

The Doctor is in ...

Time To Quit

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As a physician for more than 30 years, I've seen firsthand the damage smoking does to otherwise healthy people. Many people find quitting smoking one of the hardest challenges they ever face. Smoking contributed to the early deaths of both of my parents, and I am passionate about helping members

of the Armed Forces and their families go smoke-free. TRICARE offers help if you're looking to quit, which can make the difference when you try to go tobacco-free.

Tobacco use has a devastating effect on Americans' health. A 2011 study by the Centers for Disease Control and Prevention estimated that 443,000 Americans die

prematurely each year from using tobacco. A staggering 8.6 million Americans live with a serious illness because of smoking, making it the single most preventable cause of disease, disability and death.

Quitting tobacco is a difficult journey, but you don't have to do it alone. Joining a tobacco-cessation program doubles your chance of quitting successfully. TRICARE's Quit Tobacco program has an interactive website at www.UCanQuit2.org, where you can find tips for quitting and tools to create your own quit plan. Coaches are available 24 hours a day, 7 days a week via live chat to support quit plans and guide you to the help you need. Toll-free help line telephone numbers are also available for each TRICARE region in the U.S.:

- North Region: 1-866-459-8766
- South Region: 1-877-414-9949
- West Region: 1-866-244-6870

In addition to negative effects on your health, tobacco use impacts readiness and personal performance. Smokers

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Update DEERS with Information about Other Health Insurance

Have you checked the Defense Enrollment Eligibility Reporting System (DEERS) lately? It is important that you keep all information for you and your family current in DEERS to ensure TRICARE eligibility. This includes providing information about any other health insurance (OHI) you may have.

TRICARE is the sole payer for active duty service members. For all other beneficiaries, TRICARE is the last payer to all health benefits and insurance plans, except for Medicaid, TRICARE supplements, the Indian Health Service and other programs and plans as identified by the TRICARE Management Activity.

You can simplify coordination of your benefit and prompt payment of claims by making sure your OHI information is current in DEERS and by keeping your doctor informed as well. To learn more, visit www.tricare.mil/deers. ■

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An Important Note About TRICARE Program Information: At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Take Care To Prevent Heat-Related Illnesses

Outdoor activities and extremely hot weather can put you at risk for heat-related illnesses. To maximize your fun in the sun, it is important to be able to identify the signs of heat-related illnesses and know when to seek care.

In warm weather, your body cools itself by sweating. But sometimes, sweat is not enough to overcome the heat and humidity. Heat-related illnesses can occur when your body temperature rises to dangerous levels, particularly during extended periods of exposure to high temperatures.

According to the National Institutes of Health, common causes of heat-related illnesses include:¹

- Alcohol consumption
- Certain medications
- Dehydration
- Excessive clothing
- Heart disease
- Sustained or extreme exercise
- Sweat-gland issues

Children (especially babies), the elderly and people who are overweight have higher risks of developing heat-related illnesses. It is important to recognize the early symptoms, including sweating, fatigue, dehydration and muscle cramps, to prevent the development of a more serious illness.

Two examples of serious heat-related illnesses are heat exhaustion and heat stroke:²

Illness	Symptoms	Treatment
Heat Exhaustion	Profuse sweating, weakness, nausea or vomiting, clammy skin, light-headedness and a fast, weak pulse	Lie down in a cool, shaded area, loosen or remove clothing, apply a cool compress and drink fluids. If vomiting occurs or symptoms continue, seek medical care.
Heat Stroke	Body temperature above 103 degrees Fahrenheit; profuse sweating; hot, red, dry skin; unconsciousness or confusion	Call 911 immediately, loosen or remove clothing, move to a cooler environment, apply a cool compress and do not drink fluids.

Other heat-related conditions to watch for include heat cramps—muscle pains or spasms from exercise—and heat rash, which is skin irritation from excessive sweating. Conditions that persist should be treated with medical care. You can prevent heat-related illnesses by staying cool and hydrated, dressing appropriately for warm weather and limiting your time outside in high temperatures. ■

1. <http://www.nlm.nih.gov/medlineplus/ency/article/000056.htm>
 2. <http://www.cdc.gov/nceh/extremeheat/warning.html>

Handle Challenges with the Help of Humana Military’s Life Manager Tool

Humana Military provides online tools to help you manage your health and wellness in all areas of your life. You can take advantage of an online tool called Life Manager that provides information and resources to help you manage your life and work priorities. Using this tool, you can take five-minute self-assessments online that help you instantly evaluate your decisions and actions, with topics ranging from anger and conflict to parenting and finances. By answering brief questions on a range of topics, you can use the Life Manager tool to create a Personal Action Plan. The plan includes tips, recommended next steps and resources for accessing existing benefits that can help you address a specific need.

To check out Life Manager, go to Humana-Military.com, select “Beneficiary,” choose “Health & Wellness,” select

“Behavioral Health” and choose “Achieve Solutions.” From there, click the “Go” button to launch the Achieve Solutions website, where you will find the Life Manager tool. ■



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are more likely to fail physical training exams, experience frequent injuries and suffer from impaired vision and respiratory function. Using smokeless tobacco (e.g., dipping) has the same health risks as smoking tobacco. It also increases the risk for oral cancers in long-term users and impacts dental readiness in active duty service members.

People use tobacco for many reasons, but there are many more reasons to quit. You experience the health benefits of quitting right away—your blood pressure and pulse rate begin to return to normal after just 20 minutes. Heart disease risk is substantially reduced within one to two years of quitting. Within weeks, your blood circulation and lung function improve, making breathing easier.

Continuing to be tobacco-free lowers the risk of getting lung cancer by half, and decreases the risk of developing other cancers connected to tobacco use.

The health risk to others from your secondhand smoke is another reason to stop smoking, as it can be just as damaging as firsthand smoke. Children are especially vulnerable to toxins from secondhand smoke, which cause diseases like bronchitis, pneumonia and ear infections. Over time, it can cause lung and throat cancers as well as heart disease in those around you. There is no safe level of exposure to secondhand smoke—any contact is damaging.

In closing, take steps today to quit tobacco use and take advantage of the education, tools and help your TRICARE benefit provides to stop smoking. The health and financial benefits are immediate. You improve your own and your loved ones' health, save money, set a good example and increase readiness. Your loved ones will be grateful for a lifetime. Visit www.UCanQuit2.org for more information and support today. ■

Set Up Monthly Fee Payments Online

If you pay a fee for your TRICARE Prime enrollment, remember that recurring fee payments must be made either by credit card or by monthly automatic deductions. Checks are acceptable **only** for the initial TRICARE Prime enrollment fee. You can set up an automatic monthly payment by allotment or electronic funds transfer (EFT) by submitting an online request. To set up a recurring monthly charge to your credit or debit card, you must submit the completed *Auto Charge Request Form*, available at Humana-Military.com.

To submit an online request for allotment or EFT, go to Humana-Military.com, select “Beneficiary” and then under the “Quick Links” menu, click “TRICARE Forms.” There you can find the online *Allotment Authorization Letter* and *Electronic Funds Transfer Authorization* documents.

Enter your identification information into the appropriate online form and click “Submit” to begin the process, and then follow the prompts to complete the request. After Humana Military has successfully set up the requested payment, you will receive a confirmation e-mail. ■

Get Quicker Referral Notifications via E-Mail

Instead of waiting for the mail to arrive, you can now receive confirmation letters for your health care referrals via e-mail. All it takes is a quick change to your communication preferences on Humana-Military.com.

To set up your e-mail notifications, visit Humana-Military.com, select “Beneficiary” and click “Communication Preferences” under the Quick Links menu on the right. Log in to make changes to your account. Select “E-mail” as your preference for communications about referrals and authorizations, and click the “Save Changes” button.

After you make this change, you will begin receiving e-mails about referral confirmation letters. E-mails will not contain any personal information; they will simply inform you that a letter is available on Humana Military’s secure website. To access the letter, log in to the secure portal at Humana-Military.com and go to the “Secure Message Portal.” The message will also include your confirmation letter as an attachment that you can download and print. ■

TRICARE HealthMatters

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TRICARE

An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access



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Prime Service Area Reductions

Beginning October 1, 2013, TRICARE Prime will no longer be available in certain areas of the United States due to the elimination of some TRICARE Prime Service Areas (PSAs). The elimination of the PSAs will not change the TRICARE benefit for active duty service members or their family members currently living in these locations and enrolled in TRICARE Prime. They will remain enrolled, ensuring that their access to care and their out-of-pocket costs do not change, as long as they are in the same location and eligible. TRICARE Prime-enrolled retirees in affected

areas may be able to reenroll in TRICARE Prime at a military treatment facility or with a primary care manager in a remaining PSA, depending on their location. Those who do not reenroll in TRICARE Prime can use TRICARE Standard and TRICARE Extra, which are consistently rated highly in beneficiary surveys.

Visit www.tricare.mil/psa to access a Web-based ZIP code tool to help you determine if your area is affected by the PSA reductions. You can also find additional information and sign up for e-mail updates. ■