copayment applies after POS deductible is met All other beneficiaries: \$44 or 20% of the total cost, whichever is greater, after the annual deductible is met	



Additional Benefit Information

Service Members: Active Duty Dental Program

- Automatic coverage:
 - Upon early eligibility or activation
 - If previously enrolled in the TRICARE Dental Program (TDP), sponsor is automatically disenrolled and covered by active duty dental benefit
- Seek care from dental treatment facilities (DTFs) if you live and work within 50 miles of DTF.



Additional Benefit Information

Service Members: Active Duty Dental Program

- Active Duty Dental Program (ADDP):
 - Benefit administered by United Concordia
 - 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 or 1-866-984-2337
- International SOS Assistance, Inc. is the administrator for the TRICARE Overseas Program and coordinates dental care in remote overseas locations. Go to: www.tricare-overseas.com.



Other Important Information

TRICARE Dental Program (TDP)

- A voluntary, premium-based DoD dental program; the benefit is administered by MetLife.
- Premiums depend on the sponsor's status.

Service	Sponsor	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$10.66	\$31.96	N/A
Selected Reserve of the Ready Reserve	\$10.66	\$26.64	\$79.91	\$90.57
Individual Ready Reserve	\$26.64	\$26.64	\$79.91	\$106.55

TDP Web site: www.tricare.mil/tdp



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 last payer.
- If you have other health insurance (OHI):
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: www.tricare.mil/forms.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.
 - Show your provider your insurance card.



Other Important Information

Social Security Numbers

- In an effort to protect the privacy of TRICARE beneficiaries, the Department of Defense is removing Social Security numbers from military ID cards, including the Common Access Card.
- Your new ID card will have one or both of the following:
 - A 10-digit DoD ID number
 - A DoD Benefits Number (DBN), if you are eligible for DoD benefits
- You will not need a new ID card until your old card expires.
- For more information, visit www.tricare.mil/ssn.



Other Important Information

Protecting Your Health Care Rights

- Department of Defense Uniformed Services Employment and Reemployment Rights Act (USERRA) ensures uniformed service members are not disadvantaged in their civilian careers because of their active duty service. Your rights include:
 - Continuing existing employer-based health plan
 - Reinstatement to employer's health plan
- Employer Support of the Guard and Reserve (ESGR):
1-800-336-4590 or www.esgr.org/userra



For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

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

TRICARE South Region

Humana Military, a division of
Humana Government Business
1-800-444-5445
Humana-Military.com

TRICARE West Region

UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

General Contact Information

TRICARE Web Site: www.tricare.mil

Contacts: www.tricare.mil/contacts

Military Medical Support Office:
www.tricare.mil/tma/mmso

Overseas Regional Contractor

International SOS Assistance, Inc.
www.tricare-overseas.com

Eurasia-Africa:

+44-20-8762-8384 (*overseas*)
1-877-678-1207 (*stateside*)

Latin America & Canada:

+1-215-942-8393 (*overseas*)
1-877-451-8659 (*stateside*)

Pacific:

Singapore: +65-6339-2676 (*overseas*)
1-877-678-1208 (*stateside*)
Sydney: +61-2-9273-2710 (*overseas*)
1-877-678-1209 (*stateside*)

Connect with TRICARE Online!



www.tricare.mil/mediacenter

