



# Get Ready for TRICARE Open Season and 2025 Region Changes

Nov. 14, 2024 | Webinar Transcript

**Calvin Keller:** Hello everyone, and welcome to today's webinar: "Get Ready for TRICARE Open Season and 2025 Region Changes." I'm Calvin Keller with the Defense Health Agency Communications and Public Affairs Division, and I'm your host for today's webinar.

During today's presentation, we'll walk you through who will be affected by the TRICARE region changes and if there's any action you need to take before Jan. 1, 2025. We'll also share an overview of TRICARE Open Season, which started Nov. 11 and lasts through Dec. 10. You'll learn if you need to participate in open season, your plan options, and how to make eligible enrollment changes for 2025.

Before the Q & A portion of today's webinar, we'll briefly review options for changing your dental and vision coverage during the Federal Benefits Open Season, which lasts through Dec. 9.

We're excited to welcome today's presenter, Ms. Zelly Zim, health systems specialist with the DHA, TRICARE Health Plan, Policy & Programs. Zelly, over to you.

**Zelly Zim:** Thank you, Calvin. Next slide, please. Again, my name is Zelly and I'm looking forward to walking you through actions needed due to TRICARE region changes for 2025 and TRICARE Open Season, which began on Nov. 11. Before we get started, I'd like to go over who this webinar applies to.

Discussing the TRICARE region changes, which applies to all beneficiaries who live in the United States, we'll talk about which actions you may need to take. And the region changes portion will not apply to our beneficiaries who live in U.S. territories or who live overseas.

This webinar also applies to you if open season applies to you. And on the right side of this slide is a list of those to whom open season applies. Open season does not apply to our beneficiaries who have TRICARE For Life or who are using our TRICARE premium-based plans, such as TRICARE Young Adult, TRICARE Retired Reserve, or TRICARE Reserve Select. Next slide, please.

We'll also offer some tips for navigating the Federal Benefits Open Season, which is also open now. Though this is not managed by TRICARE, it's related to your health coverage if you are an active duty family member, a reservist, or retiree. And so we want to make sure that you understand the interactions between the Federal Benefits Open Season and our open season here with TRICARE. Next slide.

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

So now that we have that sorted out, here's our agenda for today. We'll be discussing what's changing in 2025, how to prepare for those changes, open season dates, eligibility and options, and so on and so forth, as you can see on this slide. There's also an announcement in the chat about where these slides are available for download, and you can go ahead and follow along there or refer to it afterwards. Based on this agenda, we have a lot to cover, so let's go ahead and jump right in. Next slide, please.

If you're just joining us, we are now on slide 6. So what's changing in 2025? There are several updates to TRICARE for those living CONUS, or within the continental United States. We have six states that are moving from the East Region to the West Region. And for the West Region, there is a new servicing contractor. TriWest Healthcare Alliance will replace Health Net Federal Services. In the East, you'll remain with Humana Military as the contractor that's servicing the TRICARE plan.

Beyond these contract transitions and geographical changes, though, there are a few more things that we're pleased to report about TRICARE in 2025. We'll be having more efficient transfers between the two regions. And what this means is in terms of referrals, if you have an authorized referral and then you move before you get a chance to go to that appointment, you'll not need to gain another authorized referral after your move. So that's one of the things that we know will be of great benefit.

There's also greater provider network flexibility with the new contract, and we also have improved beneficiary choice. Both regions will have an increased number of providers in the network, particularly in the West Region, where the total number of providers far exceeds the number of providers that we have in our current network and under their current contract, that ends at the end of December of this year. Finally, there will be enhanced access to telehealth. If you're interested in understanding more about these changes, then you can also visit our website at [tricare.mil/changes](https://tricare.mil/changes). Next slide, please.

As I mentioned on the previous slide, we have six states that are currently in the East, and those states will now be part of our West Region beginning on Jan. 1, 2025. So, at the bottom of this slide, you can kind of see that displayed for you in the two maps of the United States.

You'll notice that currently, if you look really closely at where the borders are for this current contract, you'll see that there are several carveouts: for example, west Texas and then near the St. Louis area. When we move over to T-5, those carveouts no longer exist and you'll notice that all of those states are in the West Region. I'll pause just a moment to see if we can address the echo.

Hopefully that's a little bit better, but we'll go ahead and keep going. If you live on the cusp of the East and West Region and want to verify where you fall, please go to our website at [tricare.mil/changes](https://tricare.mil/changes) and keep an eye out for more details. To search your provider directories, if you're interested in what might be changing or if your provider is

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

still a part of the new TRICARE networks, you can visit [tricare.mil/east](https://tricare.mil/east) and [tricare.mil/west](https://tricare.mil/west). Next slide, please.

Now I'll be going over three steps to help get ready for the 2025 changes. Step 1 is updating DEERS, and this is something that I really want to make sure that everybody pays attention to, regardless of whether or not these 2025 changes apply to you when you're updating and checking your information in DEERS. This is to make sure that all of the information that comes out from the TRICARE Health Plan and from our contractors gets to you specifically, and there's information on this slide on how you can do that. You can also learn more about the interaction with DEERS by going to our website, [tricare.mil/deers](https://tricare.mil/deers).

And as I mentioned, we were talking about this in relation to the upcoming changes and making sure that new contractors have your information. This change is important for all TRICARE beneficiaries. Whenever you change your address or anything about your family composition changes, it's important for you to have that information in DEERS, because if it's not in DEERS, then we don't see it on the TRICARE end. Next slide, please.

So, Step 2 is to explore the provider networks. We have the two websites that I've already mentioned listed here, and you can use these websites to look at what the network looks like in your specific area, and you can find out whether or not your provider is still in the network. If your provider is no longer in-network, you could also begin researching which providers in your area are within the network, and that might also factor into your analysis when you look at whether you want to be in TRICARE Prime or TRICARE Select for the upcoming calendar year. Next slide, please.

So, to recap so far, Step 1 was updating DEERS, and Step 2 was exploring your provider networks. That brings us to Step 3, which is updating automatic payment information. As you can see on this slide in the blue box, this applies to a wider audience. So, if you live in the West Region or in a state that's moving to the West Region, you will need to transfer your automatic payment information to the new West contractor, which again is TriWest, and you need to do that by Dec. 31, 2024.

There's information on this slide on how to do that, but even if you don't live in the West, now is the time to review your fee or premium payment options and methods. If you pay by electronic funds transfer, known as EFT, or if you're paying by credit card or debit card, now is a good time to check the expiration dates on your cards. Remember that if you are in TRICARE Prime or TRICARE Select and choose to pay by allotment, you do not have to worry about transferring information to TriWest, and you also don't have to worry about payment expiration dates. It's honestly the most streamlined way to take care of your TRICARE fees.

There's also a note at the very bottom of the slide that I want to make sure to call your attention to as you're updating payment information. Be sure not to cancel any autopay information that you have under the current West contractor, Health Net Federal

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

Services. TriWest will not be initiating any payments from you until Jan. 1, 2025. So we want to make sure that you're paid through as necessary, through the end of this year, under the Health Net contract. Next slide, please.

So now that we've talked about region changes, we'll shift our focus to open season. Open season occurs annually beginning on a Monday, the second full week of November and lasting at least 30 days. So open season this year began on Veterans Day, on Nov. 11, and will run through Dec. 10, 2024. All the changes that you're making during open season go into effect on Jan. 1, 2025.

If you do not enroll or make changes during open season, your only option to do so is when you have a QLE, or a Qualifying Life Event. Qualifying Life Events are 90-day windows to make enrollment changes, and generally, that window begins on the date of the qualifying event. One important exception I'd like to point out to that 90-day window is retirement, and the timeframe for making changes following retirement can extend up to 12 months. We won't get into the specifics of that in this webinar. Be sure to check out our [Using TRICARE After Retirement webinar](#) or our [Qualifying Life Events webinar](#) for more details about those specific instances. **Tricare.mil/lifeevents** gives more information about all the other various QLEs.

But again, when we're looking to make a change or we're looking to enroll in a new plan, open season or QLEs are the only options for that. And that's why we want to make sure that you have a good understanding of what actions are needed during open season this year. Next slide, please.

So open season applies to the plans that are listed on the left side of your screen. As you can see, the main delineations in that column are between various types of TRICARE Prime and TRICARE Select. The different types of TRICARE Prime are based on your sponsor's eligibility. You can learn the specifics of these different plans at **tricare.mil/plans**, and we'll be going over some of the differences during this webinar.

Open season does not apply to the plans or the groups on the right side of your screen. So our active duty service members, they all have TRICARE Prime options and they do not need to take action to enroll. TFL, or TRICARE For Life: They also do not need to use open season, because their coverage is automatic when they have Medicare Part A and are paying for Medicare Part B. Lastly, the premium plans, or sometimes called the "T" plans, TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult. They also do not have an open season because they don't have a special enrollment period. They can enroll or purchase those plans at any time throughout the year. Next slide, please.

So you have three options if open season does apply to you. #1: If you listen to this webinar, you look at all of your resources, and you conclude that you're in the right health plan option, you don't need to re-enroll. You'll continue in the same health plan for calendar year 2025 as long as you maintain eligibility for that plan.

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

Secondly, #2: If you are not currently in a health plan and you're eligible for TRICARE Prime or TRICARE Select, you can use open season to enroll.

Or #3: You can use open season to change between health plans. If you find that you need to change health plans and open season has already closed, you'll have to wait until you have a Qualifying Life Event or until the next open season, which is held at the same time each year.

Your eligibility is managed in DEERS. You heard me mention that earlier, the Defense Enrollment Eligibility Reporting System. So it's very important that information is up to date so that we can see what your eligibility is. Beyond sponsor status, DEERS also records your address, which may factor into which plans are available to you. It's important that you keep that information for you and your family members current. You can learn more about DEERS and how to make those updates at [tricare.mil/deers](https://tricare.mil/deers). Next slide, please.

Here's the crux of your research into the various health plans on the left. We have some questions that are important to consider before you choose a health plan, and on the right is a list of websites that can offer more information as you answer these questions for your family. For example, if you're curious about how the plans stack up in terms of cost, you might look at this question that says how much will you have to pay for care. And you can consider the enrollment fees and the cost per service and use our Compare Costs tool on the website.

Or you might wonder, how would I get care with my plan and understanding those different plan rules, such as: What's the difference between somebody who has the US Family Health Plan versus having TRICARE Prime or TRICARE Select and having TRICARE Select Overseas? You can find out how you would get care with each of those plans by using our link [tricare.mil/gettingcare](https://tricare.mil/gettingcare). And now, moving on to the next slide, that would be slide 15, we'll answer some of these questions. Next slide, please.

Let's start with TRICARE Prime. TRICARE Prime is mandatory for our active duty service members, but again, they do not need to take action during open season. TRICARE Prime is available to eligible beneficiaries who live in Prime Service Areas, or PSAs. To find out if you live in a Prime Service Area, you can go to [tricare.mil/PSA](https://tricare.mil/PSA). The Plan Finder tool requires entering your zip code to tell you whether or not you live in a PSA and to tell you what plans are available in your area.

Many of the other options that you see here, such as TRICARE Prime Remote, TRICARE Prime Overseas, and TRICARE Prime Remote Overseas are not options for our retirees. However, USFHP, or the US Family Health Plan is an option for our retirees, so I just want to make sure that you understand those differences as we move forward. Next slide, please.

TRICARE Prime is similar to a private sector HMO, or a health maintenance organization. This means that with TRICARE Prime, you have a primary care manager,

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

or a PCM, and they're the ones who coordinate all of your care. You must live in a PSA, Prime Service Area, as TRICARE Prime generally features the use of our hospitals and clinics, the military hospitals and clinics. TRICARE Prime requires authorized referrals for specialty care, and there are four special cases of TRICARE Prime. We have TRICARE Prime Remote, TRICARE Prime Overseas, TRICARE Prime Remote Overseas, and the US Family Health Plan, which operates similarly to TRICARE Prime and requires that you live in a specific area.

There are two helpful links at the bottom of this page, as well. You can look up specific covered services on our website, along with information on how to get care, and that will explain to you exactly what needs to happen in that referral and authorization process before you go see a provider besides your PCM, or your primary care provider. Next slide, please.

TRICARE Prime generally offers lower out-of-pocket costs than TRICARE Select, so when you're following the rules of the TRICARE Prime plan, your out-of-pocket costs are limited to your catastrophic cap. The costs you pay under the point of service option don't apply towards your catastrophic cap. Point of service means your non-emergency healthcare services from any TRICARE-authorized civilian provider, in or out of the network, without requesting a referral from your PCM. So, to rephrase that, any costs that you pay without a referral do not count towards your catastrophic cap. You can only contribute towards your catastrophic cap with your copayments.

It's also important to note that there is not a deductible with TRICARE Prime. If you're interested in the cost and fees for TRICARE Prime and looking at that, you can go to **[tricare.mil/costs](https://tricare.mil/costs)**, and that has specific worksheets that show you all of the fees as they are currently here in 2024, and you can also look at all the 2025 fees as well. You can also use the link that's at the bottom of this page, which is **[tricare.mil/comparecosts](https://tricare.mil/comparecosts)**, to look at the costs of TRICARE Prime and TRICARE Select next to each other. Next slide, please.

So now we're moving on to TRICARE Select. TRICARE Select is a healthcare option for our eligible beneficiaries who are not enrolled in TRICARE Prime and they're not eligible for Medicare Part A. There's not a location requirement, such as living in a PSA, for TRICARE Select and, just as a reminder, our active duty service members may not use TRICARE Select. All of them are in TRICARE Prime. And then as I mentioned before, TRICARE Select Overseas is available if you're living overseas, and it is an option for our retirees as well. Next slide, please.

So let's talk about getting care with TRICARE Select. TRICARE Select functions more like a private sector PPO, or preferred provider organization. This means that TRICARE Select allows you to choose your own TRICARE-authorized provider, rather than having a primary care manager. Essentially, you are your own primary care manager and you're the one that chooses where you want to go within the TRICARE network. Further, you don't need to live within a PSA, or Prime Service Area. You can live wherever. To find a TRICARE network provider, you can go to the [tricare.mil](https://tricare.mil)

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

website that's on here, or you can use the ones I've mentioned before such as **tricare.mil/east** and **tricare.mil/west**. Next slide, please.

In general, TRICARE Select has higher out-of-pocket costs than TRICARE Prime. With TRICARE Select, there's also an annual deductible for TRICARE covered services. Remember, TRICARE Prime did not have a deductible. Deductibles are just the allowable costs or charges for your covered outpatient services or supplies, and those deductibles are determined on a calendar year basis. So, with TRICARE Select, after your deductible is met, you only pay per-visit copayments. Your out-of-pocket costs are limited to your catastrophic cap, and as you're comparing the costs, pay attention to the differences between in-network and non-network costs. In general, you're always going to save more money if you're focusing in on just using those network providers. Next slide, please, and if you're just catching up, we're on slide 21.

The two big cost differences between TRICARE Prime and TRICARE Select are as follows. First, TRICARE Select ends up with higher out-of-pocket costs, and this is primarily because of, secondly, TRICARE Select has a deductible. You're paying for the ability to choose where you get your care. TRICARE Select is most similar to the private sector PPO option, as I mentioned, while TRICARE Prime is most similar to the private sector HMO option.

Another big differentiation between TRICARE Prime and TRICARE Select are the location requirements. For TRICARE Prime, you must live within a PSA, or a Prime Service Area, and for USFHP, you have to live in one of their specific coverage areas. On the other hand, for TRICARE Select, you can live wherever.

There are often questions about the differences between TRICARE Prime and TRICARE Select as it relates to care at our military hospitals and clinics. If you have TRICARE Prime and your PCM is at the military hospital or clinic, you will have priority at that hospital or clinic. If you have TRICARE Select, you can still go to the military hospital or clinic for care, but you do not have priority. If you have TRICARE Prime through the US Family Health Plan, you do not have the option to be seen at the military hospital or clinic at all. So those are just a couple things to keep in mind as you're weighing your options with the various plans that you may be eligible for. Next slide, please.

Now that we've discussed your open enrollment options with TRICARE Prime and TRICARE Select, let's talk about how to actually make those enrollment changes for this year. We have some important announcements about using our Beneficiary Web Enrollment tool, or BWE. These options are a little bit different this year, so I'd like to pay special attention to this slide in particular.

So effective throughout this year, you will not be able to use the online web enrollment option through milConnect if you live within the United States or you're moving back and forth from the United States, to overseas or the other way around. You can still use

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

BWE or the online option through milConnect if you are living overseas and you're not making that transition stateside.

There will be some other options that we'll discuss a little bit further if you're in that first category, that won't be to make the online changes, and we'll get to that on the next slide. So, if you are living stateside or you're moving stateside, you can choose to make your open season enrollment changes by phone or by mail. So that information is here on this slide. And if you're in the East, Humana Military, that's who you're contacting. If you're in the West, you can make those changes by reaching out to TriWest.

But if there are changes that you need to make, that must be effective before Jan. 1, 2025--for example, a change due to a life event or QLE, then those changes will still be managed by Health Net Federal Services and that's your current contractor for the West Region.

So for the East Region, it's easy: Stick with contacting Humana Military. For the West Region, if it's for something that needs to go into effect before Jan. 1, 2025, please continue to contact Health Net Federal Services, and if it's for Jan. 1 and beyond, so any open season changes, then you would then be contacting TriWest Healthcare Alliance. There's more information on our website about that, and it goes into more detail to help you navigate that process.

I'll go on to the next slide now, which just has a reference for you for the phone numbers to contact the enrolling contractors. And as I mentioned, if you're living stateside, you will need to either contact them by mail or by calling, rather than using our online options. So that information is here for you. Next slide.

So before we move on, I just want to address one question that we often receive. If you're retiring, you may be wondering how open season applies to you. Retirement is a QLE, or Qualifying Life Event, and a change in status to retiree means that you can make changes to your health plan or enroll in a new plan. Before the webinar, we received a question about what to do during open season if you have a retirement date, for example, of Dec. 1. And if that's the case, you have a Qualifying Life Event at that period, and that means that you can have a change in your coverage that's effective on Dec. 1.

That means that in this example that we talked about already for stateside, you would need to call or mail the current contractors if you live in the West, so that would be the Health Net Federal Services, in order to make that change for retirement. Now that we're talking about these changes overseas, if you are living overseas, then your option would still continue, you would still be able to make those changes online or even in person. So that brings me to this slide that's in front of us. So if you choose to make enrollment changes and you're overseas, you have the same options that you've had in previous years. So you can make those changes online, you can make them



## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

over the phone, you can do those by mail, and you can even go into a TRICARE Service Center.

For our retirees, I would just like to remind you that you need to actively choose and enroll in a TRICARE plan if you desire coverage for civilian or private sector care. If you do not take action, you'll lose TRICARE coverage and may only be eligible for care at our military hospitals and clinics if space is available, or you'd have to wait until the next open season if you're outside of the window for your retirement Qualifying Life Event. Next slide, please.

So similar to TRICARE with the open season, QLE structure or Qualifying Life Event structure, but not managed by the Defense Health Agency or the TRICARE Health Plan, you also have the Federal Benefits Open Season. This is managed by the U.S. Office of Personnel Management, or OPM. You might have heard that acronym before, and you must be enrolled in a TRICARE health plan to be eligible for some of the OPM options.

What you'll notice is that the Federal Benefits Open Season nearly mirrors the TRICARE Open Season. It's just one day shorter. So, they also started this past Monday, on Nov. 11, and it runs through Dec. 9. And again, just like ours, the enrollment choices that you make during this time go into effect on Jan. 1, 2025. If you don't need to make changes to your existing FEDVIP plans, you don't have to do anything and then you'll be automatically enrolled in that same plan for 2025. But if you need more information on what's available through FEDVIP, you can visit the Benefeds website at **benefeds.gov** to check your eligibility, to compare those plans, and to enroll in a plan.

So outside of the FEDVIP Open Season, they also have QLEs that are specific to the FEDVIP plan, and so it's important to understand the differences between those, because they though they mirror TRICARE in a lot of ways, there are a few aspects where they're different. And I'll move on to the next slide so that you can see a little bit of information about the eligibility for FEDVIP and how that mirrors your eligibility and ties into your eligibility for TRICARE.

So, for example, if you look at active duty service members, they do not they qualify for any care through FEDVIP because all of that is covered by TRICARE programs for vision and for dental; whereas for active duty family members, some of them would then qualify for vision through FEDVIP, but they don't qualify for dental, because they still have access to TRICARE Dental Program. So you can use this chart to see whether you qualify for FEDVIP, and then, once you need more information on on how to enroll, go to the Benefeds website. Next slide, please.

So this is contact information for our TRICARE contractors. They can also help you understand enrollment. And remember that if your question is about eligibility specifically, those should be directed to your uniformed services personnel offices. If you have questions about FEDVIP, dental or vision, those questions should be directed

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

to the Federal Benefits staff and you can see **benefeds.gov** for all of their contact information. Next slide, please.

So as we round this out, first I would like to share some materials in the TRICARE Publications library that you might find helpful during open season. The [TRICARE Choices in the United States Handbook](#) and the [TRICARE Overseas Program Handbook](#) both have useful information about your TRICARE options based on where you live. You can also check out the [TRICARE Plans Overview Fact Sheet](#), which summarizes a lot of the information we've discussed today, and even more information about TRICARE Prime and TRICARE Select. You can download these handbooks, the fact sheet and other helpful resources by going to **tricare.mil/publications**.

When you're using these resources or other online tools to help you as you manage your open season research, you may notice references to Group A and to Group B for the purposes of enrollment fees, cost-sharing, deductibles, and catastrophic caps. TRICARE Prime and TRICARE Select are classified into one of these two groups. They're generally based on the sponsor's date of initial service. Before Jan. 1, 2018 is Group A and after Jan. 1, 2018 is Group B. You just need to take note of that and use that information as you navigate these tools.

If you're a surviving family member or you are medically retired, there are cost considerations that are specific to you and that you'll discover as you're using our various tools. For example, if your sponsor was Group A, which means that initial service date before Jan. 1 of 2018, you do not pay TRICARE Select enrollment fees. Next slide, please.

I want to remind you that there are many ways to stay up to date with TRICARE. If you're looking for more information about the 2025 region changes, I encourage you to check out **tricare.mil/changes**, and if you're looking for more information about open season, be sure to check out **tricare.mil/openseason**. You can visit **newsroom.tricare.mil** to see the latest articles and news about region changes, open season, and other information about your TRICARE benefit. You can go to **tricare.mil/subscriptions** to subscribe to benefit update emails and newsletters. As a reminder, you can find this information by going to **tricare.mil/webinars** and downloading a copy of this presentation, and you can also follow **tricare.mil** on social media at any of these "Connect With Us" spots that you see on this next slide. So now, I will hand things back over to Calvin to start our Q & A session.

**Keller:** All right, thank you, Zelly. A lot of important information for everyone to take heed to. So, we've already received many questions during the presentation, but I do want to take a moment to quickly explain how to submit a question. First, click the speech bubble icon at the top of the Q & A pane. Then click the My Questions tab and enter your question into the Ask A Question box. We are going to try to get to as many of your questions as we can today, so let's get started with our first question. My state is moving regions. Will this affect the referrals I have with TRICARE Prime?

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

**Zim:** That's a good question. So if your referral has already been authorized, then that means that you can keep that authorized referral as you change plans. So, referrals that have not already been authorized would need to be redone. If you live in the East Region, your scheduled care won't be affected, and then if you live in the West Region, TriWest will accept unexpired referrals and authorizations from Health Net that were issued before Jan. 1, 2025. Those will be valid through their expiration or through the middle of next year. You can also see [tricare.mil/changes](https://www.tricare.mil/changes) to understand a little bit more about how the referrals process nests with our changes for the 2025 contract.

**Keller:** Let's go to question 2. So, what if my providers aren't in the new West Region network? Can I still see them?

**Zim:** If you're enrolled in TRICARE Prime, you'll need an authorization prior to seeing them to avoid point of service costs. However, if you're enrolled in TRICARE Select, you can see any provider of your choice. But if they're not a TRICARE network provider, your cost share will still be higher. So, this comes down to two things, whether you're in TRICARE Prime or you're in TRICARE Select, and then also looking at whether or not that person is in network or out of network.

**Keller:** OK, so, what would I need to do if my primary care manager is no longer a network provider?

**Zim:** Yes, that's pretty similar to the previous question. So as a TRICARE Prime beneficiary with a PCM, or a primary care manager, you have two options if your PCM is no longer a network provider. You could switch your plan to TRICARE Select during open season and continue to see your provider but pay a higher out-of-pocket cost for seeing a non-network provider, or you could find a new network provider still within TRICARE Prime. Use the regional contractor's directory or contact your regional contractor for help with that. And if that's the case, you can also go look at our website, [tricare.mil/east](https://www.tricare.mil/east) and [tricare.mil/west](https://www.tricare.mil/west), to do some research on providers.

**Keller:** OK, excellent. Let's go to the next question. My family just moved to Illinois. If we need to change plans before next year, which contractor should we call?

**Zim:** Tricky one. All right, so currently Illinois falls under the East Region, so you would need to contact Humana Military, the East Region contractor, to make any plan changes that take place before Jan. 1, 2025.

**Keller:** All right, excellent. Next question: I'm retired from active duty. Can I use TRICARE Prime if I live overseas?

**Zim:** No, because TRICARE Prime Overseas is only available to active duty service members stationed overseas and their command-sponsored family members that are living together in non-remote overseas locations. So, if you retired from active duty and you're living overseas, your option is going to be TRICARE Select up until you become

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

eligible for TRICARE For Life. And I would direct you to all the resources that we have for TFL that talk a little bit more about those interactions.

**Keller:** Do my husband and kids all need to enroll in the same TRICARE plan?

**Zim:** No, that's actually one of the things that's really great about the TRICARE health plans is that flexibility. All members of your family do not have to enroll in the same TRICARE plan, and split enrollment allows for some family members to be in one plan versus another, and that includes USFHP, but you would pay a single enrollment fee for the family if that applies. And that split enrollment feature, I just want to clarify, does not apply to TRICARE Young Adult plans. It's just for the TRICARE Prime, TRICARE Select, USFHP plans.

**Keller:** OK, next question: Can you explain again what a QLE is?

**Zim:** Absolutely. A QLE is a Qualifying Life Event, and it's a specific change in your life such as marriage, birth, or retirement that may mean that you have a different health plan option open to you. And it opens up a 90-day window for you to make those changes. And it's also important to remember that a QLE for one family member means a QLE for all family members. So, anyone in your family can make a change during that period. And you can visit our website if you go to [tricare.mil/QLE](https://tricare.mil/QLE), you can also find that information.

**Keller:** Right. Next question: If we have TRICARE Prime and are happy and want no changes, do we need to do anything during open enrollment? Is there anything to be done with Express Scripts?

**Zim:** No. If you are happy with your plan, whether that's TRICARE Prime or any of the other ones, you do not need to take action during open enrollment if you're not living in an area where the regions are changing. So, if you are in an area that is now going to be in the West Region or you're with the West contractor, the changes that you need to make are just based off of the need to make sure that your allotment is set up, if that's how you're paying, or making sure that TriWest has your contact information. But in terms of your actual enrollment at which plan that you're in, you would be good to go there. The same goes for Express Scripts. There's no action that you need to take related to that going forward.

**Keller:** OK, this next question is kind of long, so let me take a look at it. I have entered my banking information for the new TriWest contractor on Nov. 7 using the link provided on [tricare.mil/west](https://tricare.mil/west). I wanted to confirm that the information was successful, but when I try to sign into the above link, it says we can't seem to find your account. I confirmed that my email address is in DEERS. Is there a phone number I can call to verify that my payment information was updated into the new TRICARE contractor?

**Zim:** Good question. I completely understand wanting that confirmation. You can reach out to TriWest at their number, which is 888-TRIWEST. And when you reach out to

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

them, or if someone else has a similar question like this, but it's for one of the other contractors, if you go back up in our slides, you'll find the phone numbers for the various contractors if you need to verify this sort of information.

**Keller:** OK, next question: Is there an app for TriWest?

**Zim:** You can visit [tricare.mil/west](https://tricare.mil/west) for a link to the West patient portal. They don't have an app per se, but that's their patient portal, and you can go ahead and sign into it. The full address for that is [TRICARE-bene.TriWest.com/signin](https://TRICARE-bene.TriWest.com/signin). You can also use that link to update your automatic payment information with TriWest.

**Keller:** OK. Next question: Will my information on the Humana Military site transfer over, like EOBs and authorizations?

**Zim:** For this one, you need to reach out to Humana Military to validate all that information, and they can be contacted at 800-444-5445.

**Keller:** OK, so now let's move over and change up some. Let's answer some questions about open season. Can you please confirm if open season is available for me? My husband is a Navy retiree.

**Zim:** Yes. So, if you're a retiree or in the family of a retiree, open season is an option for you to make changes. The only nuance would be if that's a recent retirement and you also have a Qualifying Life Event that you could use concurrently. But you would have to use either open season to make the change or you can also use that QLE, but if he's been retired for a while, then absolutely you can use open season to make changes that are effective Jan. 1, 2025.

**Keller:** OK, so now, this next question is kind of three-part. So, the first part of it is: How often is open season offered?

**Zim:** Once a year, typically starting on Veterans Day, or close to it, so the second Monday in November and then 30 days from there, so through the beginning of December, so once a year.

**Keller:** OK, so next year, it will follow along that same time period, correct?

**Zim:** Yes.

**Keller:** OK, staying with this question, will the rates go up between this open season and the next open season?

**Zim:** Good question. So, one of the things that we're very proud of is how low the TRICARE rates are in general, but in terms of year over year, there are increases to TRICARE health plan, but those are tied directly to the cost of living adjustment for our retirees. So, there are statutory requirements for how the rates go up, and those are

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

minimized as much as possible. So, you will see, one thing you could do now is look at the 2024 rates and look at the 2025 rates and that'll give you an idea generally of how they go up from year to year or throughout the year. You can watch how the COLA is progressing, or the cost of living adjustment is progressing, to kind of get an idea of where rates might be for the following year.

**Keller:** All right, so the next question: I understand that open season does not apply to TRICARE For Life members. Does the change of regions apply to TRICARE For Life members?

**Zim:** So, the change of regions is primarily for issuing of TRICARE Prime and TRICARE Select enrollments, so that would not apply for TRICARE For Life members. Your TRICARE For Life eligibility is based on your Medicare eligibility, so that's an entirely different timeline than what we're talking about in this presentation. One thing I would say is important to look into, of course, is whether or not your payment information is up to date with Medicare, but for TRICARE For Life, you're not paying anything to the TRICARE enrollment contractors beyond cost-shares and things of that nature. So, make sure to look into the literature and other webinars that we have related to TRICARE For Life for more information on that, OK?

**Keller:** Another move. So, I'm moving from California to New York City, but not until next year. Do I need to make any changes to my TRICARE Prime coverage now?

**Zim:** No. Once you move, that'll be a Qualifying Life Event. And you can use that Qualifying Life Event as a special enrollment period to make any changes that you need.

**Keller:** So, this next question is similar to the last one. If we're moving halfway through the year and it moves us from West to East, can we change plans, or are we stuck with either TRICARE Prime or TRICARE Select after we move to a new area?

**Zim:** Yeah, good question. So, I'd really encourage you to look at our webinar about Qualifying Life Events to understand all of those. But moving is one of our Qualifying Life Events. So that's something that opens one of those 90-day windows for you to make a change. So, if you're moving next year, or you're moving in the future from one place to another, whether those are within the same region, or across various regions, or moving overseas, those are all opportunities that you have to change your plan, so you're not stuck.

**Keller:** OK. Next question: What is the reason for moving some states to the West from the East?

**Zim:** So, one of the major regions for this is just to align our two contracts a little bit more closely. We had a lot more beneficiaries in the East Region than in the West Region, and that made it so that between the two contracts, one was more burdened than the other. And we're hoping that, and what we've seen with the analysis of that

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

change, is that we'll be able to provide a more robust network when those two contracts are more equally aligned. So, though the West Region looks like it's much bigger geographically, in terms of number of beneficiaries on either side, that is much more even than where we were under our current contracts. But good question.

**Keller:** OK, next question: Do I need to re-enroll in TRICARE Prime due to the East moving to the West?

**Zim:** It depends on where you live. If you live in one of those areas that's moving--so we mentioned six states, but you can go on our website to specifically look at your specific area--then you do need to update your payment information. But you could stay in TRICARE Prime, you just have to make sure that payment information is up to date, because of course, if your payment information is not up to date, then you run the risk of having a failure to pay on your account, which would put your enrollment in jeopardy. So, we don't want that. So, making sure that you look at where you are in relationship to those states moving and then take the appropriate action.

**Keller:** Next question: My TRICARE Prime is paid for by a direct disbursement from my Air Force retirement check, and yet the payment set-up request form does not seem to have that as an option. Why?

**Zim:** So, if you're paying directly by allotment, you shouldn't need to make any changes as we change the regions and as we move some of the states over to the West Region. And so that might be why you're not seeing it as an option, but I would encourage you to reach out to your regional contractor just to make sure that your payment information is up to date and has the allotment as you intend it to be from your retired pay.

**Keller:** All right, so we have a couple questions about TRICARE Select. With TRICARE Select, what happens if there are not participating providers in our area?

**Zim:** So, I would first ask you to make sure and to double check on the website, and then after you do that, you can also reach out to the contractor, whether that's in the East or in the West, to get some information on what providers may be available just in case there is information that's not up to date. But then if you don't see any participating providers, then you would be given authorization to see other providers in the area and with TRICARE Select, there would be flexibility for that, though it would be at a higher cost.

**Keller:** OK, and of course dependents can use TRICARE Select, correct?

**Zim:** Yes.

**Keller:** Next one: Are you going to talk about TRICARE Standard?

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

**Zim:** I'd love to talk about TRICARE Standard. So, TRICARE Standard no longer exists. That's a change as of 2018. So what replaced TRICARE Standard is the structure that we have now with open season, with QLEs, with TRICARE Prime and TRICARE Select. So great question, not much to say about it, but good question in terms of a baseline for what TRICARE plans are offered. Now we have both TRICARE Prime and TRICARE Select and the differences between those.

**Keller:** All right, so let's look at a couple US Family Health Plan questions. Is TriWest automatic payment connected with USFHP or is USFHP a separate entity?

**Zim:** USFHP is a separate entity, so though they're offering a plan that's similar to TRICARE Prime, it's a separate entity and you would do all of your payment information through their designated providers. And you can go to our website [tricare.mil/USFHP](http://tricare.mil/USFHP), for more information on how to contact those individuals. And then our contact slide in this deck, as well, has the USFHP contact information.

**Keller:** OK, now do I have to enroll or to them who's asking the questions, Zelly, do I have to enroll in TRICARE Dental during open enrollment? I have USFHP, if that matters.

**Zim:** So, another consideration there would be whether or not you're an active duty family member. But if you're not an active duty family member, then you don't have to take action for TRICARE Dental, because TRICARE Dental would not be an option for non-active duty family members. But remember that the dental options are through FEDVIP, so any information that you need about that is on the Benefeds website and their open season is also open now. So, if you're looking for dental coverage, then you want to go to FEDVIP and also go back in our slides to look at where we talked about what you're eligible for on the TRICARE side and then what your eligibility looks like for dental and vision coverage. That slide can also be helpful to you as you're looking at what you need to do next.

**Keller:** OK, this next question is rather long. I live in Washington state and my family has been receiving their medical care from civilian network providers since we live pretty far from Madigan. We just received a letter from my provider the other day, stating they are going to be out of network with TRICARE patients starting Jan. 1, 2025, and that our only options are to either enroll with another civilian hospital that accepts TRICARE, or to enroll into the USFHP plan. If we end up going with the USFHP plan, do we need to set up automatic payment with TriWest by the Dec. 31 deadline?

**Zim:** Lots of background, easy question, thankfully. So, if you're going to go with USFHP as an option, then all of your payments are going to be through them and the designated providers, as I responded to for one of the other questions. So, I would also refer you to their contact information that's in our slide deck and then also to the [tricare.mil/USFHP](http://tricare.mil/USFHP). So, the information that we gave during today's webinar about setting up automatic payments or other payment options with TriWest versus Humana



## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

Military, that's dependent on those contractors being your regional contractor. So, if you're not going with a plan that they're the ones who are the enrollment contractors, then you need to go with checking your payment information with the appropriate entity--so that could be USFHP-designated providers and working through them, or if you are TRICARE For Life patient, that could be going through Medicare to make sure that everything is good on that end.

**Keller:** If switching from TRICARE Prime to TRICARE Select for active duty family members, is it possible to switch only one child or will the switch apply to all dependents?

**Zim:** Good question. So, I mentioned this a little bit. So, we do have split enrollment, which means that each person in your family can be in a different plan. So, if you switched one of your children, then it doesn't necessarily apply to the other children. You can have them in different plans just based off of the needs for your family.

**Keller:** OK, so let's see here. This is a good one: I just wanted to clarify: I live in Arkansas and I will go from East to West. I have an allotment for my retirement pay. I will need to start another allotment for the West but shouldn't cancel my East allotment. Will I get reimbursed once West starts?

**Zim:** The direction not to cancel was just to not cancel it before Dec. 31, 2024. So, you should not have an overlap where you have two allotments that are being pulled from your account, so that should alleviate that. There's not going to be an allotment that gets pulled from both the East contractor and the West contractor. So, you have that was I did mention in passing, and I would like to reiterate that here too, is allotment is the payment option that is the least hassle because in a situation like this, where we are transferring contractors or where states are moving, you don't need to change anything about your allotment with the end of the year coming up. So, no need for a reimbursement, no need to cancel your allotment, no need to change anything with your allotment. If you're paying by allotment, you are good to go.

**Keller:** OK, excellent. So next question is: As retired military, how do I sign up for the dental and vision coverage during open season benefits?

**Zim:** So, we mentioned that FEDVIP is managed by the U.S. Office of Personnel Management and so, as a retiree, you do have options through them for dental and vision. So, I would direct you to their website, and as I mentioned before, their open season is open right now and then it does end on Dec. 9. So, you have several more weeks to make some changes there and to look at your various options.

**Keller:** The next question, I think, is a good one. Between TRICARE Prime and TRICARE Select as a retiree, so I'm using other health insurance. Is there a big difference?

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

**Zim:** Not really. So other health insurance, or OHI, is always going to be a primary payer. So that means that if you receive care that is covered under your other health insurance and it's also covered under TRICARE, the other health insurance will pay first and then TRICARE will pay secondarily. The difference would just really be what your other health insurance is, but there's not really a difference between TRICARE Prime and TRICARE Select in that specific situation. The difference to look at between TRICARE Prime and TRICARE Select would be based off of where you live and whether you want to have a primary care manager or if you're choosing to go see specialists and manage your care on your own, without that need for a referral and getting that referral authorized. It's a good question.

**Keller:** OK, so the next two questions kind of run hand-in-hand. With the new contractor, will I need to get new referrals for my wife's four specialists, and if we currently have a referral to a doctor, will the West honor that until the referral expiration date?

**Zim:** Good questions. I'll answer the second one first, so if you have a current referral that's already been authorized and it has an expiration, it's good through that expiration date as long as that expiration date goes through June of next year. So, the other question about whether you need to get new referrals for your spouse for their specialists: if those referrals are already authorized, those will transition over. But if they are not yet authorized referrals, then you will need to get new referrals with the contract change.

**Keller:** OK, so I think this is going to be the last question. Are we able to get a copy of the slides from this brief?

**Zim:** Absolutely. So, the slide deck is going to be posted, or I think it has been posted, yes, to [tricare.mil/webinars](https://tricare.mil/webinars), and as you go to that to that page, I'd just like to also encourage you to look at the various other webinars and slide decks that are up there, because those will address a lot of the other questions we received today about retirement, about QLEs, about TRICARE For Life. We have a lot of great resources there for you and a lot of those also have Q & A portions at the end of those various webinars that you can look at and see if your questions are answered. But of course, you can also always reach out to the contractors to get more information about your enrollment options.

**Keller:** All right, Zelly, a lot of information that you covered today, so allow me to just touch up on three important facts. #1. Could you just once again recap DEERS?

**Zim:** Yes. So, I absolutely would like to encourage everyone to review DEERS for accuracy and make sure that all of your information is up to date, especially if you're in one of those states that's transitioning to the West Region. But in general, it's important to make sure all of your information is up to date there, because that's where we find out everything about your eligibility, who's in your family, when they were born, and all

## Webinar Transcript: Get Ready for TRICARE Open Season and 2025 Region Changes

of that stuff. So, we need to make sure that all that information is accurate, to include your address.

**Keller:** OK, the next question I have is with respect to the upcoming transition starting Jan. 1. What's the last date that I can update my payment method if I'm moving from the East to the West Region?

**Zim:** So, the last date to do that would be the last day of this year, so Dec. 31. But I would encourage you to do it much sooner so that you don't have to worry about whether or not that 11:59 change that you made on Dec. 31 goes through.

**Keller:** And lastly, what are the dates again for open season?

**Zim:** Open season started this past Monday, Nov. 11, and goes through Dec. 10. I just would like to also reiterate that the FEDVIP, or the Federal Benefits Open Season for dental and vision, goes only till Dec. 9. So, we've got one extra day with TRICARE Open Season. But just make sure you look at those changes here in the next couple of weeks.

**Keller:** Excellent. We want to thank you so much for taking time and coming to share your knowledge and expertise with us today. And I also want to thank all of you for participating in today's webinar. If we did not answer your question today, please refer to [tricare.mil](https://tricare.mil) and [tricare.mil/FAQ](https://tricare.mil/FAQ), where you will find a lot of the answers to the questions that you have. As a reminder, you can download slides from today's webinar on [tricare.mil/webinars](https://tricare.mil/webinars). Also, keep an eye on this page for a recording of this webinar, which we'll post in the coming weeks. This concludes today's webinar: "Get Ready for TRICARE Open Season and 2025 Region Changes." Thank you and have a great day.