



Emergency & Urgent Care

- **Emergency Care.** If emergency care is needed, call 911* or go to the nearest hospital-based emergency room.
 - An emergency is a medical, maternity or psychiatric condition that would lead a “prudent layperson” (someone with average knowledge of health and medicine) to believe:
 - A serious medical condition exists;
 - The absence of medical attention would be a threat to life, limb or sight and requires immediate care; or
 - Painful symptoms require immediate attention to relieve suffering.
 - TRICARE Prime (and TRICARE Prime Remote—TPR) beneficiaries should notify their primary care manager (PCM) or Health Net after receiving emergency care. All follow-up care must be coordinated with the PCM or Health Net.
 - Unauthorized follow-up care is subject to Point of Service (POS) fees (does not apply to active duty personnel)
 - Annual fiscal year outpatient deductible—\$300/person and \$600/family.
 - 50% cost-share of inpatient and outpatient TRICARE allowable charges.
 - Possible 15% balance billing above TRICARE allowable charges.
 - POS expenses are not credited to the annual catastrophic cap.
 - Non-Prime beneficiaries (Standard, Extra, TRICARE-for-Life), or Prime beneficiaries with other health insurance (OHI) do not need to coordinate follow-up care with Health Net, but should notify their physician of an ER visit.
- **Urgent Care.** Medically necessary care required for an illness or injury that would not result in further disability or death if not treated immediately, but requires professional attention and has the potential to develop into a more serious or emergency situation if treatment is delayed more than 24 hours.

**Calling 911 on a wireless phone may pose unique challenges—care must be taken to provide accurate information*

Beneficiary	PCM Type	Urgent Care Referral and Authorization Requirements
Active Duty Service Member (ADSM) Prime	Military Treatment Facility (MTF)	Contact MTF for care. If MTF care not available, MTF submits referral to Health Net. If unable to contact MTF, call Health Net.
ADSM Prime	Unassigned	Call Health Net.
Active Duty Family Member (ADFM), Retiree or Retiree Family Member Prime	MTF	Contact MTF for care. If MTF care not available, MTF submits referral to Health Net. If unable to contact MTF, call Health Net. POS fees apply for care received without a referral and authorization.
Active Duty Family Member (ADFM), Retiree or Retiree Family Member Prime	Civilian	Contact PCM for care. If PCM care not available, PCM submits referral to Health Net. If unable to contact PCM, call Health Net. POS fees apply for care received without a referral and authorization.
ADSM or ADFM TRICARE Prime Remote (TPR)	Civilian	Contact PCM for care. If PCM care not available, PCM submits referral to Health Net. If unable to contact PCM, call Health Net.
ADSM TPR	Unassigned	Not required.
Prime with OHI, or Non-Prime (Standard, Extra or TRICARE for Life)	N/A	Not required. Care should be received from a TRICARE-authorized or Medicare-authorized provider.

NMCP Health Benefits

Building 3, 3rd Floor; Mon-Fri, 7 a.m.—3:30 p.m.
(757) 953-2610/2611

NMCP TRICARE Service Center

Health Net Federal Services
Building 249 (next to parking garage)
Mon—Fri, 7:30 a.m.—4:30 p.m.
1-(877) 874-2273



Appointments & Specialty Referral Status

Hampton Roads Appointment Center
Mon—Fri, 6 a.m.—8 p.m.
S, S & Holidays, 7 a.m.—3:30 p.m.
1-(866) 645-4584

To Schedule a Presentation

TRICARE Operations—Marketing
(757) 953-6153/6048