



# Get Ready for TRICARE® Open Season and 2025 Region Changes

**Nov. 14, 2024, 2 p.m. ET**

**Presenter:** Zelly Zim, Health Systems Specialist, Policy & Programs Branch, TRICARE Health Plan,  
Defense Health Agency

# Overview

Are you ready for TRICARE Open Season and upcoming changes to TRICARE regions in 2025? This webinar will 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
- If you can participate in **TRICARE Open Season** (Nov. 11–Dec. 10), your TRICARE plan options, and how to make eligible enrollment changes during open season for 2025
- If you're eligible to change your dental and vision coverage during **Federal Benefits Open Season** (Nov. 11–Dec. 9)

# Does This Webinar Apply to Me? (1 of 2)

## TRICARE Region Changes

- Apply to beneficiaries in the U.S.



- You may have to take action if you live in the West Region **or** a state moving to the West Region.
- These changes don't affect beneficiaries who live in U.S. territories or overseas.

## TRICARE Open Season

- Applies to anyone (except active duty service members) 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
- Doesn't apply to TRICARE For Life or TRICARE premium-based plans

# Does This Webinar Apply to Me? (2 of 2)

## Federal Benefits Open Season

- Opportunity to change dental and vision coverage for 2025.
- Applies to:
  - **Active duty family members** (vision only)
  - **Reserve component members and their family members** enrolled in TRICARE Reserve Select or TRICARE Retired Reserve (vision only)
  - **Retirees and their family members** enrolled in TRICARE Prime, TRICARE Select, or TRICARE For Life.
- Learn more at <https://www.benefeds.gov/>.

# Agenda

- [What's Changing in 2025](#)
- [How To Prepare for 2025 Changes](#)
- [TRICARE Open Season Dates, Eligibility, and Options](#)
- [How To Make Enrollment Changes](#)
- [Federal Benefits Open Season](#)
- [TRICARE Resources](#)
- [Q&A](#)



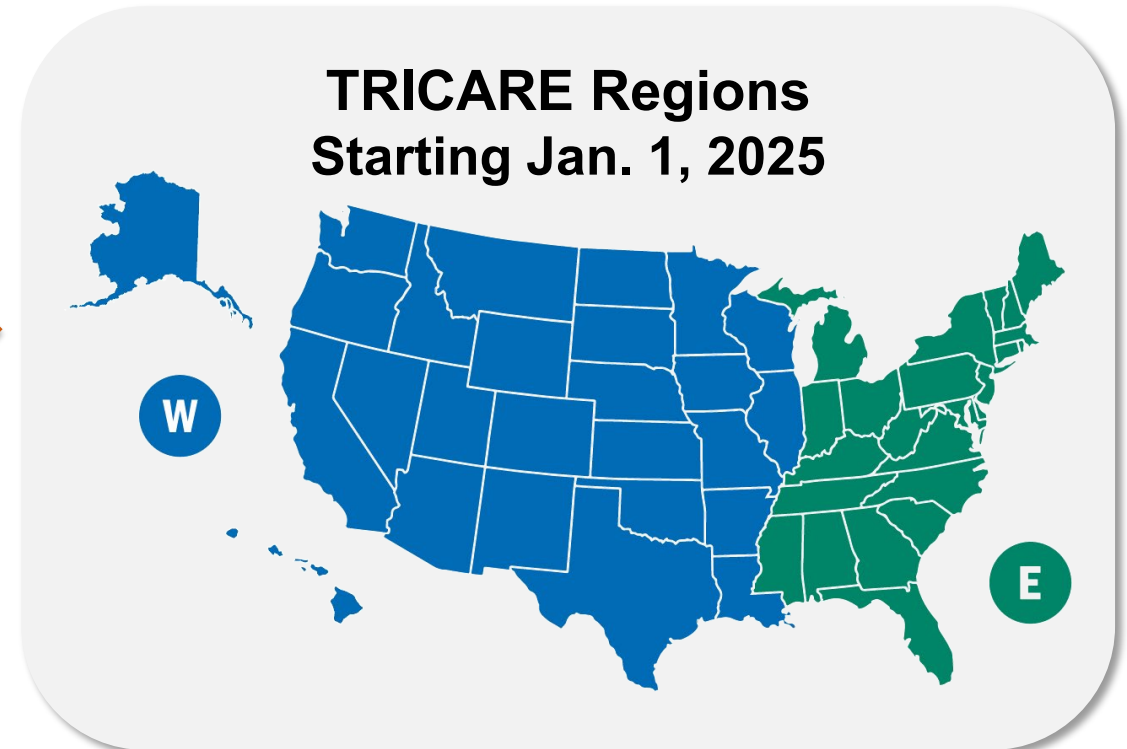
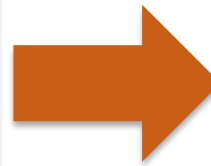
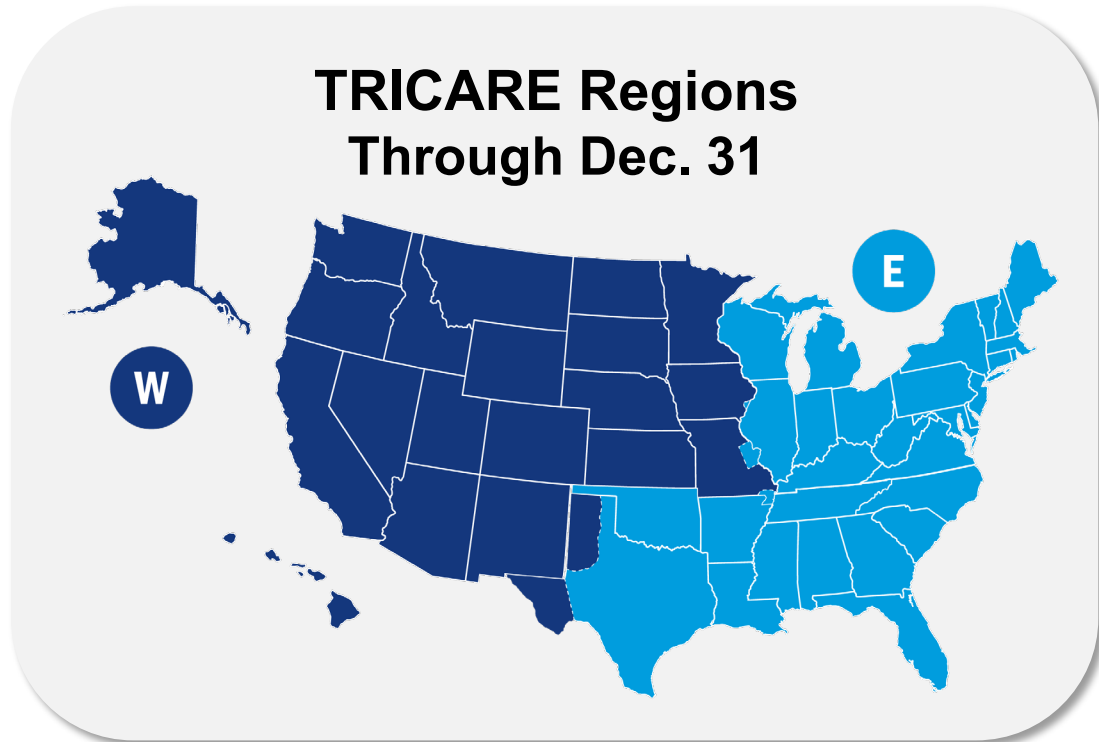
# What's Changing in 2025

- TRICARE East Region and West Region
  - 6 states moving from East Region to West Region
  - West Region's new contractor: TriWest Healthcare Alliance will replace Health Net Federal Services, LLC.
  - Humana Military will remain the contractor for the East Region.
- More efficient transfers between the two regions
- Greater provider network flexibility
- Improved beneficiary choice
- Enhanced access to telehealth

Learn more at  
[www.tricare.mil/changes](http://www.tricare.mil/changes).

# States Moving to West Region

- Arkansas
- Louisiana
- Oklahoma
- Texas
- Illinois
- Wisconsin



# How To Prepare for 2025 Changes: Update DEERS

## ❑ **Step 1:** Update or check your information in the Defense Enrollment Eligibility Reporting System.

– **In person:** Schedule an appointment at a RAPIDS ID Card Office at <https://idco.dmdc.osd.mil/idco>

– **Online:** <https://idco.dmdc.osd.mil/idco> or <https://milconnect.dmdc.osd.mil>

– **Phone:** 800-538-9552  
TTY/TDD: 866-363-2883

– **Fax:** 800-336-4416

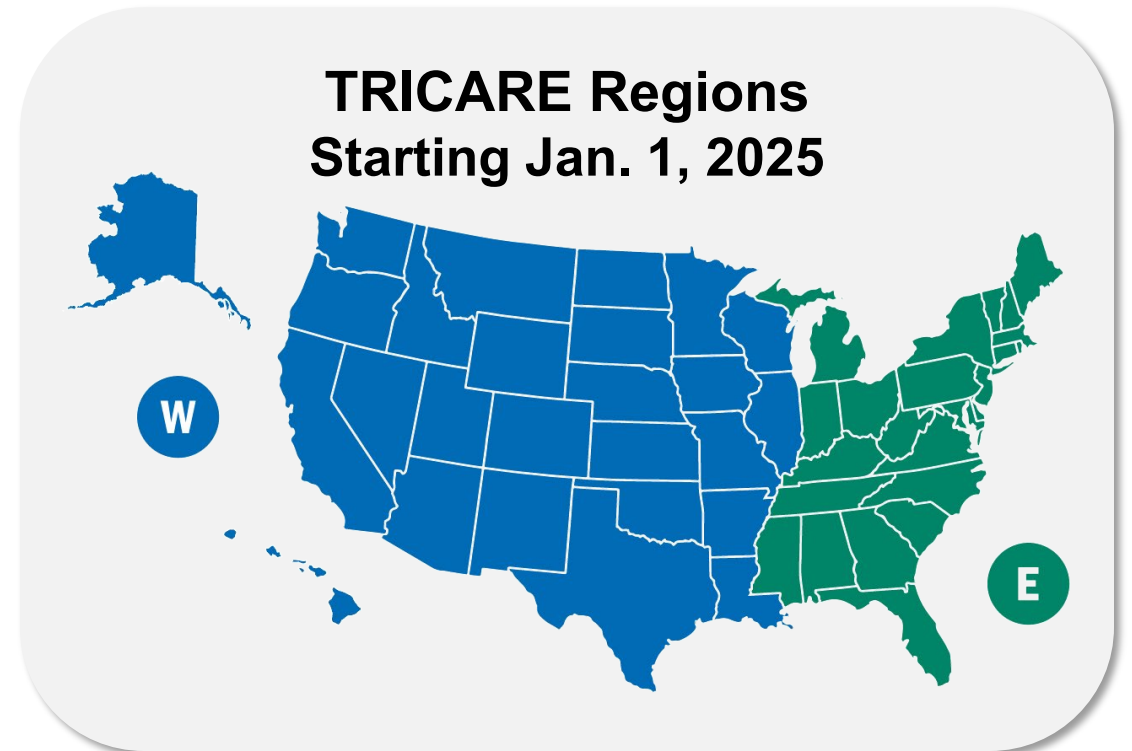
– **Mail:**  
DMDC Support Office  
Attn: COA  
400 Gigling Rd.  
Seaside, CA 93955-6771

Learn more at [www.tricare.mil/deers](http://www.tricare.mil/deers).



# How To Prepare for 2025 Changes: Explore Provider Networks

- ❑ **Step 2:** Explore the provider network for your 2025 region.
  - **East Region:**  
[www.tricare.mil/east](http://www.tricare.mil/east)
  - **West Region:**  
[www.tricare.mil/west](http://www.tricare.mil/west)



# How To Prepare for 2025 Region Changes: Update Automatic Payment Information

## **This step applies if you:**

- Live in the West Region or in a state moving to the West Region
- Pay enrollment fees or premiums by electronic funds transfer, credit card, or debit card

- ❑ **Step 3:** Transfer your automatic payment information to TriWest by **Dec. 31, 2024**.
  - Update your payment information **online** or **by mail**. Get started at [www.tricare.mil/west](http://www.tricare.mil/west).
  - **Important:** Don't cancel automatic payment information with your current regional contractor. TriWest won't initiate a payment from you until Jan. 1, 2025.

# What Is TRICARE Open Season?

- TRICARE Open Season is the annual period when you can enroll in or change your health care coverage for the next calendar year.
  - This year's open season is **Nov. 11–Dec. 10, 2024**.
  - Enrollment changes you make during open season take effect on **Jan. 1, 2025**.
  - Learn more at [www.tricare.mil/OpenSeason](http://www.tricare.mil/OpenSeason).
- **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.
  - A QLE opens a 90-day period for you to make eligible enrollment changes.
  - Learn more about QLEs at [www.tricare.mil/LifeEvents](http://www.tricare.mil/LifeEvents).

# TRICARE Open Season Eligibility

- **Applies to anyone (except active duty service members) 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
- **Doesn't apply to:**
  - Active duty service members
  - TRICARE For Life—Coverage is automatic when you have Medicare Part A and Medicare Part B.
  - Premium-based plans—If eligible, you may purchase these plans at any time:
    - TRICARE Reserve Select
    - TRICARE Retired Reserve
    - TRICARE Young Adult

Learn more about these plans at [www.tricare.mil/plans](http://www.tricare.mil/plans).

# Options During TRICARE Open Season

If TRICARE Open Season applies to you, you have three options:

1. **Stay in your same plan:** If you want to stay in your current TRICARE health plan, you don't need to reenroll. You'll continue in your current health plan through 2025 or as long as you remain eligible.
2. **Enroll in a plan:** If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan.
3. **Change plans:** If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch health plans, if eligible. 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 get care at military hospitals and clinics—if space is available.

# Questions To Ask Before You Choose a Plan

Questions	Learn More
<b>Which plans might I be eligible for based on my sponsor's status and my location?</b>	<a href="http://www.tricare.mil/PlanFinder">www.tricare.mil/PlanFinder</a>
<b>What type of health plan is it?</b> Consider which plan type best serves each of your family members.	<a href="http://www.tricare.mil/ComparePlans">www.tricare.mil/ComparePlans</a>
<b>How much will you have to pay for care?</b> Consider enrollment fees and cost per service.	<a href="http://www.tricare.mil/CompareCosts">www.tricare.mil/CompareCosts</a>
<b>Do I prefer getting care at military hospitals or clinics or from civilian providers?</b>	<a href="http://www.tricare.mil/FindDoctor">www.tricare.mil/FindDoctor</a>
<b>How would I get care with my plan?</b> Understand each plan's rules for getting care, including if you need referrals.	<a href="http://www.tricare.mil/GettingCare">www.tricare.mil/GettingCare</a>
<b>Am I expecting any big life changes next year?</b> Examples include having a baby or becoming eligible for Medicare.	<a href="http://www.tricare.mil/LifeEvents">www.tricare.mil/LifeEvents</a>

# TRICARE Prime® Eligibility

- **TRICARE Prime** is a healthcare 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 U.S.
  - TRICARE Prime enrollment is mandatory for ADSMs.
- Other TRICARE Prime options depend on where you live and your sponsor's status.
  - **TRICARE Prime Remote:** An option for ADSMs 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 U.S. Learn more at [www.tricare.mil/USFHP](http://www.tricare.mil/USFHP).
  - **TRICARE Prime Overseas** and **TRICARE Prime Remote Overseas:** Options for ADSMs and their command-sponsored family members in overseas locations

# Getting Care With TRICARE Prime

- TRICARE Prime is similar to an HMO. It requires assignment to a primary care manager (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 your PCM can't provide and works with your TRICARE regional contractor for referrals and authorizations.
- Look up covered services at [www.tricare.mil/CoveredServices](http://www.tricare.mil/CoveredServices).
- For more information, visit [www.tricare.mil/GettingCare](http://www.tricare.mil/GettingCare).



# Out-of-Pocket Costs With TRICARE Prime

- Generally offers lower out-of-pocket costs than TRICARE Select
- ADSMs, ADFMs, and transitional survivors have no enrollment costs. Retirees, their families, and others pay yearly enrollment fees.
- ADSMs have no out-of-pocket costs for covered healthcare services from a PCM, or with the appropriate referral and pre-authorization for civilian care.
- ADFMs have no out-of-pocket costs for covered healthcare services from a TRICARE network provider or with the appropriate referral and pre-authorization.
- Retirees and family members pay copayments or cost-shares for covered services from network providers.
- When following the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap.
- Health plan costs are available at [www.tricare.mil/CompareCosts](http://www.tricare.mil/CompareCosts).

# TRICARE Select® Eligibility

- **TRICARE Select** is a healthcare option for eligible beneficiaries who aren't enrolled in TRICARE Prime and who aren't eligible for premium-free Medicare Part A (with the exception of ADFMs).
- Those eligible for TRICARE Select include:
  - ADFMs
  - Retirees and retiree family members
- ADSMs may not use TRICARE Select.
- TRICARE Select Overseas is available in overseas locations.

# Getting Care With TRICARE Select

- Similar to a PPO—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 network provider versus a TRICARE-authorized non-network provider.
  - To find a TRICARE network provider, go to [www.tricare.mil/FindDoctor](http://www.tricare.mil/FindDoctor).
  - If you choose a provider who isn't an authorized TRICARE provider, you won't be reimbursed by TRICARE.
- You don't need referrals or pre-authorization in most situations.
- Look up covered services at [www.tricare.mil/CoveredServices](http://www.tricare.mil/CoveredServices).
- For more information, visit [www.tricare.mil/GettingCare](http://www.tricare.mil/GettingCare).

# Out-of-Pocket Costs With TRICARE Select

- Generally has higher out-of-pocket costs than TRICARE Prime.
- ADFMs have no yearly enrollment fees. Retirees, their families, and others have enrollment fees based on when you or your sponsor initially joined the uniformed services.
- You pay an annual deductible and per-visit copayments or cost-shares when following the rules of your health plan.
  - 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.
- Your out-of-pocket costs are limited to your yearly catastrophic cap.
- Health plan costs are available at [www.tricare.mil/CompareCosts](http://www.tricare.mil/CompareCosts).

# TRICARE Prime vs. TRICARE Select

TRICARE Prime	TRICARE Select
A health maintenance organization-style plan	A preferred provider organization-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 are required for specialty care and certain other services.	Referrals aren't required for most services.
Pre-authorization required for some services	Pre-authorization required for some services
No deductible applies.	Pay higher out-of-pocket costs when you get care outside the established network of providers.
Copayments apply (except for ADSMs and ADFMs).	Deductible, copayments, and cost-shares apply.

# Beneficiary Web Enrollment

- Your options for how you can make open season enrollment changes may be different this year.
- Effective through **Dec. 31, 2024**, you **can't** make enrollment changes online through milConnect if:
  - You live in the U.S.
  - You move to the U.S. from overseas.
  - You move overseas from the U.S.
- You **can** make enrollment changes during this time if:
  - You live overseas (and haven't recently moved from the U.S.)
- **You have other options for making enrollment changes during this time.**



**Tip:** You can still update your contact information in DEERS with milConnect.

# How To Make Enrollment Changes (Stateside)

- If you choose to make **open season** enrollment changes, **call** or **mail** an enrollment form to the regional contractor for your 2025 region.
  - **East Region:** Humana Military
  - **West Region:** TriWest Healthcare Alliance
- For enrollment changes effective **before** Jan. 1, 2025 (such as changes related to qualifying life events), contact the current contractor for your current region.
  - **East Region:** Humana Military
  - **West Region:** Health Net Federal Services
- Find contact info at [www.tricare.mil/regions](http://www.tricare.mil/regions). Find enrollment forms at [www.tricare.mil/forms](http://www.tricare.mil/forms).

**Want to enroll in  
USFHP?**

Learn more at  
[www.tricare.mil/enroll](http://www.tricare.mil/enroll).

# Stateside Regional Contractors

- Who to contact to make enrollment changes:

<b>East Region</b>	<b>West Region</b> Enrollment Changes <b>Before Jan. 1</b>	<b>West Region</b> Open Season Enrollment Changes (Jan. 1 or Later)
<b>Humana Military</b> 800-444-5445	<b>Health Net Federal Services, LLC</b> 844-866-9378	<b>TriWest Healthcare Alliance</b> 888-TRIWEST (888-874-9378)



# How To Make Enrollment Changes (Overseas)

- If you choose to make enrollment changes, use one of these options:
  - **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click the “Manage health benefits” button.\*
  - **Phone:** Call the TRICARE overseas contractor. Find contact information at [www.tricare.mil/partners](http://www.tricare.mil/partners).
  - **Mail:** Send an enrollment form to the TRICARE overseas contractor. Find forms and mailing addresses at [www.tricare.mil/forms](http://www.tricare.mil/forms).
  - **In Person:** Visit an overseas TRICARE Service Center.

*\*Through **Dec. 31**, you can't make enrollment changes through milConnect if you're transferring from the U.S. to an overseas location.*

# Dental and Vision: Federal Benefits Open Season

- Federal Benefits Open Season is your chance to enroll in or change your existing Federal Employees Dental and Vision Insurance Program plan. FEDVIP is administered by the U.S. Office of Personnel Management.
- Federal Benefits Open Season is **Nov. 11–Dec. 9, 2024**. Enrollment choices will take effect on Jan. 1, 2025.
- Are you already enrolled in FEDVIP? If you don't want to make changes to your existing plan, you'll automatically be enrolled in a plan for 2025.
- Visit the BENEFEDS website at [www.benefeds.gov](http://www.benefeds.gov) to check your eligibility, compare plans, enroll in a plan, and more.

**Tip:** Outside of Federal Benefits Open Season, you can only change your FEDVIP coverage following a FEDVIP QLE. Some FEDVIP QLEs are different from TRICARE QLEs.

# FEDVIP Eligibility

TRICARE Beneficiary Type	Do you qualify for FEDVIP dental?	Do you qualify for FEDVIP vision?
Active duty service members	No	No
Active duty family members	No—You can enroll in the TRICARE Dental Program.	Yes
Reserve component members and family members enrolled in TRICARE Reserve Select or TRICARE Retired Reserve	No—You can enroll in the TRICARE Dental Program.	Yes
Retirees and their family members enrolled in TRICARE Prime or TRICARE Select	Yes	Yes
Retirees and family members using TRICARE For Life	Yes	Yes

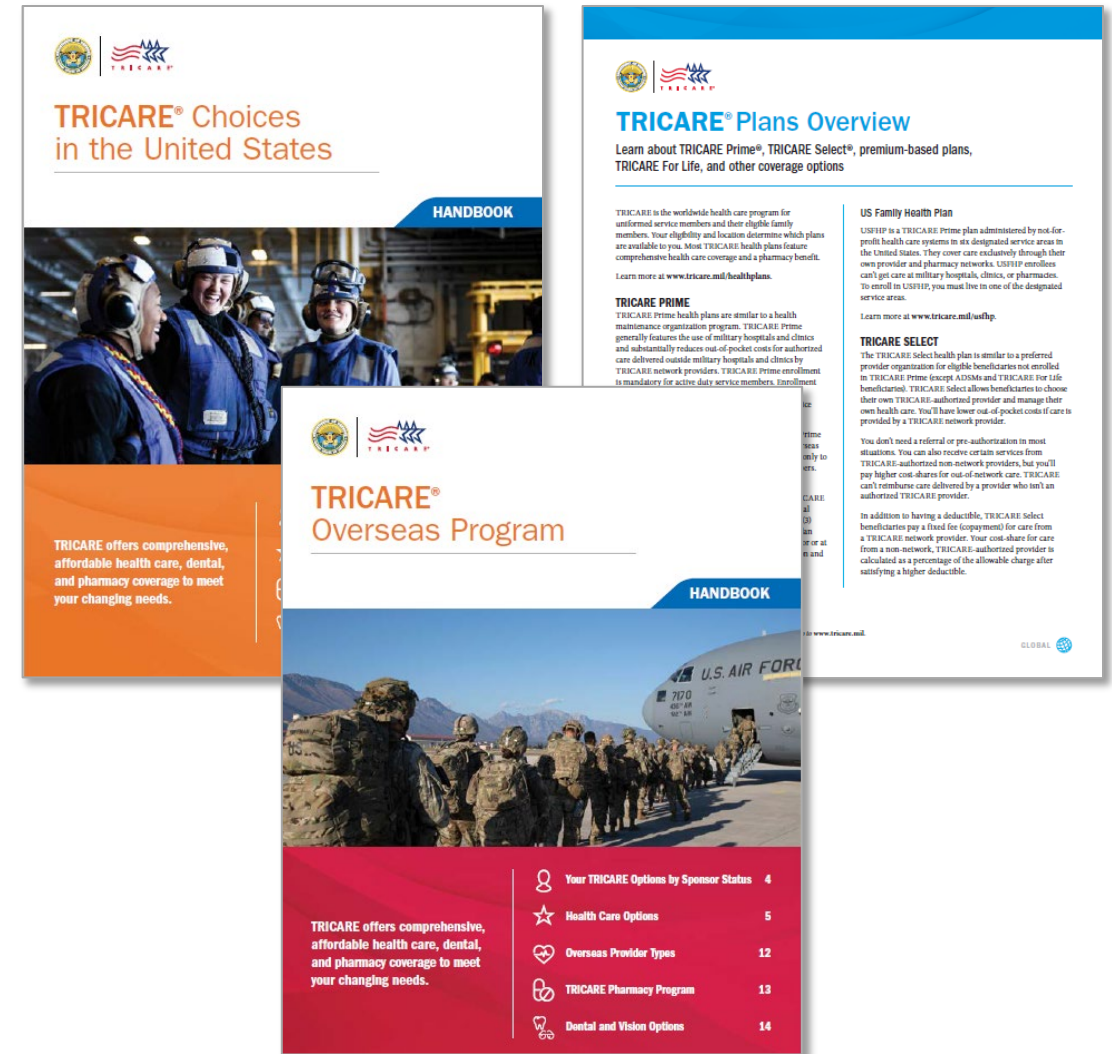
**Note:** You must be enrolled in a TRICARE health plan to be eligible for FEDVIP vision.

# TRICARE Contractors

- **TRICARE East Region**  
Humana Military  
800-444-5445 | [www.tricare.mil/east](http://www.tricare.mil/east)
- **TRICARE West Region**  
(for enrollments effective Jan. 1, 2025)  
TriWest Healthcare Alliance  
888-874-9378 | [www.tricare.mil/west](http://www.tricare.mil/west)
- **TRICARE West Region**  
(through Dec. 31, 2024)  
Health Net Federal Services LLC  
844-866-9378 | [www.tricare-west.com](http://www.tricare-west.com)
- **US Family Health Plan**  
Available only in certain service areas—find your designated provider at [www.tricare.mil/usfhp](http://www.tricare.mil/usfhp).
- **TRICARE Overseas**  
International SOS  
Find country-specific contact information at [www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us).
- **TRICARE For Life (U.S. and U.S. territories):**  
Wisconsin Physicians Service Military and Veterans Health  
866-773-0404  
[www.tricare.mil/tfl](http://www.tricare.mil/tfl) | [www.TRICARE4u.com](http://www.TRICARE4u.com)
- **TRICARE Dental Program**  
United Concordia Companies, Inc.  
CONUS: 844-653-4061  
OCONUS: 844-653-4060  
[www.uccitdp.com](http://www.uccitdp.com)

# TRICARE Publications

- Learn about TRICARE eligibility, plans, costs, and more.
  - TRICARE Choices in the United States Handbook
  - TRICARE Overseas Program Handbook
  - TRICARE Plans Overview Fact Sheet
- Download handbooks, fact sheets, and more at [www.tricare.mil/publications](http://www.tricare.mil/publications).



# Keep Up With TRICARE News and Updates

- TRICARE Region Changes  
[www.tricare.mil/changes](http://www.tricare.mil/changes)
- TRICARE Open Season  
[www.tricare.mil/OpenSeason](http://www.tricare.mil/OpenSeason)
- TRICARE Newsroom  
<https://newsroom.tricare.mil>
- TRICARE Newsletters  
[www.tricare.mil/newsletters](http://www.tricare.mil/newsletters)
- TRICARE Webinars  
[www.tricare.mil/webinars](http://www.tricare.mil/webinars)

## Connect With Us!



[facebook.com/TRICARE](https://facebook.com/TRICARE)



[twitter.com/TRICARE](https://twitter.com/TRICARE)



[instagram.com/TRICARE](https://instagram.com/TRICARE)



[tricare.mil/subscriptions](http://tricare.mil/subscriptions)

# Q&A

## To ask a question:

1. Click the speech bubble icon to open the Q&A pane.
2. Click “My questions.”
3. Type your question in the “Ask a question” box and press “Enter.”

Find more answers to your questions at  
[www.tricare.mil/FAQs](http://www.tricare.mil/FAQs).

