

DEPLOYMENT CHECKLIST

Before receiving deployment notification:

- Enroll family members in DEERS and/or update information as needed.
- Get military ID cards for eligible family members.
- Get your will and other legal documents in order.
- Contact your command or unit family readiness representative for help with completing your family care plan.
- Review your TRICARE options.
- Review your civilian employer's health and dental coverage options while on active duty.
- Determine costs and benefits of both TRICARE and civilian options before choosing one or the other.

Upon receiving deployment orders:

- Confirm that your family's DEERS information is current.
- Ensure that eligible family members have current ID cards.
- Give your family copies of your orders.
- Contact unit commander or reserve center for information on TRICARE.
- Contact your civilian employer to continue or discontinue your employer health and/or dental coverage.
- Contact your military legal assistance office to appoint your power of attorney and update your will.
- Contact your command or unit family readiness representative for help in updating your family care plan.
- Contact finance office to set up an allotment, if applicable.
- Make other financial arrangements as required.
- Review life insurance for spouse and yourself.

DEPARTMENT OF DEFENSE

Healthcare Benefits for Reserve Component Members



*on Active Duty for
More Than 30 Days
and Their Families*

**YOU'RE COVERED**

When on military duty you are covered for any injury, illness or disease incurred or aggravated in the line of duty. This includes traveling directly to or from the place where you perform your military duty. When on active duty for more than 30 days, you have comprehensive health care coverage under TRICARE Prime.

YOUR FAMILY IS COVERED

When you are on active duty for more than 30 days, your family's health and dental care needs are covered under several TRICARE options, all of which are designed to meet their needs.

ACCESS TO CARE

The first step is to enroll or update you and all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS).

DEERS is your key to all benefits. For more information, call DEERS, Monday-Friday, 9 a.m.-6:30 p.m. Eastern Time, at 1-800-538-9552 (California, 1-800-344-4162), or visit www.tricare.osd.mil/deersaddress.

HEALTH COVERAGE WHEN ON ACTIVE DUTY FOR MORE THAN 30 DAYS**Reserve Component Members**

Reserve component members* on active duty for more than 30 consecutive days, must enroll in TRICARE Prime (outlined in the panel to the right). TRICARE Prime enrollment means on the effective date of your orders, you are eligible for medical and dental care at any Military Treatment Facility.

Family Members

Your family should decide now about health care coverage options if and when you are called to active duty. Family members are eligible for health care under either TRICARE Standard or TRICARE Extra when you are on active duty for more than 30 days. There is no need to enroll, just show your Military ID card. Make sure your family members' DEERS records are up-to-date to prevent delays in treatment and claims processing. If you are on active duty for 30 consecutive days or more, your family members have the option to enroll in TRICARE Prime.

* Includes National Guard members on active duty under 32 U.S.C. 502 (f)

TRICARE STANDARD

You choose your authorized TRICARE provider.

You *may* be able to keep your current provider. The medical provider does not need to be a part of the TRICARE civilian network but must be a TRICARE authorized provider. You pay an annual deductible* and 20 percent cost shares. Enrollment is not required to participate.

TRICARE EXTRA

You choose your medical provider from the list of TRICARE civilian providers who are part of the TRICARE network.

You will be responsible for an annual deductible* and 15 percent cost shares. The cost shares in TRICARE Extra are less than TRICARE Standard.

There are no claim forms to file, you just pay your reduced cost share after satisfying the deductible. You may use a combination of the TRICARE Extra and TRICARE Standard programs at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required.

* The annual TRICARE Standard/Extra deductible, depending upon your status, is \$50 - \$300. If you are called in support of certain operations, your family's deductible may be waived. For more information call your TRICARE Service Center (TSC).

TRICARE PRIME

This option is available to family members whose sponsor is on active duty for 30 consecutive days or more. Requires enrollment and grants exclusive access to the MTF. If enrollment is received between the first and 20th of the month, the effective date is the first of the following month. If received after the 20th, the effective date will be the first day of the subsequent month. Enrollment can be mailed or completed at your TSC.

Under this plan, you may select or be assigned a Primary Care Manager (PCM) to provide or arrange for your family's healthcare needs. You will also have access to additional wellness and preventive care services. (Family members living with their sponsor outside an MTF catchment area may be eligible for TRICARE Prime Remote Benefits.)

FOR MORE INFORMATION

TRICARE is there for your family's needs – in a variety of situations, including when traveling away from home or away at college. For more information about eligibility and benefits, or to enroll in TRICARE Prime or TRICARE Prime Remote, call your local TRICARE Service Center (see chart for contact information), or visit the TRICARE Web site at www.tricare.osd.mil.

DENTAL COVERAGE

The TRICARE Dental Program (TDP) is a voluntary, comprehensive dental insurance program for the Selected Reserve, Individual Ready Reserve, and all eligible uniformed services family members. This program is administered by United Concordia Companies, Inc. To be eligible, you must have at least 12 months of service commitment remaining and participate in the program for at least 12 months, after which enrollment is month to month.

Beneficiaries may seek care from a network of 50,000 providers (you can also use non-participating providers, at an additional cost). The TRICARE Dental Program pays a percentage of a participating United Concordia dentist's bill depending on the service provided; the patient pays the remainder (if any) — the cost share. Members in grades E-1 to E-4 pay a *reduced* cost share for certain services. TDP limits how much can be paid for dental services annually per enrollee. Each contract period begins February 1 and ends January 31 the following year. To prevent a delay in coverage, make sure your family's DEERS information is up-to-date.

Reserve Component Members

Selected Reserve members are responsible for just 40 percent of the monthly premium; the Government pays the rest. Other Reserve component members are responsible for the full premium. When on active duty for more than 30 days, you are eligible for dental care at MTFs free of charge, and thus are automatically disenrolled from the TRICARE Dental Program.

Family Members

Eligible family members are invited to enroll, even if you, the sponsor, do not. Family members are responsible for the full premium, except when you are on active duty for more than 30 days, which reduces the premium share to 40 percent; the Government pays the rest. Although family members enroll under the sponsor's Social Security number, there will be two separate premium payments — one for you, the sponsor, and one for family members. NOTE: Family members are not bound by the 12-month minimum enrollment commitment if the sponsor is ordered to active duty for a contingency operation as defined in law. In this case, from the first day of active duty, you have 30 days to submit the enrollment application. Family members must remain enrolled during the entire active duty period in support of the contingency operation.

For More Information

Additional information on the TRICARE Dental Program is available at the United Concordia Companies, Inc. Web site at www.ucci.com, or call toll free 1-800-866-8499 for general information, or 1-888-622-2256 to enroll.

EMPLOYER-SPONSORED HEALTH INSURANCE OPTIONS

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you have rights concerning your employer-sponsored health plan. We advise you to review your rights under this act, and to know your employer's policy regarding health coverage if you are deployed.

When you are on active duty, your family members may continue their coverage under your employer-sponsored health plan for up to 18 months under USERRA. However, unless you notify your employer that you wish to continue coverage, your family may be dropped from the employer-sponsored healthcare plan.

If you continue your employer-sponsored coverage for your family while you are on active duty for more than 30 days, you may have to pay some, or all, of the plan's premium. The maximum you could be charged is 102 percent of the full premium, which includes your employee share, the employer's share, and a 2 percent administrative fee. Employers can establish their own rules within these limits. If you are on active duty for 30 days or less, the employer may not charge more than the employee's share for the coverage.

If you choose not to continue coverage under your civilian employer health plan while on active duty, you and any previously covered family members are entitled to be reinstated in your employer-sponsored health plan when you return to work, without a waiting period and without penalty for pre-existing conditions (other than a service-connected disability).

Talk to your employer and your family to make health coverage decisions now, before you are deployed. For additional information and guidance, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) ombudsman program at 1-800-336-4590.

TRANSITIONAL HEALTHCARE BENEFITS

Reserve Component members on active duty for more than 30 days in support of a contingency operation may be eligible for transitional healthcare benefits when released from active duty. Their family members may also be eligible for these benefits. For more information, call your nearest TRICARE region toll-free phone number (listed in the panel farthest to the right).

IMPORTANT RESOURCES

Defense Enrollment Eligibility Reporting System (DEERS)

To locate the nearest DEERS/RAPIDS (Real-Time Automated Personnel Identification System) Center online, visit www.dmdc.osd.mil/rsi.

To update your address online, visit www.tricare.osd.mil/deersaddress or call the DEERS telephone center at 1-800-538-9552 (in California: 1-800-334-4162).

TRICARE

Your primary resource for your TRICARE benefits and other health information can be found at www.tricare.osd.mil.

TRICARE Dental Program

For enrollment information online, visit www.ucci.com or call 1-888-622-2256. For customer service, call 1-800-866-8499.

Office of the Assistant Secretary of Defense for Reserve Affairs

For current information about Reserve component mobilizations, Family Readiness and Healthcare Benefits, visit www.defenselink.mil/ra/.

Military Assistance Program

This site highlights relocation, employment, and financial management topics for military families: <http://dticaw.dtic.mil/mapsite/>.

Military Family Resource Center

This site covers military lifestyle and quality of life issues for single and married service members and their families: www.mfrc.calib.com/index.htm.

National Committee for Employer Support of the Guard and Reserve

This site answers questions regarding USERRA or other employee/employer questions related to service commitment. Visit www.esgr.org/, or call 1-800-336-4590 for more information.

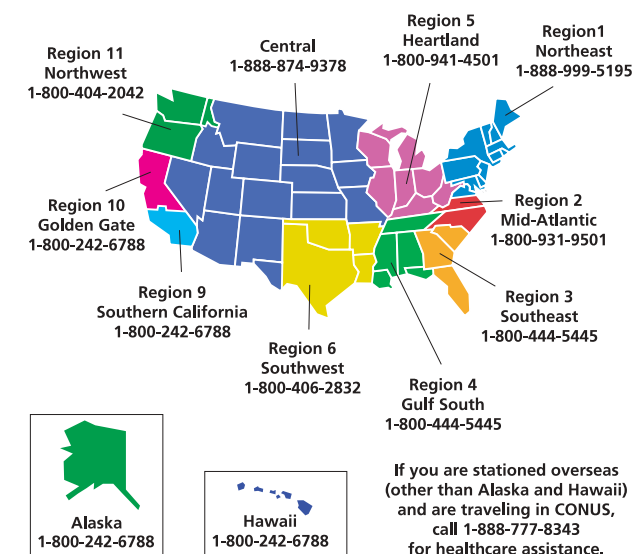
For updates on this brochure and Reserve component family member TRICARE benefits, see the TRICARE Web site or contact your nearest TRICARE region toll-free phone number (listed in the panel to the right).

www.tricare.osd.mil

ABOUT TRICARE IN YOUR REGION

The Department of Defense has contracted with commercial companies to help administer the TRICARE health plan by region. For TRICARE information for Reserve Component members not activated, please call 1-888-DOD-CARE. If activated, please call the toll free number that corresponds to your region.

Region	Number
TRICARE Northwest	1-800-404-2042
TRICARE Mid-Atlantic	1-800-931-9501
TRICARE Northeast	1-888-999-5195
TRICARE Heartland	1-800-941-4501
TRICARE Central	1-888-874-9378
TRICARE Southeast	1-800-444-5445
TRICARE Southwest	1-800-406-2832
TRICARE Gulf South	1-800-444-5445
TRICARE Golden Gate/ Southern California/Hawaii/Alaska	1-800-242-6788
TRICARE Pacific/Puerto Rico/ Latin America/Canada/Europe	1-888-777-8343



If you are stationed overseas (other than Alaska and Hawaii) and are traveling in CONUS, call 1-888-777-8343 for healthcare assistance.