TRICARE

Your Military Health Plan

Introduction to TRICARE

Presented by:
6 Medical Support Squadron
Beneficiary Counseling and Assistance Coordinator
What is TRICARE?

• Health care program for 9.2 million beneficiaries

• Integrated health care delivery system
  - Military treatment facilities (MTFs)
  - Civilian health care facilities

• Affordable program options

• Comprehensive coverage

• Available worldwide
TRICARE Regions

North Region
Health Net Federal Services, Inc.
1-877-TRICARE
www.healthnetfederalservices.com

South Region
Humana Military Healthcare Services, Inc.
1-800-444-5445
www.humana-military.com

West Region
TriWest Healthcare Alliance
1-888-TRIWEST
www.triwest.com

TRICARE Overseas
1-888-777-8343
www.tricare.mil/overseas
TRICARE Eligibility

• Beneficiary categories
  - Sponsors (active duty, National Guard, Reserve or retired service members)
  - Family members (spouses and unmarried children)
  - Survivors, certain former spouses and others

• Requirements
  - Registration in the Defense Enrollment Eligibility Reporting System (DEERS)
  - Valid Uniformed Services ID Card
  - Medicare Part B if dual-eligible, except for active duty family members
Newborns

- Newborns are covered Prime for first 60 days as long as one member in family is Prime.
- Take Certificate of Live Birth to nearest Pass & ID (Customer Service Personnel Office) to have newborn registered in DEERS.
- Since it takes approximately 4-6 weeks to obtain social security number DEERS will assign a Temporary Identification Number (TIN)
  - It is **your responsibility** upon receipt of SSN to have child’s DEERS updated.
- To enroll in TRICARE Prime you must visit the TRICARE Service Center no later than the 60th day after birth. On day 61 enrollment will be based on the 20th of the month rule.
TRICARE Eligibility (cont.)

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Avoid Loss of Eligibility!
Update DEERS

• Visit an ID card-issuing facility
  - Find one near you at www.dmdc.osd.mil/rsl

• Call 1-800-538-9552

• Mail proof of Medicare-eligibility to:
  Defense Manpower Data
  Center Support Office
  Attn: COA
  400 Gigling Road
  Seaside, CA 93955-6771

Registration in DEERS is the key to TRICARE eligibility.
# Military Treatment Facility Access Priorities

<table>
<thead>
<tr>
<th></th>
<th>Access Priorities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Active duty service members</td>
</tr>
<tr>
<td>2</td>
<td>Active duty family members enrolled in TRICARE Prime</td>
</tr>
<tr>
<td>3</td>
<td>Retired service members, their families and all others enrolled in TRICARE Prime*</td>
</tr>
<tr>
<td>4</td>
<td>Active duty family members NOT enrolled in TRICARE Prime*</td>
</tr>
<tr>
<td>5</td>
<td>Retired service members, their families and all others NOT enrolled in TRICARE Prime*</td>
</tr>
<tr>
<td>6</td>
<td>All other eligible beneficiaries*</td>
</tr>
</tbody>
</table>

* Based on MTF capacity
TRICARE Prime

• Enrollment required
  – Portable: Easy to transfer when you move
  – Split enrollment: Families can enroll together in different regions

• Access standards for care
• Most care received from primary care manager
• Minimal out-of-pocket costs
• No claims to file (in most cases)

Active duty service members and their families may qualify for TRICARE Prime Remote.
TRICARE Prime (cont.)

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Active duty service members and their families may qualify for **TRICARE Prime Remote.**
## TRICARE Prime Costs: Active Duty Families

<table>
<thead>
<tr>
<th></th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Fees</td>
<td>$0</td>
</tr>
<tr>
<td>Deductible*</td>
<td>$0</td>
</tr>
<tr>
<td>Outpatient Costs*</td>
<td>$0</td>
</tr>
<tr>
<td>Inpatient Costs*</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>$0</td>
</tr>
<tr>
<td>Catastrophic Cap</td>
<td>$1,000 per family per fiscal year</td>
</tr>
</tbody>
</table>

*You’ll pay higher out-of-pocket costs if you use the TRICARE Prime point of service option (POS).*

The federal fiscal year is Oct. 1- Sept. 30.
### TRICARE Prime Costs: Retirees, Their Families and All Others

| Annual Enrollment Fees | Individual plan: $230 per fiscal year  
| Family plan: $460 per fiscal year |
|------------------------|----------------------------------------------------------------------------------|
| Deductible*            | $0                                                                               |
| Outpatient Costs*      | $12 network copayment per visit                                                  |
| Inpatient Costs*       | $11/per day ($25 minimum charge)                                                 |
| Behavioral Health      | **Outpatient** $17 (group visit)  
|                        | $25 (individual visit)                                                          |
|                        | **Inpatient** $40 per day                                                       |
| Emergency Care         | $30 per visit                                                                    |
| Catastrophic Cap       | $3,000 per family per fiscal year                                               |

*You’ll pay higher out-of-pocket costs if you use the TRICARE Prime point of service option (POS).*

The federal fiscal year is Oct. 1- Sept. 30.
TRICARE Prime POS Option (Family Members Only)

• Seek nonemergency care without a referral or authorization

• Higher out-of-pocket costs
  – **Annual Deductible:** $300/individual or $600/family per fiscal year
  – **Cost-shares:** 50% after POS deductible is met

• POS fees not reimbursed by TRICARE

• POS fees DO NOT apply toward the annual catastrophic cap

Avoid POS fees!
Follow TRICARE Prime referral guidelines.
Enrolling in TRICARE Prime

- Submit completed enrollment application to your regional contractor
  - Active duty service member coverage effective when regional contractor receives the form
  - For all others, “20th-of-the-month rule” applies
    - If received by 20th of month, coverage begins 1st of next month
    - If received after 20th of month, coverage begins 1st of following month
- Select a primary care manager based on MTF Guidelines
- Pay first enrollment fee payment (Retirees)

Contact your **regional contractor** for more information.
TRICARE Standard

- Enrollment not required
- Care from non-network TRICARE-authorized providers
  - Provider may charge up to 15% above TRICARE allowable charge
  - May have to submit your own health care claims
- Referrals not required for specialty care
- Some services may require prior authorization
- MTF care on a space-available basis only

This option is not available to active duty service members.
TRICARE Extra

• Similar to TRICARE Standard-used together
  – Enrollment not required
  – Referrals not required for specialty care
  – Some services may require prior authorization
  – MTF care on a space-available basis only

• Care from TRICARE network providers
  – Providers agree to accept negotiated rate as TRICARE allowable charge
  – Lower cost-shares than TRICARE Standard
  – No claims to file (in most cases)

This option is not available to active duty service members.
TRICARE Standard and Extra Costs: Active Duty Families

<table>
<thead>
<tr>
<th>TRICARE Option</th>
<th>TRICARE Standard</th>
<th>TRICARE Extra</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Deductible</td>
<td>Sponsor rank E1-E4: $50/individual or $100/family</td>
<td>Sponsor rank E5 &amp; above: $150/individual or $300/family</td>
</tr>
<tr>
<td>Amount due each fiscal year before cost-sharing begins.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Cost-share</td>
<td>20%*</td>
<td>15%</td>
</tr>
<tr>
<td>Inpatient Costs</td>
<td>$14.80/day ($25 minimum)</td>
<td></td>
</tr>
<tr>
<td>Inpatient Behavioral</td>
<td>$20/day ($25 minimum)</td>
<td></td>
</tr>
<tr>
<td>Health Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catastrophic Cap</td>
<td>$1,000 per family per fiscal year</td>
<td></td>
</tr>
</tbody>
</table>

The federal fiscal year is Oct. 1 - Sept. 30.
* Non-network providers may charge up to 15% above the TRICARE allowable charge.

Get extra cost-savings with TRICARE Extra!
TRICARE Pharmacy Program

- Available to all eligible beneficiaries—not dependent on your program option
- Robust pharmacy benefit
- Worldwide coverage
- Affordable
- Uniform formulary
- Four options for filling prescriptions

Visit www.tricare.mil/pharmacy for more information.
# Pharmacy Options and Costs

<table>
<thead>
<tr>
<th>Type of Pharmacy</th>
<th>Formulary</th>
<th>Non-Formulary (Tier 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Generic (Tier 1)</td>
<td>Brand Name (Tier 2)</td>
</tr>
<tr>
<td>MTF (up to 90-day supply)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Mail order (up to 90-day supply)</td>
<td>$3</td>
<td>$9</td>
</tr>
<tr>
<td>Network (up to 30-day supply)</td>
<td>$3</td>
<td>$9</td>
</tr>
<tr>
<td>Non-network (up to 30-day supply)</td>
<td>Prime/TPRADFM: POS fees apply All Others: $9 or 20%, whichever is more. Must meet deductible.</td>
<td>Prime/TPRADFM: POS fees apply All Others: $22 or 20%, whichever is more. Must meet deductible.</td>
</tr>
</tbody>
</table>

**Note:** There is no cost for Active Duty.

* Non-formulary drugs are available at the formulary cost if medical necessity is established. Visit www.tricare.mil/pharmacy for information.
## TRICARE Dental Options

<table>
<thead>
<tr>
<th>Active Duty Dental Options</th>
<th>Military dental treatment facilities</th>
<th>Contact your local military dental treatment facility.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tri-Service Remote Dental Program</td>
<td>Military Medical Support Office <a href="http://mmsm.med.navy.mil">http://mmsm.med.navy.mil</a></td>
<td></td>
</tr>
</tbody>
</table>

| TRICARE Dental Program | • Active duty family members  
|                       | • National Guard and Reserve members (not activated) and family members | United Concordia Companies, Inc.  
1-800-866-8499  
www.TRICAREdentalprogram.com |

|TRICARE Retiree Dental Program | • Retired service members and family members  
|                               | • Medal of Honor recipients and family members | Delta Dental Plan of California  
1-888-838-8737  
www.trdp.org |

Contact the appropriate dental contractor for more information or to enroll.
TRICARE Online

- TRICARE Online is a site for DoD patients that allow you to book appointments 24/7 with the Military Treatment Facility you are assigned to.

- To sign up visit www.tricareonline.com and request and account as a beneficiary. The MacDill AFB Pharmacy is now activated for requesting refills.

- PCSing not a problem… Sign in, click on profile, and under Transfer MTF select the region you are now in and the base.

- You still need to stop at your local TRICARE Service Center to change your PCM assignment to your new location!
In Conclusion…

- TRICARE offers several unique benefit packages designed for our unique population.

- Civilian health care partners are critical to the program’s success.

- We are here to help—many resources available
  - Regional, pharmacy and dental contractors
  - Beneficiary Counseling and Assistance Coordinators and Debt Collection Assistance Officers at MTFs and TRICARE Regional Offices
  - www.tricare.mil
In Conclusion...

- To contact a government representative call (813) 827-9900, Option 3

- Humana-Military Health Services (TRICARE South Contractor)
  - (800) 444-5445
  - www.humana-military.com

- Questions?