



TRICARE

Transitioning to Retirement 2012



Health Care Planning for Retirement

- Are you taking terminal leave?
- What are your medical needs?
- Where will you live?
- Will you work?
- Will you need more health insurance?
- Is anyone in your family eligible for Medicare?



Terminal Leave

- Active duty and TRICARE Prime during terminal leave
- Where to get care:
 - Military treatment facility
 - Emergency room
 - Authorization from PCM needed for urgent care
 - Pre-authorization from PCM to use a Veterans Affairs medical facility

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

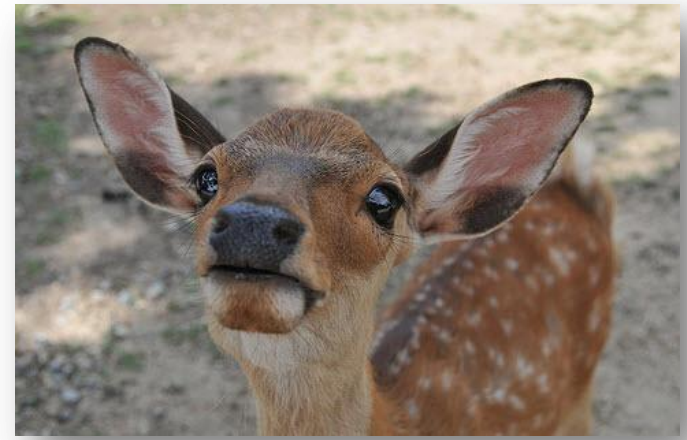


TRICARE Eligibility

- Service member - sponsor
- Medal of Honor recipient
- Spouse
- Former 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>



Eligibility – National Guard & Reserves

- TRICARE Retired Reserve until sponsor reaches age 60
- Full TRICARE benefits when sponsor reaches age 60
 - For sponsor and eligible family members
 - Age 60, even if qualified for early retirement pay (NDAA 2008)
- TRICARE for Life at age 65
 - Or as early as age 60, if eligible for Medicare at a younger age because of disability
- TRICARE Retiree Dental Program

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

When Both Spouses are Service Members

- If one spouse retires and the other remains on active duty
 - Recommend registering in DEERS under active duty member
 - Retain active duty benefit preferences
 - Higher level of access to the MTF
 - No Prime enrollment fee
 - No Prime co-pay for civilian network provider office visits
 - Lower cost-share for Standard and Extra claims
 - Lower family catastrophic cap
- When both retire
 - Register in DEERS under one or the other
 - One Prime family enrollment fee
 - One family catastrophic cap



Certificate of Creditable Coverage

- Proof of prior health care coverage
- Provided upon demobilization, or when TRICARE eligibility is lost
- Often required when changing from one insurance plan to another
- Contact the Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552 for assistance
- A request can be faxed to DSO at 1-831-655-8317 if there is an urgent need for a Certificate of Creditable Coverage
- www.tricare.mil/certificate

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*

TRICARE Choices

	Active Duty Service Member	Active Duty Family Member	Retiree and Family Member (Under Age 65)	Medicare-eligible Retiree or Family Member
Prime	Yes	Yes	Yes	Possible*
Prime Remote	Yes	Yes	No	No
Overseas Prime	Yes	Yes	No	No
Extra	No	Yes	Yes	No
Standard	No	Yes	Yes	No
Overseas Standard	No	Yes	Yes	Yes**
TRICARE for Life	No	Possible***	No	Yes

* Also eligible for Prime if Medicare-eligible under age 65

** Medicare Part B is required

*** Medicare Part B is optional for ADFMs

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)

Triple Options – Summary of Changes

- Prime enrollment fee
- Prime civilian provider office visit co-payment
- PCM may change
- Lower priority for access-to-care in the MTF
- Higher Standard & Extra cost-share
- Higher family catastrophic cap
- Loss of ECHO benefits
- Reduced vision benefit
 - Prime – one routine eye exam every two years
 - Standard & Extra – not covered



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 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



MTF Walk-in Ancillary Services

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



TRICARE Prime

TRICARE Prime

- Health Maintenance Organization – HMO (managed care)
- Prime Service Areas – PSA
 - Near MTFs and other designated areas
- Regional contractor Provider Directory
 - North Region – Health Net Federal Services, LLC
 - 1-877-874-2273
 - www.healthnetfederalservices.com
 - South Region – Humana Military Healthcare Services, Inc.
 - 1-800-444-5445
 - www.humana-military.com
 - West Region – TriWest Healthcare Alliance Corp.
 - 1-888-874-9378
 - www.triwest.com

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

Prime Enrollment

- New enrollment at retirement
 - Submit during month prior to retirement
- TRICARE Service Center
 - Health Net Federal Services
- Beneficiary Web Enrollment Site
 - www.dmdc.osd.mil/appj/bwe/
- Mail
- 20th of the month rule
- 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)
- Split enrollment
- Not available overseas 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

- Specialty care
 - Except some preventive services
- Offered first at an MTF
- 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

- 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

- MTF
- Emergencies
 - 911 or ER
 - Coordinate follow-up care with PCM
- Urgent care
 - Medically-necessary within 24 hours
 - Coordinate with PCM
 - Unauthorized urgent care is POS



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

- Submit “TRICARE Prime Disenrollment Request”, DD Form 2877
 - One year lock-out from Prime applies to voluntary disenrollment before annual renewal date
- TRICARE Standard and Extra cost-shares and deductibles apply
- MTF appointments space-available only



Other Health Care 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

Behavioral Health

- Behavioral and mental health conditions and disorders
- Providers
 - Psychiatrists and other physicians
 - Clinic psychologists
 - Certified psychiatric nurse specialists
 - Licensed clinic social workers
 - Certified marriage and family therapists
 - Counselors
- Services
 - Outpatient
 - Inpatient
 - TRICARE Assistance Program (TRIAP) – no cost
 - 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) 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



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

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

- Exclusions
 - Cosmetics
 - Multivitamins, food supplements and homeopathic drugs
 - Over-the-counter (except insulin and diabetic supplies)
 - Smoking cessation and weight reduction products

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 for Life

- Medicare-eligible
 - 65 and over
 - Under 65 with certain disabilities
- Entitled to Medicare A, and enrolled in Medicare B
 - Exception – active duty and active duty family members are not required to purchase Medicare B
- Monthly Medicare B premium
 - No TRICARE enrollment fee
- TRICARE secondary to Medicare
- Claims processor
 - Wisconsin Physician Services
 - www.tricare4u.com



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 Retired Reserve

- Eligibility
 - “Gray Area” Reserves – retirees under age 60
 - Family members (spouse, children)
 - Not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) Program
 - Not covered under FEHB through a family member
- Benefits
 - Same coverage as TRICARE Extra (network providers) and Standard (non-network providers)
 - Space-available care in a Military Treatment Facility
 - TRICARE Prime not available
- Monthly Premiums
 - Member-only coverage: \$419.72
 - Member and family coverage: \$1,024.43

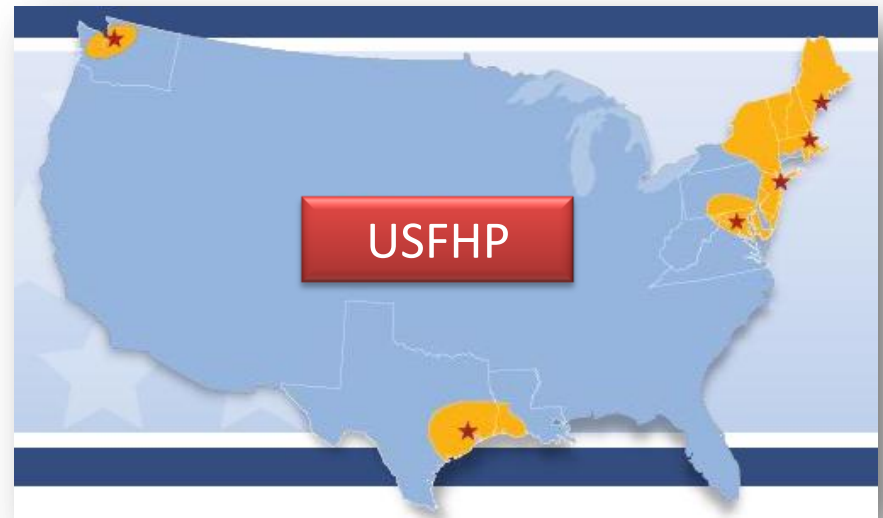
TRICARE Young Adult

- 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

Veterans Affairs Health Care Benefits

- Eligibility
 - Service history & separation status
 - Service-connected disability
 - Non-service-connected – lower priority group
 - www.va.gov/healtheligibility or www.myhealth.va.gov
- Enrollment
 - VA Form 10-10EZ – *Application for Health Benefits*
 - 1-877-222-8387
 - www.va.gov/1010ez.htm
- Priority Group 1 – 8 assignment (PG 1 – highest; PG 8 – lowest)
- Income thresholds
- CHAMPVA
- Dependents of veterans with total & permanent disability
- www.va.gov/hac

TRICARE & VA Health Care Benefits

Status	TRICARE Benefits	VA Health Care Benefits
Active Duty	Prime	N/A
Separated – no service-connected injury/illness	TAMP CHBP	N/A
Separated – service-connected injury/illness	TAMP CHBP	If eligibility is established
Activated Reserve	Prime	N/A
Inactivated Reserve – no service-connected injury/illness	TAMP TRICARE Reserve Select	N/A
Inactivated Reserve – service-connected injury/illness	TAMP TRICARE Reserve Select	If eligibility is established
Retired from active duty – no service-connected injury/illness	Prime, Extra, Standard TRICARE for Life	N/A
Retired from active duty – service-connected injury/illness*	Prime, Extra, Standard TRICARE for Life	If eligibility is established

Prior Authorization

- For all beneficiaries 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)
 - ECHO (only for qualified active duty family members)

Claims

- Charge 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 mailed for:
 - A claim for rejected services that have appeal rights
 - A claim that includes a payment to the beneficiary
- Available online
 - www.myTRICARE.com
 - Electronic notification (email) each time a claim processes
- An 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

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 SSI#: 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

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			

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.



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Other Health Insurance

- OHI types
 - Primary
 - Employer-sponsored health plan
 - Medicare
 - Secondary
 - TRICARE Supplement
 - Medicaid
- Coordinating benefits
 - Works best with TRICARE Standard/Extra
 - Follow OHI rules



Proposed Legislation – NDAA-13

- Submitted by the Administration/DoD on 29 March 2012
 - Increase TRICARE Prime enrollment fees for retirees (three tiers)
 - Implement Extra/Standard annual enrollment fees for retirees
 - Increase Extra/Standard annual deductibles for retirees
 - Implement TRICARE for Life annual enrollment fees – per person (three tiers)
 - Increase co-pays for prescriptions filled through retail & mail order pharmacies
- House version (H.R. 4310) approved in May
 - *Does not* recommend:
 - Standard/Extra & TFL enrollment fees
 - Increases in Prime enrollment fees & Standard/Extra deductibles
 - *Does* recommend:
 - Proposed smaller increases in pharmacy co-pays
- Senate version (S. 3254) awaiting consideration by the full Senate



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?

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A copy of this presentation is available online at:
<http://www.med.navy.mil/sites/nmcp/Pages/TRICARE.aspx>