

**WEBINAR:** Nov. 17, 2022, 1 p.m. EST

# TRICARE<sup>®</sup> Open Season and Your Options

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# Summary Description

## **Do you need to do anything during TRICARE Open Season?**

Open season for TRICARE beneficiaries starts Nov. 14 and ends Dec. 13. This is the time when most families who are enrolled in or eligible for TRICARE Prime or TRICARE Select, can make changes to their TRICARE health care coverage for next year. Join us to learn about your health plan options and key factors to help you choose the right coverage for you and your family.

# Agenda

TRICARE Open Season ..... 5-9

TRICARE Prime Overview ..... 10-12

TRICARE Select Overview ..... 13-16

Enrolling in a Plan . . . . . 17

DEERS ..... 18

Federal Benefits Open Season ..... 19-20

TRICARE Resources . . . . . 21-23

Q&A ..... 24

TRICARE

**OPEN SEASON**

**Nov. 14 - Dec. 13**

# TRICARE Open Season is Here

- TRICARE Open Season is the annual period in the fall when you can enroll in or change your health care coverage for the next calendar year.
- TRICARE Open Season for 2023 is **Nov. 14-Dec. 13, 2022**. Enrollment changes take effect on **Jan. 1, 2023**.
- Pay attention to the deadline to make sure your coverage starts when you need it.
- **NOTE:** Outside of TRICARE Open Season, you can only enroll in or make changes to TRICARE Prime and TRICARE Select plans following a TRICARE Qualifying Life Event, or QLE. A QLE opens a 90-day period for you to make eligible enrollment changes. You have an extended period when you're retiring from active duty. Learn more about QLEs at <https://www.tricare.mil/lifeevents>.

## TRICARE Open Season Applies To:

- TRICARE Open Season applies to anyone enrolled in or eligible for:
  - TRICARE Prime
  - TRICARE Prime Remote
  - TRICARE Prime Overseas
  - TRICARE Prime Remote Overseas
  - US Family Health Plan
  - TRICARE Select
  - TRICARE Select Overseas
- Learn more about these health plans at <https://www.tricare.mil/plans/healthplans>.

## TRICARE Open Season Doesn't Apply To:

- TRICARE Open Season doesn't apply to active duty service members.
- TRICARE Open Season doesn't apply to TRICARE For Life, or TFL.
  - Coverage is automatic if you have Medicare Part A and Part B. Learn more about TFL at <https://www.tricare.mil/tfl>.
- TRICARE Open Season doesn't apply to premium-based plans. You can purchase the following premium-based plans at any time:
  - TRICARE Retired Reserve
  - TRICARE Reserve Select
  - TRICARE Young Adult
- Learn more about these health plans at <https://www.tricare.mil/plans/healthplans>.

# Options During TRICARE Open Season

- If TRICARE Open Season applies to you, you have three options:
  1. **Stay in your same health plan:** If you want to stay in your current TRICARE health plan, you don't need to re-enroll. You'll continue in your current health plan through 2023 or as long as you remain eligible.
  2. **Enroll in a health plan:** If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan during the open season period.
  3. **Change health plans:** If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch health plans. You may also switch between individual and family enrollment.

**NOTE:** If you aren't enrolled in a health plan, you'll only be able to receive care at military hospitals and clinics if space is available.



# Questions to Ask Before You Choose a Health Plan

Questions	Learn More
Which TRICARE plans may you be eligible for based on your sponsor's status?	<a href="https://www.tricare.mil/planfinder">https://www.tricare.mil/planfinder</a>
What type of health plan is it? Which health plan best serves each of your family members?	<a href="https://www.tricare.mil/compareplans">https://www.tricare.mil/compareplans</a>
How much will you have to pay for care? Consider enrollment fees and cost per service.	<a href="https://www.tricare.mil/comparecosts">https://www.tricare.mil/comparecosts</a>
Do you prefer getting care at a military hospital or clinic?	<a href="https://www.tricare.mil/mtf">https://www.tricare.mil/mtf</a>
Do you want to pick your own health care provider? How do referrals work?	<a href="https://www.tricare.mil/finddoctor">https://www.tricare.mil/finddoctor</a>
Do you expect any big life changes in the next year?	<a href="https://www.tricare.mil/lifeevents">https://www.tricare.mil/lifeevents</a>

# TRICARE Prime Eligibility

- TRICARE Prime is a health care option for active duty service members and their family members, retirees and their family members, and certain others located in Prime Service Areas in the United States.
- Depending on where you live and your sponsor's status, other TRICARE Prime options include:
  - **TRICARE Prime Remote**, an option for active duty service members and their family members who live and work in remote locations (outside of a Prime Service Area)
  - **US Family Health Plan**, an option where care is provided by not-for-profit health care systems in six areas of the United States
  - **TRICARE Prime Overseas** and **TRICARE Prime Remote Overseas**, are options available to active duty service members and their command-sponsored family members in overseas locations
- **NOTE:** TRICARE Prime enrollment is mandatory for active duty service members.

## Getting Care With TRICARE Prime

- TRICARE Prime is similar to an HMO. It requires assignment to a primary care manager, or PCM, and referrals for specialty care.
- You'll get most of your routine care from your PCM. Your PCM could be:
  - A provider at a military hospital or clinic
  - A civilian TRICARE network provider
  - A primary care provider under the US Family Health Plan
- Your PCM refers you to specialists for care they can't provide and works with your TRICARE regional contractor for referrals and authorizations.
- Look up covered services at <https://www.tricare.mil/coveredservices>.

# Out-of-Pocket Costs With TRICARE Prime

- **TRICARE Prime generally offers lower out-of-pocket costs than TRICARE Select.**
- Active duty service members, active duty family members and transitional survivors have no enrollment costs. Retirees, their families and others pay yearly enrollment fees.
- Active duty service members have no out-of-pocket costs for covered health care services from a PCM, or with the appropriate referral and pre-authorization for private sector care.
- Active duty family members have no out-of-pocket costs for covered health care services from a TRICARE network provider or with the appropriate referral and pre-authorization.
- Retirees pay copayments or cost-shares for covered health care services from network providers.
- When following the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap.
- The 2023 health plan costs are available at <https://www.tricare.mil/comparecosts>.

# TRICARE Select Eligibility

- TRICARE Select is a health care option for eligible beneficiaries who aren't enrolled in TRICARE Prime and who aren't entitled to Medicare (with the exception of active duty family members).
- Those eligible for TRICARE Select include:
  - Active duty family members
  - Retirees
  - Retiree family members
- TRICARE Select Overseas is available in overseas locations.
- **NOTE:** Active duty service members may not use TRICARE Select.

# Getting Care With TRICARE Select

- TRICARE Select is similar to a PPO. It features network and non-network providers and hospitals.
- You aren't required to have a PCM. You can choose your own TRICARE-authorized provider and manage your own health care.
- You'll have lower out-of-pocket costs if you use a TRICARE-authorized network provider versus a TRICARE-authorized non-network provider. If you choose a provider who isn't an authorized TRICARE provider, you won't be reimbursed by TRICARE.
  - To find a TRICARE network provider, go to <https://www.tricare.mil/finddoctor> or call your regional contractor.
- You don't need a referral or pre-authorization in most situations.
- Look up covered services at <https://www.tricare.mil/coveredservices>.

# Out-of-Pocket Costs With TRICARE Select

- **TRICARE Select generally has higher out-of-pocket costs than TRICARE Prime.**
- Active duty family members have no yearly enrollment fees. For retirees, their families, and others, you have enrollment fees based on when you or your military sponsor initially joined the military.
- You pay an annual deductible and per-visit copayments or cost-shares when following the rules of your health plan.
- Your out-of-pocket costs are limited to your yearly catastrophic cap.
- Nonparticipating non-network providers may charge up to 15% above the TRICARE-allowable amount. You're responsible for this amount, plus your deductible and copayments or cost-shares.
- The 2023 health plan costs are available at <https://www.tricare.mil/comparecosts>.

# TRICARE Prime and TRICARE Select Comparison

TRICARE Prime	TRICARE Select
A health maintenance organization, or HMO-style plan	A preferred provider organization, or PPO-style plan
Get most of your care coordinated through your primary care manager	Manage your own health care and choose your own TRICARE-authorized providers
Referrals required for specialty care and certain other services	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. Pay higher out-of-pocket costs when you receive care outside the established network of providers.
No deductible applies. Copayments apply for beneficiaries, except active duty service members and their family members.	Deductible, copayments and cost-shares apply



# How to Make Enrollment Changes

- If you choose to make enrollment changes, use one of the options below:
  - **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on the “Manage health benefits” button.
  - **Phone:** Call your TRICARE contractor. Find contact information at <https://www.tricare.mil/partners>.
  - **Mail:** Submit your enrollment form to your TRICARE contractor. Find forms and mailing addresses at <https://www.tricare.mil/forms>.
  - **In Person:** Visit an overseas TRICARE Service Center.
- Learn more about enrollment at <https://www.tricare.mil/enroll>.



# Update DEERS to Maintain TRICARE Coverage

- Being able to use TRICARE depends on you keeping your information up to date in DEERS. Update DEERS any time your contact information changes or you experience a Qualifying Life Event, like moving, marriage or retiring.
- Options for updating DEERS:
  - **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>.
  - **Phone:** Call 800-538-9552
  - **In person:** Visit a local ID card office. Find an office near you at <https://idco.dmdc.osd.mil/idco>.
- Learn more about DEERS at <https://www.tricare.mil/deers>.
- **NOTE:** For enrollment concerns, call your TRICARE contractor.



# Federal Benefits Open Season is Here

- The Federal Benefits Open Season is your chance to enroll in or make changes to your existing Federal Employees Dental and Vision Insurance Program plan, or FEDVIP. FEDVIP is administered by the U.S. Office of Personnel Management.
- Federal Benefits Open Season is **Nov. 14-Dec. 12, 2022**. Enrollment choices will take effect on **Jan. 1, 2023**.
- If you're already enrolled in FEDVIP and you don't want to make changes to your existing plan, you'll automatically be enrolled in a 2023 plan.
- Visit the BENEFEDS website at <https://www.benefeds.com> to check your eligibility, compare plans, enroll in a plan and more.
- **NOTE:** Learn more about FEDVIP and plan options at a FEDVIP webinar by visiting <https://www.benefeds.com/education-support/dental-vision-webinars>.

# FEDVIP Eligibility

TRICARE Beneficiaries	Do you qualify for FEDVIP Dental?	Do you qualify for FEDVIP Vision?
Active duty service members	<b>NO</b>	<b>NO</b>
Active duty family members	<b>NO</b> – You can enroll in the TRICARE Dental Program.	<b>YES</b>
Reserve component members or family members enrolled in TRICARE Reserve Select or TRICARE Retired Reserve	<b>NO</b> – You can enroll in the TRICARE Dental Program.	<b>YES</b>
Retired service members or family members enrolled in TRICARE Prime or TRICARE Select	<b>YES</b>	<b>YES</b>
Retired service members or family members using TRICARE For Life	<b>YES</b>	<b>YES</b>

**NOTE:** You must be enrolled in a TRICARE health plan to be eligible for FEDVIP vision.

# TRICARE Resources

- Download TRICARE resources at <https://www.tricare.mil/publications>

**TRICARE® Choices in the United States**  
OCTOBER 2021  
HANDBOOK

**Your TRICARE Options by Sponsor Status**

- Health Care Options: 6
- TRICARE Pharmacy Program: 13
- Dental and Vision Options: 14

TRICARE offers comprehensive, affordable health care, dental, and pharmacy coverage to meet your changing needs.

**TRICARE® Overseas Program**  
OCTOBER 2021  
HANDBOOK

**Your TRICARE Options by Sponsor Status**

- Health Care Options: 6
- TOP Provider Types: 12
- TRICARE Pharmacy Program: 13
- Dental and Vision Options: 14

TRICARE offers comprehensive, affordable health care, dental, and pharmacy coverage to meet your changing needs.

**TRICARE® Plans Overview**  
OCTOBER 2021

Learn about TRICARE Prime®, TRICARE Select®, premium-based plans, TRICARE For Life, and other coverage options.

Learn more at [www.tricare.mil/wellp](https://www.tricare.mil/wellp).

**US Family Health Plan**

The US Family Health Plan (USFHP) is a TRICARE Prime plan administered by not-for-profit health care entities in six designated service areas in the United States. They cover care exclusively through their provider and pharmacy networks. USFHP includes care at military hospitals, clinics, and pharmacies. To enroll in USFHP, you must live in one of the designated service areas.

Learn more at [www.tricare.mil/wellp](https://www.tricare.mil/wellp).

**TRICARE SELECT**

The TRICARE Select health plan is similar to a preferred provider organization (PPO) for eligible beneficiaries not enrolled in TRICARE Prime (except ADPM) and TRICARE For Life beneficiaries. TRICARE Select allows beneficiaries to choose their own TRICARE-authorized provider and manage their own health care. You'll have lower out-of-pocket costs of care to provide by TRICARE network providers.

You don't need a referral or pre-authorization to most situations. You can also receive certain services from non-network, TRICARE-authorized providers, but will pay higher cost-sharing amounts for out-of-network care. TRICARE can't reimburse care delivered by a provider who isn't an authorized TRICARE provider.

TRICARE does not sell all services. For additional information, go to [www.tricare.mil](https://www.tricare.mil).

**TRICARE® Costs and Fees 2021**  
UPDATED OCTOBER 2021

This brochure provides an overview of most costs and fees for TRICARE programs. For detailed costs and fees, including those for TRICARE For Life, visit [www.tricare.mil/costs](https://www.tricare.mil/costs). To learn more about each TRICARE program option and eligibility, visit [www.tricare.mil/eligibility](https://www.tricare.mil/eligibility).

TRICARE beneficiaries fall into one of two groups: **Group A** or **Group B**.

- You're in **Group A** if your initial enrollment or appointment or that of your uniformed services spouse began before Jan. 1, 2018.
- You're in **Group B** if your initial enrollment or appointment or that of your uniformed services spouse began on or after Jan. 1, 2018.

Note: There are certain TRICARE Reserve Select (TRS), TRICARE Reserve Select (TRS), TRICARE Select (TSA), and TRICARE Select (TSA) Health Care Support Program (HCSP) Group A beneficiaries who are Group B. Additional and applicable exceptions or not shown.

**TRICARE PRIME® (JAN. 1-DEC. 31, 2021)**

Includes TRICARE Prime, TRICARE Prime Remote, the US Family Health Plan (USFHP), and TPA Prime plans.

**Annual Enrollment Fees (TRICARE Select and HCSP Plans)**

- Group A: \$150 per individual/\$500 per family
- Group B: \$474 per individual/\$948 per family

**Annual Deductible**

You must spend your deductible amount before TRICARE cost-sharing begins.

**ADPMs and TRS members**

**For groups E-4 and below**

Group A	Individual	Family	Group B and TRS members	Individual	Family
\$0	\$0	\$0	\$0	\$0	\$0

**For groups E-5 and above**

Group A	Individual	Family	Group B and TRS members	Individual	Family
\$0	\$0	\$0	\$0	\$0	\$0

**ADPMs, TRS families, TRS members, and all others**

Group A	Individual	Family	Group B and TRS members	Individual	Family
\$0	\$0	\$0	\$0	\$0	\$0

**TRICARE Prime Point-of-Service Option**

When you use a TRICARE-authorized provider other than your primary care manager or care manager (PCM) services without a referral, you pay:

- A monthly deductible before TRICARE cost sharing will begin: \$100 per individual/\$500 per family.
- For services beyond the deductible, you pay 50% of the TRICARE allowable charge.
- These costs do not apply to the catastrophic cap.

# TRICARE Contractors

- **EAST Region**  
Humana Military  
800-444-5445  
<http://www.tricare-east.com>
- **WEST Region**  
Health Net Federal Services, LLC  
844-866-9378  
<https://www.tricare-west.com>
- **US Family Health Plan**  
Available only in certain areas  
800-74-USFHP, 800-748-7347  
<https://www.tricare.mil/usfhp>  
<https://www.usfhp.com>
- **TRICARE Overseas Program**  
International SOS  
For country-specific numbers, visit  
<https://www.tricare-overseas.com/contact-us>
- **TRICARE For Life**  
**Wisconsin Physicians Service —**  
**Military and Veterans Health**  
U.S. and U.S. territories  
866-773-0404  
<https://www.tricare.mil/tfl>  
<https://www.tricare4u.com>

# Keep Up With TRICARE News and Updates

- TRICARE Open Season  
<https://www.tricare.mil/openseason>
- TRICARE Changes  
<https://www.tricare.mil/changes>
- TRICARE Newsroom  
<https://newsroom.tricare.mil>
- TRICARE Newsletters  
<https://www.tricare.mil/publications/newsletters>

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subscriptions](https://www.tricare.mil/subscriptions).



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## Q&A

- Submit your question using the live chat feature in the webinar platform.







For more information on TRICARE, visit [www.tricare.mil](http://www.tricare.mil).

For more information on Military OneSource, visit [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil) or call 800-342-9647.