



Updated January 2019

Welcome to **TRICARE**®

An Overview of Your TRICARE Benefit in the U.S.

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Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

For Information and Assistance

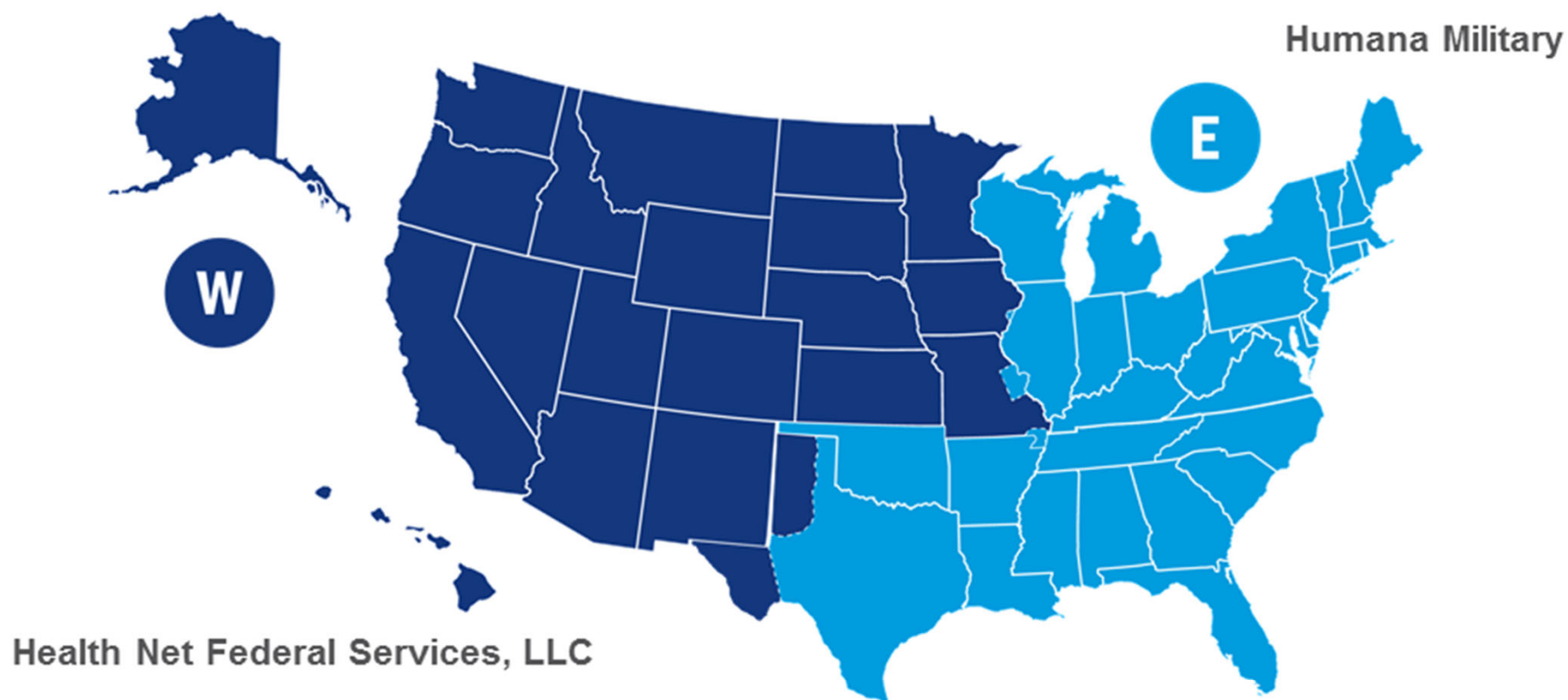
What Is TRICARE?



- Uniformed services health care program
- Worldwide network
 - Military hospitals and clinics
 - Civilian health care providers



TRICARE Stateside Regions



Health Benefit Terms

- **Sponsors:** Active duty service members, retired service members and National Guard and Reserve members.
- **Provider:** A person, business or institution that provides health care.
- **Prior authorization:** A review of a requested health care service, done by your regional contractor, to see if the care will be covered by TRICARE.
- **Referral:** When your primary care manager or network specialty provider sends you to another provider for care. Certain benefits, such as the Comprehensive Autism Care Demonstration, require a referral and continued authorizations.
- **Claim:** A request for payment from TRICARE that goes to your regional contractor after you get a covered health care service.

Health Benefit Terms (continued)

- **Cost-share:** A percentage of the total cost of a covered health care service that you pay.
- **Premium:** The amount you pay for a health care plan you purchased.
- **Deductible:** A fixed amount you pay for covered services each calendar year (CY) before TRICARE pays anything.
- **Copayment:** The fixed amount those with TRICARE Prime (who are not active duty) and TRICARE Select pay for a covered health care service; or the amount paid for a prescription.
- **Catastrophic cap:** The most you or your family will pay for covered health care services each CY.

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Those Eligible for TRICARE

- Active duty service members (ADSMs)
- Active duty family members (ADFMs)
- Retired service members (including Retired Reserve members who have reached age 60) and their family members
- National Guard and Reserve members and their family members
- Medal of Honor recipients and their family members
- Survivors and eligible former spouses



Keep DEERS Information Up To Date



Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsl.

Note: You must use this option to add family members in DEERS.



Log on to <http://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-831-655-8317**.

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TRICARE Program Options

Those Eligible for TRICARE	TRICARE Program Options
Active duty service members	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote
Active duty family members and family members of National Guard and Reserve (NGR) members, NGR members on active duty orders for more than 30 days	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote• TRICARE Select• TRICARE For Life (TFL)• US Family Health Plan (USFHP)• TRICARE Young Adult (TYA)
NGR members, retired Reservists, and their family members	<ul style="list-style-type: none">• TRICARE Reserve Select• TRICARE Retired Reserve• TYA
Retired service members and their family members, retired Reservist (at age 60) and their family members, Medal of Honor recipients and their family members, survivors and eligible former spouses	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Select• TFL• USFHP• TYA



Provider Types

**Military Hospitals
and Clinics**

**Civilian TRICARE-
Authorized Providers**

**Providers Who Are Not
TRICARE-authorized**

There are two types of
civilian TRICARE-
authorized providers:

NETWORK

- Accept TRICARE's payment as full payment
- File claims for you

NON-NETWORK

- Do not have an agreement with TRICARE
- Do not have to file claims for you

TRICARE Prime®

- Available in specific areas
- Must enroll
- No claims to file

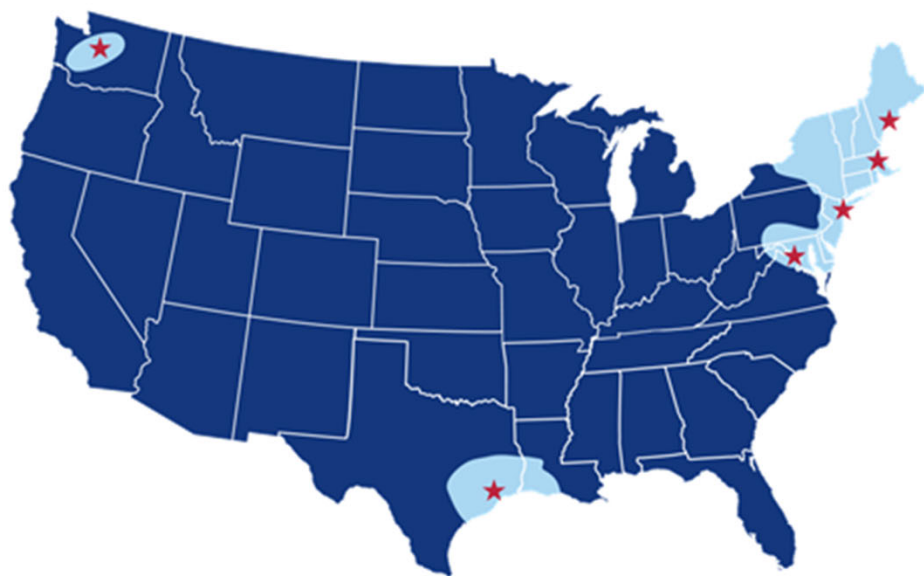


TRICARE Prime (continued)

- Referrals needed for specialty care
- Referrals are not required for urgent care visits for TRICARE Prime enrollees except for ADSMs
- Military hospitals and clinics first option for specialty care
- Most care from PCM
- Lowest costs
- Portable coverage
- Annual announcement of health plan changes

US Family Health Plan (USFHP)

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals or clinics or use military pharmacies

TRICARE Select

- TRICARE Select is a self-managed, preferred-provider option for eligible beneficiaries (except ADSMs and TFL beneficiaries) not enrolled in TRICARE Prime.
- With TRICARE Select you have the freedom to choose providers.
- Referrals are not needed for most services.
- Yearly deductible and cost-shares apply. Copayments apply for TRICARE-authorized providers.
- Enrollment in TRICARE Select is required. Enrollment fees may apply.
- Some services require prior authorization.
 - Contractor referrals and preauthorization of specific services/treatments are sometimes required. Visit your regional contractor's website for services to learn more. .

Program Comparisons

TRICARE Prime	TRICARE Select
A health maintenance organization (HMO)-style plan	A preferred-provider plan (PPO)-style plan
Get most care from a PCM	Choose your provider
Referrals for specialty	Referrals not needed for most services
Prior authorization for some services	Prior authorization for some services
Receive care from an established network of doctors and other healthcare providers	Receive care from any provider, but pay higher out-of-pocket costs when you receive care outside the established network of providers
No deductible applies, copayments apply for all beneficiaries except ADSM	Deductible/copayments/cost shares apply

TRICARE Young Adult

- Qualified young adult dependents not yet age 26
- TRICARE Prime and TRICARE Select options
- No dental coverage
- Monthly premiums



TRICARE Reserve Select® and TRICARE Retired Reserve®

- Must enroll
- Visit any TRICARE-authorized provider
- No referrals
- Some services need prior authorization
- Monthly premiums, cost-shares and a yearly deductible apply
- Coverage is similar to TRICARE Select

Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

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TRICARE Self-Service Options Online

- There are websites available to help you manage your TRICARE benefit, which include:
 - TRICARE Website: **www.tricare.mil**
 - Beneficiary Web Enrollment: **www.dmdc.osd.mil/appj/bwe**
 - milConnect Website: **<http://milconnect.dmdc.osd.mil>**
- Each regional contractor offers other options to help you.

The Affordable Care Act

TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).



Each tax year, you will get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

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TRICARE® OPEN SEASON 2020



Open Season: Nov. 9 – Dec. 14

Starting Jan. 1, 2021, TRICARE Select Group A retirees will have to pay a monthly enrollment fee.

- \$ For an individual plan, you'll pay **\$12.50 per month**.
- \$ For a family plan, you'll pay **\$25.00 per month**.

If you want to keep TRICARE Select coverage for you and your family, you must **take action**. If you don't act, **you'll be disenrolled from TRICARE Select**. Then, you'll only be able to get care from a military hospital or clinic.

You **must** take action and set up a monthly payment plan. Call your regional contractor before December 14, 2020. You may be required to pay 2-3 months of enrollment fees in advance.

Are you in Group A? Learn more at www.tricare.mil/SelectEnrollmentFees20.

TRICARE Select
Group A Retiree

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TRICARE® Select Enrollment Fees



**Attention, Do you use
TRICARE FOR LIFE (TFL)?**

**The changes to TRICARE Select Enrollment Fees
for Group A Retirees do not apply to TFL beneficiaries.**



For more information, visit:
www.tricare.mil/OpenSeason20





Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program

International SOS
Government Services, Inc.
www.tricare-overseas.com



TRICARE Pharmacy Program

Express Scripts, Inc.
1-877-363-1303
www.express-scripts.com/TRICARE



Dental Programs

TRICARE Active Duty Dental Program

United Concordia Companies, Inc.
1-866-984-2337
www.addp-ucci.com

TRICARE Dental Program

United Concordia Companies, Inc.
1-844-653-4061 CONUS
1-844-653-4060 OCONUS
www.uccitdp.com

Federal Employees Dental and Vision Insurance Program

U.S. Office of Personnel Management
www.benefeds.com

Additional Contacts

TRICARE For Life

Wisconsin Physicians Service—
Military and Veterans Health
1-866-773-0404
www.TRICARE4u.com

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

More Resources

TRICARE Website
www.tricare.mil

Publications
www.tricare.mil/publications

Connect with TRICARE



www.tricare.mil/media