



TRICARE[®]

Your Military Health Plan

**TRICARE Benefits/Programs for
National Guard and Reserve Members New
to TRICARE/Active Less Than 30 Days**



Updated March 2013

Today's Agenda

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



Photo courtesy of the National Guard



What Is TRICARE?

TRICARE is...

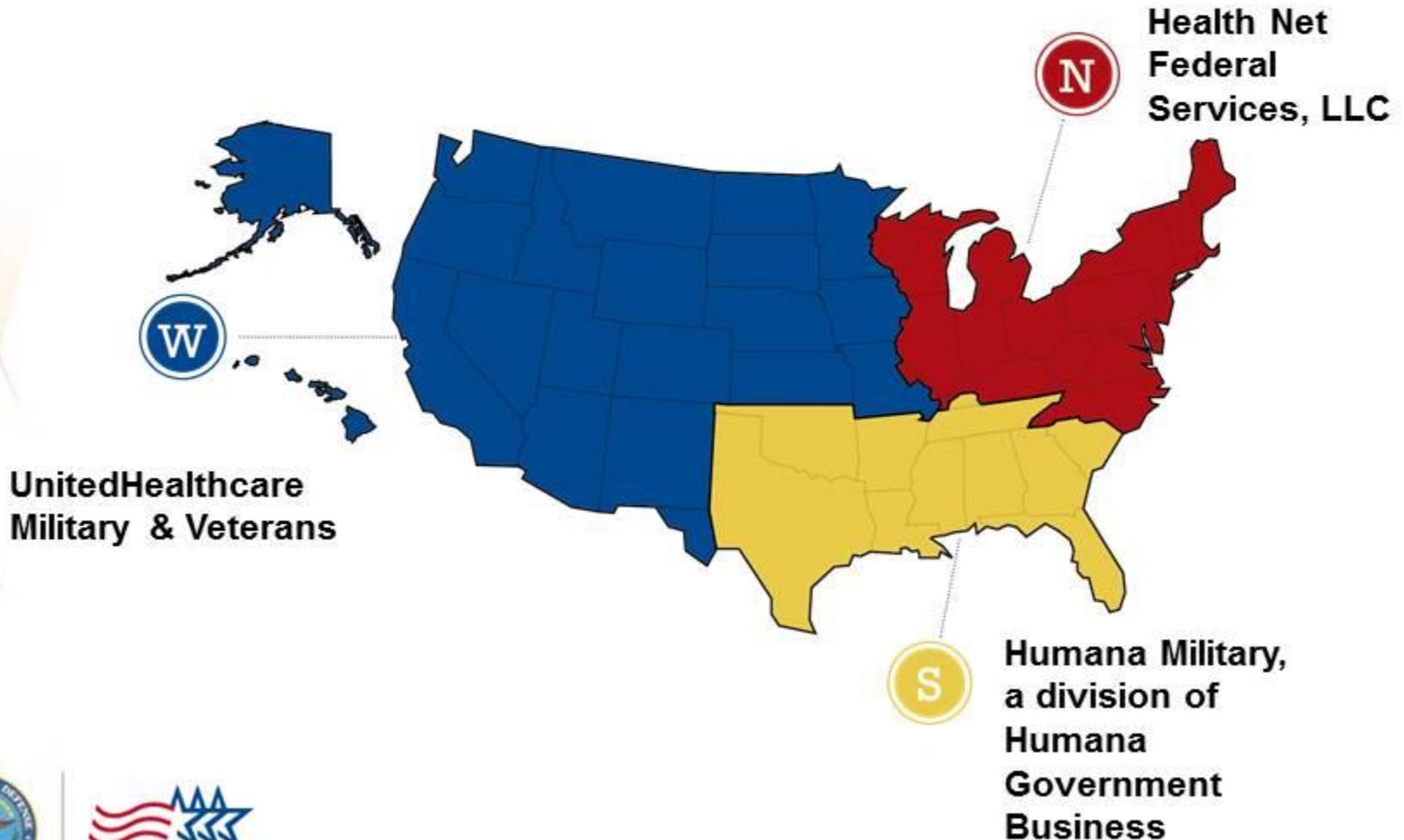
- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.
- ... a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore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



What Is TRICARE?

TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally.



TRICARE Eligibility: 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/rsi
- By sending changes and required documentation to:
Defense Manpower Data Center Support Office
400 Gigling Road
Seaside, CA 93955-6771



Take Action! Register Your Family in DEERS

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



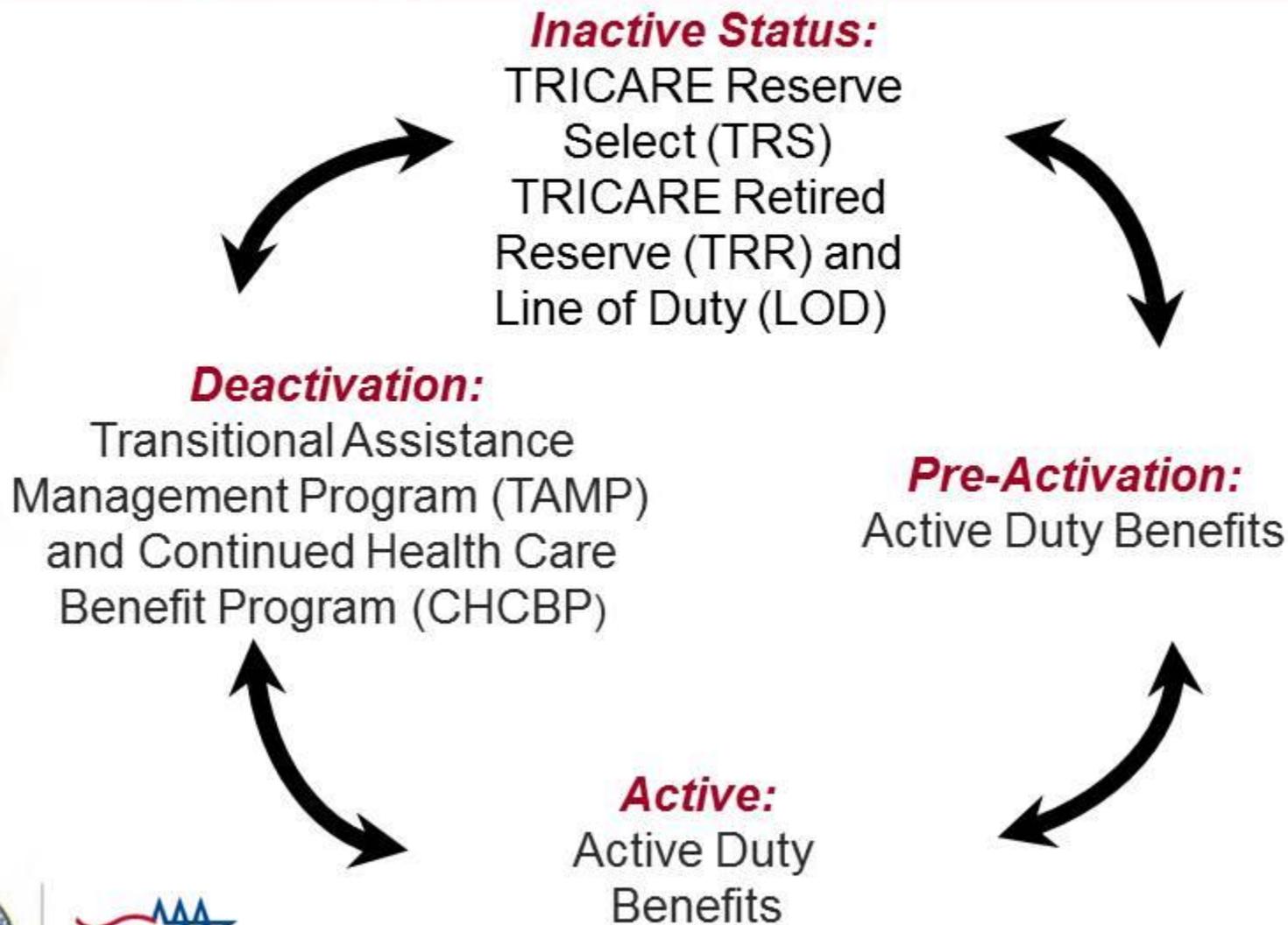
TRICARE Eligibility

Updating DEERS

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



TRICARE Eligibility Coverage Lifecycle



Medical Coverage

TRICARE Reserve Select® (TRS) and TRICARE Retired Reserve® (TRR): Step 1 – Qualify

- Selected Reserve of the Ready Reserve members may qualify for TRS and Retired Reserve members may qualify for TRR if they are:
 - Not eligible for or enrolled in Federal Employees Health Benefits (FEHB) program
 - For more information, visit www.tricare.mil
- Log on to the *Reserve Component Purchased TRICARE Application*:
 1. Follow the instructions to qualify.
 2. If qualified, print-out and sign the completed *Reserve Component Health Coverage Request* form (DD Form 2896-1).

DMDC Information and Technology for Better Decision Making

DMDC Reserve Component Purchased TRICARE Application (RCPTA)

Welcome to RCPTA!

DMDC Reserve Component Purchased TRICARE Application (RCPTA) is a premium-based health plan for qualified members and their families.

Please select an authentication type and click on the Continue button

RC Member (CAC, DFAS Account, DS Logon)

Verifying Officer

Continue

If you have any questions regarding your TRICARE Reserve Select eligibility, please contact your Reserve Representative at <http://ra.defense.gov>



Medical Coverage

TRS and TRR: Step 2 – Purchase

To purchase TRS or TRR:

1. Complete and sign *DD Form 2896-1*.
2. Mail the completed form to the TRICARE contractor address listed on the form.
3. Make an initial premium payment as indicated on the form. For enrollments effective on or after October 1, 2012, the initial payment required is two months of premiums.

Note: For continuous coverage, you can purchase TRS up to 60 days before TAMP ends, but no later than 30 days after TAMP ends. For TRR, if you are enrolled in another TRICARE program, you must submit your TRR application within 30 days to ensure continuous coverage.



Medical Coverage

TRS and TRR: Getting Care

- No referrals necessary:
 - Certain services require prior authorization.
 - In the event of an emergency, call 911 or go to the nearest emergency room.
- Locate an 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 Web site, or visit a TRICARE Service Center (TSC).



Medical Coverage

TRS and TRR: Getting Care

- For TRICARE Standard, locate a non-network TRICARE-authorized provider:
 - Visit www.tricare.mil/findaprovider.
 - Ask your 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.



Medical Coverage

TRS Costs

- Monthly premiums (*per calendar year*):
 - **2013:** Member-only **\$51.62***; Member-and-family **\$195.81***
- 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% for network and 20% 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**.

*All ongoing premium payments must be made by either an automated electronic funds transfer or automated charge to a credit or debit card.



Medical Coverage

TRR Costs

- Monthly premiums (*per calendar year*):
 - **2013:** Member-only **\$402.11***; Member-and-family **\$969.10***
- Annual deductible \$150 per individual or \$300 per family
- Cost-shares for sponsor and covered family members:
 - Outpatient: 20% for network and 25% for non-network
 - Inpatient: \$698 per day or 25% of billed charges for institutional services, whichever is less, plus a 25% cost-share for separately billed services
- Catastrophic cap: \$3,000/family per fiscal year for covered medical services
- For the most up-to-date cost information, visit **www.tricare.mil/costs**.

*All ongoing premium payments must be made by either an automated electronic funds transfer or automated charge to a credit or debit card.



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



Other Important Benefit Information

Line of Duty Care



Photo courtesy of the U.S. Army

- Limited to illnesses, injuries, and diseases incurred or aggravated in the line of duty (LOD)
- Includes injuries sustained while traveling to and from your duty station
- Must have a LOD determination. Care provided at military hospitals or clinics or coordinated by the Military Medical Support Office (MMSO)

Note: TAMP does not cover LOD care.



Other Important Benefit Information

Priority for Access to Military Treatment Facility Care

1	Active duty service members (ADSMs), 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	



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

- TRICARE serves as the last payer to all other health benefits and insurance plans, except for Medicaid, TRICARE supplements, the Indian Health Service, and certain other federal and state programs.
- If you have other health insurance (OHI):
 - Fill out your regional contractor's *TRICARE Other Health Insurance Questionnaire* at **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 (DoD) 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:
 - Call 1-800-336-4590
 - Visit 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

