



Military Retirement

Transitioning from Active Duty to Retirement

- Military personnel have TRICARE Prime while on active duty, but there are choices after retirement. To continue Prime coverage as a retiree, service members must update DEERS (Defense Enrollment Eligibility Reporting System), get a new ID card, and submit a TRICARE Prime enrollment application to Health Net Federal Services.
 - DEERS must also be updated for family members, and an enrollment application is needed for TRICARE Prime. As a retiree, the sponsor and family members can use the same enrollment application.
 - To avoid a break in Prime coverage, the application should be submitted with the annual enrollment fee no more than 30 days prior to the retirement date.
 - DEERS should be updated as soon as possible—but no more than 10 days—following the retirement date. The enrollment application will be processed when DEERS is updated; however, if this is not done by the 10th day following retirement, the application will be returned, and the sponsor and family members will be covered under TRICARE Standard and Extra effective the first day after the retirement date.
 - Enrollment applications received more than 10 days after the retirement date will be processed under the 20th-of-the-month rule. If an application is received by the 20th of the month, the enrollment will be effective the first of the next month; if received after the 20th, the enrollment will start the first of the following month.
- Active duty personnel and their family members enrolled in Prime have priority for enrollment and access to care at military treatment facilities.
 - Retirees and their family members who enroll in Prime may be assigned to a primary care manager at a military treatment facility if space is available. Otherwise, assignment will be to a civilian network provider.
 - Retirees and their family members in Prime have a \$12 co-pay per outpatient office visit to a network provider. There is no co-pay for military treatment facility visits.
- Advantages of TRICARE Prime
 - Guaranteed access-to-care standards (time and distance) and travel reimbursement benefit
 - Lower costs, including no annual deductible, no claims paperwork, enhanced preventive services, and enrollment fee applies to annual catastrophic cap
 - Flexible enrollment fee payment options (FY-2012: \$260 individual; \$520 family) (FY-2013: \$269.28/\$538.56)
 - Retirement pay allotment (monthly), electronic funds transfer from checking or savings account (monthly), or credit card (annually or quarterly)
- Retirees and their family members not in Prime have an annual deductible and cost-shares for services received under TRICARE Standard and Extra.
- Other TRICARE cost-saving options include:
 - TRICARE Mail Order Pharmacy (TMOP) - www.express-scripts.com/TRICARE (1-877-363-1303)
 - TRICARE Retiree Dental Program (TRDP) - www.trdp.org (1-888-838-8737)

See the reverse side for a cost & benefit comparison of the TRICARE options

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

Cost & Benefit Comparison for Retirees & Family Members TRICARE Prime, Standard & Extra

	Prime	Standard	Extra
Type of Program	Managed care	Fee-for-service	Preferred provider
Annual Deductible	\$0	\$150 per person or \$300 per family	
Annual Enrollment Fees*	\$260 individual; \$520 family (FY-2013 - \$269.28/\$538.56)	N/A	
Office Visit	\$12	25% cost share **	20% cost share
Ambulatory Surgery (Outpatient) Care	\$25	25% cost share **	20% cost share
Hospital (Inpatient) Care ***	\$11 per day (\$25 minimum)	\$708 per day or 25% cost share (whichever is less), & 25% cost share of professional fees **	\$250 per day or 25% cost share (whichever is less), plus 20% cost share of professional fees
Skilled Nursing Facility Care	\$11 per day (\$25 minimum)	25% cost share **	\$250 per day or 20% cost share (whichever is less), plus 20% cost share of professional fees
Emergency Room Visit	\$30	25% cost share **	20% cost share
Urgent Care Visit	\$12	25% cost share **	20% cost share
Ambulance Services	\$20	25% cost share **	20% cost share
Family Therapy (Behavioral Health) Visit	\$25 (individual) \$17 (group visit)	25% cost share **	20% cost share
Clinical Preventive Services ****	\$0	No cost share, no deductible	
Eye Exams	Covered every 2 years for age 3 and over	Not covered for any beneficiary over age 6	
Home Health Care	\$0	No cost share	
Claims	Filed for you by your provider – you have no paperwork	Some providers require that you file your own claims, receive reimbursement, then pay the provider; or, you might be required to pay for the services up front	Filed for you by your provider – you have no paperwork
Access to Care	Providers are required to follow appointment access standards	N/A	
Provider Flexibility	You can change your primary care manager, or self-refer to any TRICARE-authorized provider using the higher cost Point-of-Service Option	Choose any TRICARE-authorized provider, but pay lower costs when using a network (Extra) provider	
Catastrophic Cap *****	\$3,000 per family per fiscal year		

* NDAA-12 allows enrollment fee increases annually based on COLA. The increase does not affect medically-retired service members and their eligible family members, or the survivors of an active duty deceased service member.

** Non-participating providers may charge an additional 15% above the TRICARE allowable charge.

*** Inpatient care at a military treatment facility has a co-pay of \$17.05 per day for ADFMs, retirees & retiree family members.

**** Clinical preventive services include cancer screening, preventive exams, cardiovascular screening, eye exams (see above), hearing screening, immunizations, infectious disease screening, mammograms, pap smears, and well-child care. TRICARE Prime offers enhanced services over TRICARE Standard and Extra. Co-pays & deductibles waived for many of these services.

***** The maximum out-of-pocket expense you'll pay each fiscal year for TRICARE-covered services.