

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

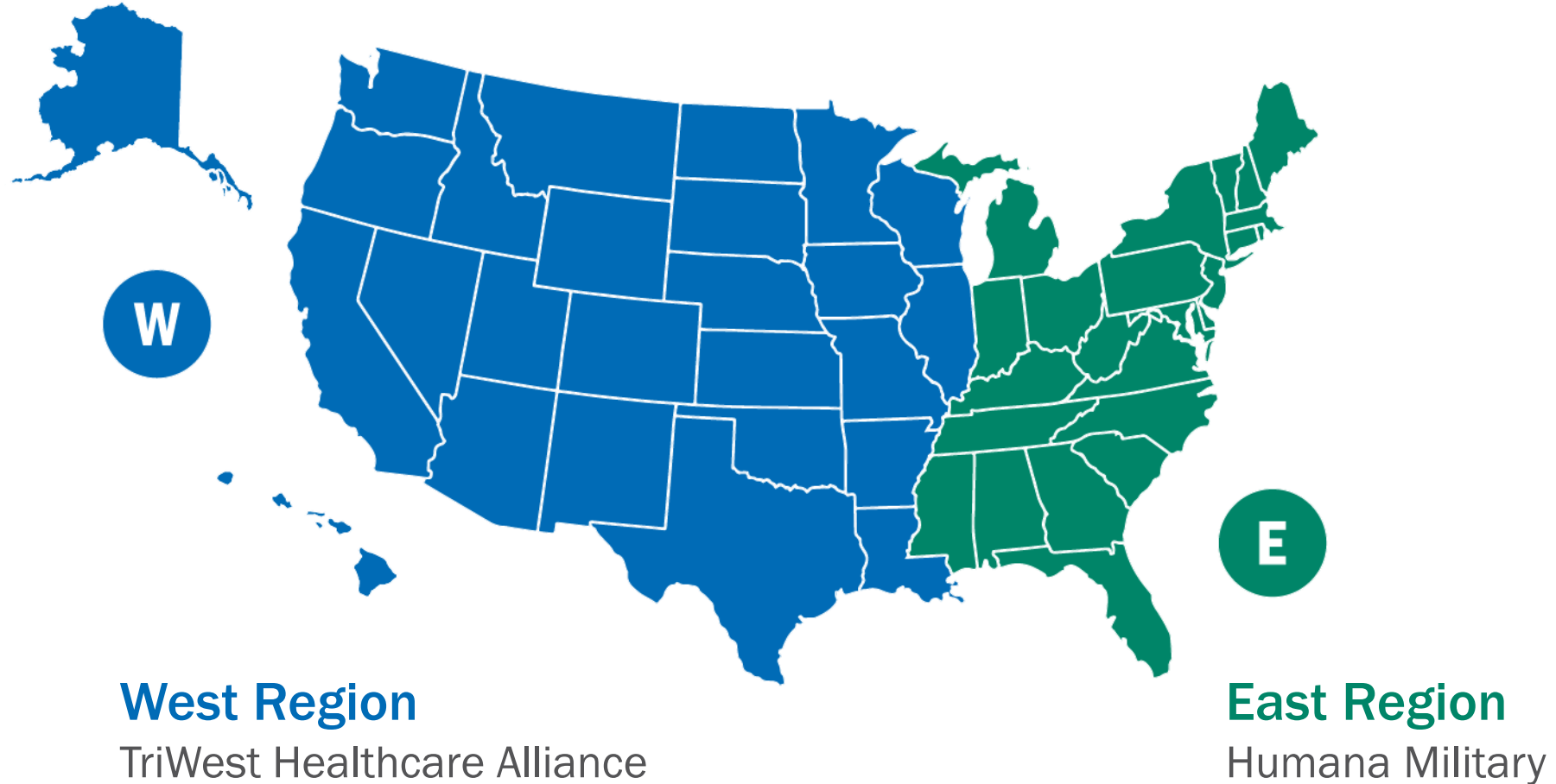
What Is TRICARE?

What Is TRICARE?



- TRICARE is the health care program for the U.S. Department of Defense. It consists of:
 - Direct care
 - Civilian care
- TRICARE® is the brand name for the U.S. Military Health System.

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
- **Pre-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 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 before TRICARE pays anything
- **Copayment:** The fixed amount those with TRICARE Prime (who aren't 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 calendar year
- **TRICARE Qualifying Life Event:** A certain change in your life, such as moving, marriage, birth of a child, or retirement from active duty. This means TRICARE health plan options for you and your family members may change.

Am I Eligible?

Those Eligible for TRICARE

- Active duty service members
- Active duty family members
- 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

Visit www.tricare.mil/eligibility to learn more about eligibility and enrollment.

Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping DEERS up to date.

Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an ID Card Office
(<https://idco.dmdc.osd.mil/idco>)

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



Log in to <https://milconnect.dmdc.osd.mil>.



Call 800-538-9552.



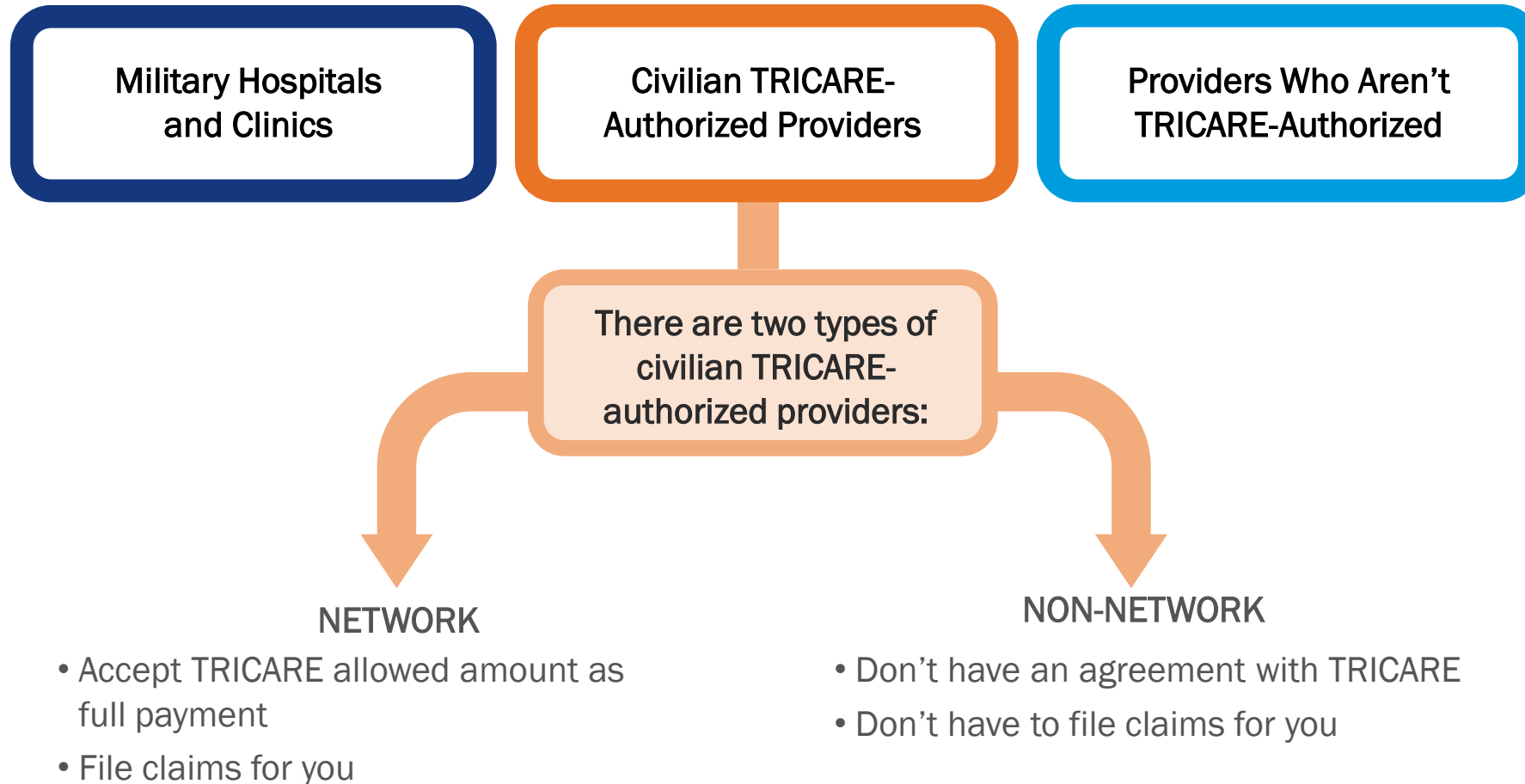
Fax 800-336-4416.

What Are My Options?

TRICARE Health Plans

Those Eligible for TRICARE	Stateside 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 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 • US Family Health Plan • TRICARE Young Adult
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



TRICARE Prime[®]

- TRICARE Prime is a managed care option, similar to a health maintenance organization program.
- Available in specific areas
- Must enroll
- No claims to file

TRICARE Prime (continued)

- Referrals needed for specialty care
- Referrals aren't 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

TRICARE Prime Remote

- Available in remote locations
- Must meet eligibility requirements
- Must enroll
- Most care from civilian network provider

US Family Health Plan

- TRICARE Prime option with six service areas
- May not get care at military hospitals or clinics or use military pharmacies
- Must enroll. Learn more at www.tricare.mil/USFHP.

USFHP Service Area	Designated Provider's Website
Maryland; Washington, D.C.; parts of Pennsylvania, Virginia, Delaware, and West Virginia	www.hopkinsusfhp.org
Maine, New Hampshire, Vermont, Upstate and Western New York, Northern and Western Tier of Pennsylvania, Northeastern and Central Ohio	https://tricare.martinspoint.org
Massachusetts, including Cape Cod; Rhode Island; Northern Connecticut	www.usfamilyhealth.org
New York City; Long Island; Lower Hudson Valley; New Jersey; Western Connecticut, including New London and Hartford; Eastern Pennsylvania	www.usfhp.net
Central Texas, Coastal Bend Texas, Northeast Texas, Southeast Texas, Central Louisiana	www.christushealthplan.org/shop-plans/us-family-health-plan
Western Washington State; most of Central and Eastern Washington State; Northern Idaho; Western Oregon; most of California	www.usfhpnw.org

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 aren't 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 pre-authorization.
 - Contractor referrals and preauthorization of specific services/treatments are sometimes required. Visit your regional contractor's website for services to learn more.

Plan Comparisons

TRICARE Prime®	TRICARE Select®
A health maintenance organization-style plan	A preferred-provider plan-style plan
Get most care from a primary care manager	Choose your TRICARE-authorized provider
Referrals for specialty care	Referrals not required for most services
Pre-authorization for some services	Pre-authorization for some services
Receive care from an established network of doctors and other health care providers	Receive care from any provider, but pay higher out-of-pocket costs when you receive care outside the established network of providers
Virtual health services available	Virtual health services available
No deductible applies, copayments apply for all beneficiaries except active duty service members	Deductible and copayments apply

TRICARE Young Adult

- Qualified young adult children 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 pre-authorization
- Monthly premiums, cost-shares, and a yearly deductible apply
- Coverage is similar to TRICARE Select

Priority for Access to Military Hospitals and Clinics

	Priority for Access to Military Hospitals and Clinics
1	ADSMs
2	ADFMs in TRICARE Prime
3	Retired service members, their family members, and all others in TRICARE Prime and TRICARE Plus (primary care)
4	ADFMs not enrolled in TRICARE Prime and TRS members
5	Retired service members, their family members, TRR members and all others not in TRICARE Prime and TRICARE Plus (specialty care)

TRICARE For Life

- You must have Medicare Part A and Part B.
- If you have Medicare Part A and Part B, you're covered under TFL.
- You may get care from Medicare-participating and Medicare non-participating providers. You may also get care at military hospitals and clinics if space is available.
- What you pay depends on if your health care services are covered by only Medicare, only TRICARE, both Medicare and TRICARE, or neither Medicare nor TRICARE.

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

Dental Program Options

- Military dental clinics
- Active Duty Dental Program
- TRICARE Dental Program*
- Federal Employees Dental and Vision Insurance Program*

***Note:** Enrollment is needed for TDP and FEDVIP.

Vision Options

Federal Employees Dental and Vision Insurance Program

- Retirees, their eligible family members, and ADFMs enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- Eligible beneficiaries include those enrolled in or using:
 - TRICARE Prime, including USFHP
 - TRICARE Select
 - TRS
 - TRR
 - TFL

Visit www.BENEFEDS.gov for eligibility, plan, and enrollment information.

What Resources Exist?

Transitional Coverage

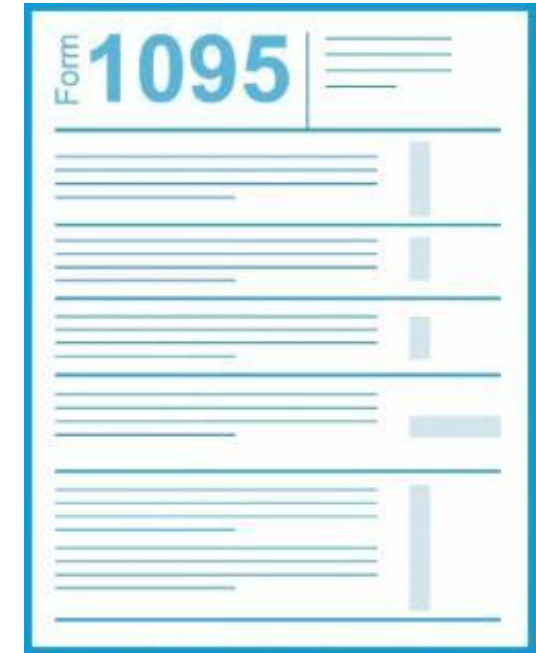
- Transitional Assistance Management Program
- Continued Health Care Benefit Program

TRICARE Self-Service Options Online

- There are websites available to help you manage your TRICARE benefit, which include:
 - TRICARE Website: www.tricare.mil
 - milConnect/Beneficiary Web Enrollment Website: <https://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.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

A stylized representation of an IRS Form 1095. The form is enclosed in a blue border. At the top left, the word "Form" is written vertically, followed by the large number "1095". To the right of the number are several horizontal lines. The main body of the form consists of multiple sections, each separated by a horizontal line. Each section contains several horizontal lines for text entry. On the right side of the form, there are vertical bars and a small rectangular box, likely representing checkboxes or data entry fields.

For Information and Assistance

Contact Information

Regional Contractors

- TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Region
International SOS Government Services, LLC
www.tricare-overseas.com/contact-us

Dental Contractor

- TRICARE Active Duty Dental Program
United Concordia Companies, Inc.
CONUS: 866-984-2337
OCONUS: 844-653-4058 (using country-specific access codes)
www.addp-ucci.com
- TRICARE Dental Program
United Concordia Companies, Inc.
CONUS: 844-653-4061
OCONUS: 844-653-4060
www.uccitdp.com

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil/>