



TRICARE

Active Duty Orientation

2012



TRICARE Regions



TRICARE North
Health Net
1-877-874-2273
www.hnfs.com

TRICARE South
Humana
1-800-444-5445
www.humana-military.com

TRICARE West
TriWest
1-888-874-9378
www.triwest.com



HNFS Go Mobile

TRICARE Overseas - International SOS
1-888-777-8343
www.tricare-overseas.com

- Latin America & Canada
- Eurasia-Africa
- Pacific

TRICARE Hampton Roads

Military Treatment Facilities in Hampton Roads

Navy

Naval Medical Center Portsmouth
Boone Branch Health Clinic, Little Creek
Dam Neck Branch Health Clinic, Dam Neck Annex
Norfolk Naval Base Branch Health Clinic
Norfolk Naval Shipyard Branch Health Clinic
Northwest Branch Health Clinic, Northwest Annex
Oceana Branch Health Clinic, Oceana Naval Air Station
Yorktown Branch Health Clinic, Naval Weapons Station
TRICARE Prime Clinic Virginia Beach
TRICARE Prime Clinic Chesapeake

Army

McDonald Army Health Center, Fort Eustis
Fort Story Health Clinic

Air Force

633rd Medical Group, Langley Air Force Base

Hampton Roads Appointment Center

MTF Appointments

1-866-645-4584

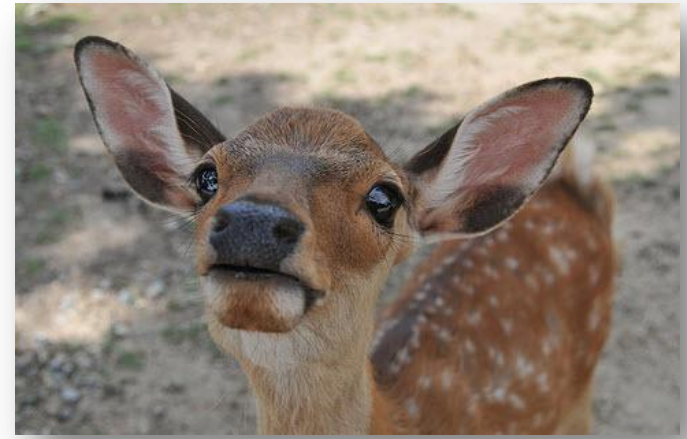


TRICARE Eligibility

- Service member - sponsor
- Medal of Honor recipient
- Spouse
- Former (divorced) spouse
- Children
 - Unmarried to age 21; age 23 if full-time student
 - TRICARE Young Adult to age 26
 - Possibly indefinite for special-needs children
- Survivors
- Others

DEERS

- Update DEERS
 - Changing status
 - Changing address or phone #
- Phone: 1-800-538-9552; Fax: 1-831-655-8317
- Online: www.tricare.mil/DEERS
- Mail: Defense Manpower Data Center Support Office
Attn: COA
400 Gigling Road
Seaside, CA 93955-6771
- ID Cards
 - Required at age 10
 - Rapids site locator - www.dmdc.osd.mil/rsl
 - Schedule appointment - <https://rapids-appointments.dmdc.osd.mil>



Newborn Eligibility

- “Conditionally enrolled” in TRICARE Prime for 60 days from the date of birth
 - Claims for care received from network providers will process following Prime rules (no deductible; no co-pay for ADFMs)
 - Referrals & authorizations for specialty care are not required for newborns “conditionally enrolled”
- To continue uninterrupted Prime coverage, the newborn must be registered in DEERS & enrolled in Prime before the 60th day
 - If both actions are not taken, the newborn will be covered by TRICARE Standard/Extra starting on day 61
 - If both actions are taken, referrals & authorizations for specialty care are required for newborns enrolled in Prime
- If not registered in DEERS by the 1st birthday, TRICARE eligibility is lost

MTF Priorities for Care

- Active duty
- Active duty family members in Prime
- Retirees, family members and survivors in Prime
- TRICARE Plus
- Active duty family members not in Prime
- Retirees, family members and survivors not in Prime
- Others



TRICARE Options for Active Duty Service Members

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Overseas Prime

All health care services for active duty service members are provided by or coordinated through the Military

Health System, including:

- *Primary and specialty medical care*
 - *Behavioral health care*
 - *Dental care*

Triple Options

Option	Prime/Prime Remote*/ Overseas Prime*	Extra	Standard
Program Type	HMO – Managed Care	Preferred Provider	Fee-for-Service
Annual Enrollment Fee	Active duty family - \$0 ** Retiree - \$260 individual \$520 family	N/A	
Annual Outpatient Deductible (waived for activated reserves & afterwards during TAMP)	None (except for the Point-of- Service option)	E-4 & below: \$50 individual/\$100 family E-5 & above: \$150 individual/\$300 family Retirees: \$150 individual/\$300 family	
Point-of-Service Outpatient Deductible	\$300 individual \$600 family	N/A	
Point-of-Service Co-Pay	50%	N/A	
Office Visit Co-Pay	Active duty family - \$0 Retiree family - \$12	Active duty family – 15% Retiree family – 20%	Active duty family – 20% Retiree family – 25%
Emergency Services Co-Pay	Active duty family - \$0 Retiree family - \$30	Active duty family – 15% Retiree family – 20%	Active duty family – 20% Retiree family – 25%
Hospitalization Co-Pay	Active duty family - \$0 Retiree family - \$11/day (\$25 minimum)	Active duty family - \$17.05/day (\$25 minimum) Retiree family - \$250/day or 25%	Active duty - \$17.05/day (\$25 minimum) Retiree - \$708/day or 25%
Referrals & Authorizations	Required for most specialty services	Pre-authorization required for certain services	
Providers	TRICARE Network	TRICARE Authorized	
		Participating	Non-Participating
Balance Bill	N/A	N/A	Up to 15%
Claims	Provider files	Provider may file	
FY Catastrophic Cap	Active duty family - \$1,000; Retiree family - \$3,000 (does not include POS or balance bill charges)		

* Prime Remote/Overseas Prime for qualified active duty service members & family members, & family members of activated National Guard and Reserve; not available during TAMP; ** FY-2011 - \$230/\$460; FY-2013 - \$269.28/\$538.56 (NDAA-12 allows for annual increase based on COLA)

Catastrophic Cap

- Annual (fiscal year) out-of-pocket liability for TRICARE-covered services
 - Active duty families - \$1000/family
 - Retirees & their families - \$3000/family
 - Includes TFL beneficiaries
 - Includes TRICARE Prime enrollment fees
- Exclusions:
 - TRICARE Prime point-of-service charges
 - TRICARE Standard balance-billing charges
 - Non-covered services
 - Medicare or other health insurance premiums



MTF Walk-in Ancillary Services

- Emergency room
- Pharmacy
- Laboratory
- X-ray/Radiology
- Immunizations



TRICARE

Prime

TRICARE Prime Enrollment

- Required for all active duty & activated reserves
 - Assigned to designated MTF or medical department
- Optional for:
 - Active duty family members (ADFMs)
 - Retirees & family members
 - Family members of activated reserves
- Priority enrollment to MTF PCM when space is available & within access-to-care
 - Medical Home Port model
 - Otherwise enroll to civilian network PCM
- Not available to:
 - Medicare-eligible beneficiaries (except ADFMs)
 - TRICARE Reserve Select or TRICARE Retired Reserve

Prime Enrollment Procedures

- Submit enrollment application
 - In person -TRICARE Service Center
 - Active duty service members may update their enrollment through a Health Benefit Office at NMCP or one of the branch clinics
 - On line - Beneficiary Web Enrollment Site (www.dmdc.osd.mil/appj/bwe/)
 - By mail
- 20th of the month rule – enrollment effective first of the following month
- Primary Care Manager (PCM)
 - First priority - military treatment facility
 - Otherwise, civilian network
- Newborn enrollment – conditionally Prime for 60 days
- Split enrollment – family members living in different Regions
- Retiree enrollment fee (current rates effective 01 October 2011)
 - Single - \$260/year (\$269.28 on 01 October 2012)
 - Family - \$520/year (\$538.56 on 01 October 2012)
- New enrollment at retirement
 - Submit during month prior to retirement
- Prime Remote and Overseas Prime not available for Retirees

Moving & Transferring Prime Enrollment

- Within same region – PCM Change Request
- Between regions - Portability
- By phone (for ADSMs & ADFMs only)
 - Contact current regional contractor before moving to start the process; or
 - Contact new regional contractor after arrival at new location to transfer the enrollment
 - If moving within the same region, current contractor will assist with the entire process
- Online via the Beneficiary Web Enrollment (BWE) site
 - www.tricare.mil/bwe
- By mail, to the new regional contractor
- In person, by visiting a TRICARE Service Center



Primary Care Manager

- Military treatment facility
 - No co-pay
- Civilian network
 - \$12 co-pay per office visit
- “Medical Home” concept
 - Team approach to health care



TRICARE Prime Medical Home Port

- New MTF primary care model
- Health care team concept
- Patient and family-centered
- Improved:
 - Access-to-care
 - Continuity-of-care
 - Communication
 - Disease prevention
 - Wellness and healthy living



<http://www.med.navy.mil/sites/nmcp/Pages/MedHome.aspx>

TRICARE Prime Medical Home Port

Schedule appointments for primary care
or select self-refer specialty services

Appointment
Center

Refill or check on
prescriptions at a military
treatment facility
pharmacy

Prescription
Refills

Medical
Home
Port

Blue
Button

Securely view, download
or print your personal
health information

Secure
Messaging

Communicate directly with your health
care team through Relay Health

Prime Access-to-Care

- Emergency – 911 or nearest ER
- Urgent care – 24 hours, or less
- Routine care – 7 days, or less
- Specialty care – 28 days, or less
- Wellness care – 28 days, or less
- Follow-up care – doctor's discretion
- Distance/drive time
 - Primary care – 30 minutes
 - Specialty care – 60 minutes

Prime Appointments

- Military Treatment Facility
 - Call the Hampton Roads Appointment Center (HRAC)
 - 1-866-645-4584
 - Call the clinic directly
- Civilian network
 - Call the office



Prime Referrals

- Most specialty care requires a referral and authorization
 - Except some preventive services
- Offered first at an MTF
 - Right of first refusal
- Approved for a specific time frame and number of visits
 - Evaluation only / second opinion
 - Evaluation and treatment
- Avoid costly Point-of-Service charges
- With other health insurance – follow OHI rules
 - Patients with OHI, such as an employer-sponsored group health plan, are encouraged *not* to enroll in TRICARE Prime

Prime Point of Service

- Does not apply to Active Duty Service Members
- For unauthorized, non-emergency care
- Outpatient deductible - \$300 per person/\$600 per family
- 50% cost-share of TRICARE-allowable charge
- Possible additional 15% balance-billing
- No upper limit
- Does not apply to catastrophic cap



Traveling with Prime

- Use an MTF, if available
- Emergencies
 - Call 911 or go to the nearest hospital-based emergency room
 - If Prime - notify the PCM or Health Net within 24 hours so follow-up care can be coordinated
- Urgent care
 - Medically-necessary treatment needed within 24 hours for an acute illness or injury
 - Prime patients must contact their primary care manager or Health Net before obtaining urgent care
- Unauthorized urgent care for Prime-enrolled beneficiaries falls under the point-of-service option



Prime Travel Benefit

- For non-active duty Prime enrollees
- For non-emergency specialty referrals more than 100 miles from the PCM
- Prime patients (and a non-medical attendee, in some cases) may be entitled to reimbursement for “reasonable travel expenses,” including:
 - Meals and lodging
 - Fuel and tolls
 - Parking and public transportation
- Specific requirements apply, including authorization and travel orders *before* traveling
- NMCP points-of-contact:
 - Health Benefits (HBA/BCAC)
 - Building 3, 3rd Floor
 - Phone: 1-757-953-2610/2611
 - Travel Office
 - Phone: 1-757-953-9375/9376/9380/9787
- www.tricare.mil/primetravel

Disenrolling from Prime

- Does not apply to active duty service members
- Submit “TRICARE Prime Disenrollment Request”, DD Form 2877
- May result in one year lock-out from Prime
 - Applies to voluntary disenrollment by retirees before annual renewal date, or if disenrolled because of missed payment
 - Applies to active duty family members of sponsor in pay grade E-5 or above after 2nd change in enrollment status
 - Does not apply to active duty family members of sponsor in pay grade E-1 to E-4
- TRICARE Standard & Extra cost-shares & deductibles apply
- Appointments at an MTF on a space-available basis only

Prior Authorization

- Required when TRICARE is the primary payer
 - Certain medications
 - Adjunctive dental
 - Home health care
 - Hospice
 - Non-emergency substance abuse admissions
 - Non-emergency behavioral health admissions
 - Outpatient behavioral health (after 8th visit)
 - Transplants (solid organ, bone marrow and stem cell)
 - Extended Care Health Option (ECHO)

Claims

- Payment for covered services
- Network (Prime and Extra) providers file paperwork
- Claim form – *Patient's Request for Medical Payment (DD Form 2642)*
- Explanation of Benefits
- Denied claims and appeals
- Third party liability
- Coordination with OHI
- Processors
 - North Region – Health Net (PGBA)
 - TRICARE For Life – Wisconsin Physician Services
 - Overseas – Wisconsin Physician Services

EOB

- PGBA mails monthly EOB summaries
- Individual EOBs are mailed for:
 - A claim for rejected services that have appeal rights
 - A claim that includes a payment to the beneficiary
- Beneficiaries can choose to get EOBs online instead of by mail
 - www.myTRICARE.com
 - Will get an electronic notification (email) each time a claim processes
- The EOB is not a bill

1 PGBA, LLC
TRICARE
PO BOX XXXX
CITY, STATE 12345-9999

2 Prime Contractor logo for your region

6 PATIENT, PARENT/GUARDIAN
ADDRESS
CITY, STATE ZIP CODE

8 Claim Number: 919535695-00-00

Services Provided By/ Date of Services	9	Services Provided	10	Amount Billed	11	TRICARE Approved	12	APC#	13	See Remarks	14
PROVIDER											
04/08/2006	1	Office/outpatient visit, est	(99213)	\$45.00		\$38.92		11111		1	
04/08/2006	1	Comprehen metabolic panel	(88054)	20.00		19.33		11111		1	
04/08/2006	1	Automated hemogram	(85025)	12.00		12.00		11111		1	
Totals:						\$77.00		\$70.25			

TRICARE EXPLANATION OF BENEFITS
This is a statement of the action taken on your TRICARE claim.
Keep this notice for your records.

3 Date of Notice:	May 15, 2006
4 Sponsor SSN:	000-00-000
5 Sponsor Name:	NAME OF SPONSOR
5 Beneficiary Name:	NAME OF BENEFICIARY

Benefits were payable to:

6 PATIENT, PARENT/GUARDIAN ADDRESS CITY, STATE ZIP CODE	7 PROVIDER OF MEDICAL CARE ADDRESS CITY, STATE ZIP CODE
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Claim Summary	15	Beneficiary Liability Summary	16	Benefit Period Summary	18
Amount Billed:	77.00	Deductible:	0.00	Fiscal Year Beginning:	
TRICARE Approved:	70.25	Copayment:	0.00	October 01, 2005	
Non-Covered:	6.75	Cost Share:	17.56	Individual	Family
Paid by Beneficiary:	0.00	Patient Responsibility:	0.00	Deductible:	150.00 150.00
Other Insurance:	0.00			Catastrophic Cap:	856.32
Paid to Provider:	52.69				
Paid to Beneficiary:	0.00				
Check Number:					

Remarks **19**

1 - CHARGES ARE MORE THAN ALLOWABLE AMOUNT

20
1-800-XXX-XXXX
THIS IS NOT A BILL

If you have questions regarding this notice, please call or write us at the telephone number/address listed above.



Other TRICARE Programs

- Behavioral Health
- Continued Health Care Benefit Program
- Dental
- Extended Care Health Option
- Pharmacy
- Transitional Assistance
- TRICARE for Life (Medicare-eligible)
- TRICARE Plus (MTF-specific; NMCP Internal Medicine)
- TRICARE Overseas Program
- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult
- U.S. Family Health Plan
- Veterans Affairs & Wounded Warriors

Behavioral Health

- Behavioral & mental health conditions & disorders
- Providers
 - Psychiatrists & other physicians
 - Clinic psychologists
 - Certified psychiatric nurse specialists
 - Licensed clinical social workers
 - Certified marriage & family therapists
 - Counselors
- Services
 - Outpatient
 - Inpatient
 - TRICARE Assistance Program (TRIAP)
 - Telemental Health Program

Continued Health Care Benefit Program

- Temporary, transitional coverage
 - Enroll within 60 days after loss of TRICARE eligibility
- Available for 18 to 36 months
- Benefits similar to TRICARE Standard & Extra
 - Does not include use of an MTF
- Quarterly (90-day) premiums
 - Individual: \$1,065
 - Family: \$2,390
- Program managed by Humana Military Health Care Services, Inc.
 - www.humananmilitary.com
 - Phone: 1-800-444-5445
- Application (DD Form 2837) is available online



Dental

- TRICARE Active Duty Dental Program
 - Active duty service members and activated Guard and Reserves
 - Military Dental Treatment Facility
 - United Concordia
 - <https://secure.addp-ucci.com/ddpddw/>
- TRICARE Dental Program for Active Duty Family Members
 - Active duty family members, and National Guard & Reserve members and their families
 - MetLife (effective 01 May 2012)
 - www.tricare.mil/dental
 - <https://mybenefits.metlife.com/tricare>
- TRICARE Retiree Dental Program
 - Retirees & families, Medal of Honor recipients and families, and certain survivors and former spouses
 - Delta Dental Plan of California
 - www.trdp.org



Extended Care Health Option (ECHO)

- For active duty family members with qualifying physical or mental conditions
 - Moderate to severe mental retardation
 - Serious physical disability
 - Condition requiring the beneficiary to be homebound
- Supplements basic TRICARE benefits
- Monthly cost-share based on sponsor's pay grade
- Sponsor must be enrolled in EFMP
- Pre-authorization required for all benefits
- Health Net Federal Services
 - 1-877-874-2273
 - www.healthnetfederalservices.com

Autism Demonstration

- Enhanced access to autism services
- March 15, 2008 – March 14, 2014
- For active duty family members over 18 months old with an ASD diagnosis
- Sponsor must be enrolled in EFMP
- Family member must be registered in ECHO
- Improved access to educational interventions
- Applied behavioral analysis therapy provided hands-on by:
 - Primary care provider
 - Educational Interventions for Autism (EIA) supervisors & tutors



Pharmacy Choices

- Military hospital or clinic
 - www.tricare.mil/pharmacy
- Mail order (home delivery) and retail pharmacy
 - 1-877-363-1303
 - www.express-scripts.com/TRICARE
- Mail order pharmacy (overseas)
 - 1-866-275-4732
- Retail network
 - www.express-scripts.com/TRICARE
- Retail non-network

Note: prescriptions filled overseas must be written by a U.S.-licensed physician

NMCP Formulary: <https://online.lexi.com/lco/action/home/switch>



Pharmacy Costs

Pharmacy	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary (Tier 3)
Military (up to 90 days)	\$0	\$0	N/A
Mail Order (TMOP) (up to 90 days)	\$0	\$9	\$25
Retail Network (up to 30 days)	\$5	\$12	\$25
Retail Non-network (up to 30 days)	Non-Prime: \$12 or 20%, after deductible is met		Non-Prime: \$25 or 20%, after deductible is met
	Prime: 50%, after point-of-service deductible is met		

<http://www.tricare.mil/mybenefit/home/Prescriptions/PharmacyProgram>

There is no deductible for prescriptions filled at an MTF, through TMOP, or at a retail network pharmacy

Transitional Assistance Management Program (TAMP)

- 180 days transitional coverage for certain separating service members and their families
 - Involuntarily separated from active duty under honorable conditions
 - National Guard & Reserve called-up for a contingency operation for more than 30 days
 - Separated from active duty after an involuntary retention for a contingency operation
 - Separated following a voluntary extension for less than one year in support of a contingency operation

TRICARE Overseas Program - Standard

- TRICARE Standard
 - Prime not available for retirees
 - Space-available care in an MTF
- No enrollment
- Annual deductible - \$150/single; \$300/family
- Cost share – 25%
- No referrals required
 - Receive care from host nation providers
 - May have to pay first, then file claim for reimbursement
- To locate a provider:
 - TOP Area Office
 - MTF
 - U.S. Embassy
- 1-888-777-8343 (in the U.S. only)
- <http://www.tricare-overseas.com/default.htm>



TOP

Latin America & Canada

1-703-588-1848

- Central & South America
- Caribbean Basin
- Canada
- Puerto Rico
- U.S. Virgin Islands

Eurasia – Africa

011-49-6302-67-6314

- Europe
- Africa
- Middle East

Pacific

011-81-6117-43-2036

- Asia
- Guam
- Australia
- New Zealand
- Remote Western Pacific Countries

1-888-777-8343 (in the U.S. only)

<http://www.tricare-overseas.com/default.htm>

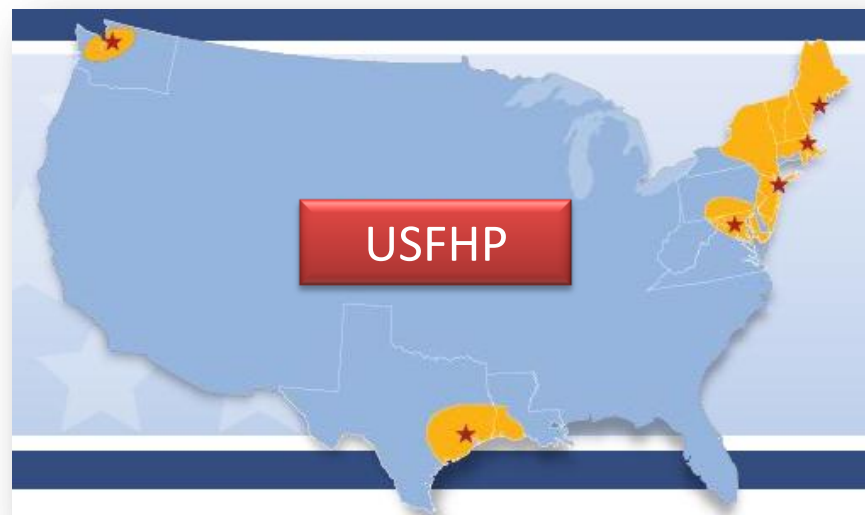
TRICARE Young Adult

- Unmarried dependent child of an eligible sponsor
 - Inactive Selected Reserve member
 - Sponsor must be enrolled in TRICARE Reserve Select
 - Retired Reserve member
 - Sponsor must be enrolled in TRICARE Retired Reserve
- At least age 21 (23 if full-time student)
- Not eligible for an employer-sponsored health plan
- Not otherwise eligible for TRICARE coverage
 - Such as children with disabilities who retain TRICARE eligibility into adulthood
- Monthly premiums
 - Prime - \$201
 - Standard/Extra - \$176



Uniformed Services Family Health Plan (USFHP)

- Similar to TRICARE Prime
- 6 geographic locations
- Eligibility
 - Active duty family members
 - Retirees & family members
- Except for emergencies, enrollees cannot use TRICARE facilities
- www.usfhp.com
- 1-800-748-7347



- Martin's Point Health Care
- Brighton Marine Health Center
- Saint Vincent Catholic Medical Centers of New York
- Johns Hopkins Medicine
- CHRISTUS Health
- Pacific Medical Centers

Health Benefit Advisors

- Boone Branch Health Clinic – JEB Little Creek – (757) 953-8183
- Fort Eustis – (757) 314-7939
- Fort Lee – (804) 734-9447
- Langley AFB – (757) 225-5111
- Naval Medical Center Portsmouth – (757) 953-2610
- Northwest Branch Health Clinic – Chesapeake – (757) 421-8220
- Norfolk Naval Base Branch Health Clinic (Sewell's Point) – (757) 953-8708
- Oceana Branch Health Clinic – NAS Oceana – (757) 953-3933 (opt 7)
- TRICARE Prime Clinic Chesapeake – (757) 953-6382
- TRICARE Prime Clinic Virginia Beach – (757) 953-6710
- Yorktown Branch Health Clinic – Naval Weapons Station – (757) 953-8441
- Yorktown Coast Guard Clinic – (757) 856-2147

TRICARE Service Centers

- Health Net Federal Services
 - 1-877-874-2273
 - www.healthnetfederalservices.com
- Hampton Roads locations
 - Naval Medical Center Portsmouth, Building 249
 - Fort Eustis
 - Langley Air Force Base
 - Fort Lee

Telephone Resources

- TRICARE Service Center (Health Net Federal Services)
1-877-TRICARE (1-877-874-2273)
- TRICARE Mail Order Pharmacy (Express Scripts)
1-866-DoD-TMOP (1-866-363-1303)
- TRICARE Retail Pharmacy (Express Scripts)
1-866-DoD-TRRx (1-866-363-1303)
- Hampton Roads Appointment Center
1-866-MIL-HLTH (1-866-645-4584)
- TRICARE Online
1-800-600-9332 or 1-210-767-5250
- TRICARE Dental Program (MetLife)
1-855-638-8371
- TRICARE Retiree Dental Program (Delta Dental)
1-888-838-8737
- TRICARE For Life
1-866-773-0404 (or TTY/TDD callers use 1-866-773-0405)

Internet Resources

- DEERS www.tricare.mil/DEERS
- Health Net Federal Services www.healthnetfederalservices.com
- Naval Medical Center Portsmouth www.med.navy.mil/sites/nmcp
- Reserve Affairs www.defenselink.mil/ra
- TRICARE Claims Information
 - PBGA www.mytricare.com
 - TRICARE For Life (WPS) www.tricare4u.com
- TRICARE Dental Information
 - AD Family Member Dental Program www.tricare.mil/dental
<https://mybenefits.metlife.com/tricare>
 - Retiree Dental Program www.trdp.org
- TRICARE For Life Information
 - Claims (Wisconsin Physician Services) www.tricare4u.com
 - Information www.tricare4u.com
 - Medicare & Social Security www.ssa.gov
- TRICARE Management Activity (TMA) www.tricare.mil
- TRICARE Online (Appointments) www.tricare.mil
- TRICARE Pharmacy Information www.express-scripts.com/TRICARE

Thank You Questions?

Edward M. Coryell
Naval Medical Center Portsmouth
(757) 953-6153
edward.coryell@med.navy.mil