



# Other Health Insurance

## TRICARE & Employer-Sponsored Health Plans—The Law

- Employers cannot offer incentives exclusively for employees who are eligible for TRICARE or Medicare to not sign up for an employer-sponsored group health plan.
- Giving special incentives to Medicare-eligible and TRICARE-eligible employees to decline an employer's health plan unfairly puts the financial responsibility on federal taxpayers.
- The law also does not allow the offer of financial incentives or any other benefit that may only be used by a Medicare or TRICARE-eligible beneficiary. The law was changed in 2010, however, to allow employers to offer TRICARE supplement plans, as long as the employee pays the full cost.
- However, the law does allow incentives – including a cafeteria-style plan, or cash payments or other fringe benefits in lieu of a health care plan – as long as all employees are eligible to receive them. Employers cannot use employees' TRICARE or Medicare eligibility to formulate benefit packages.
- The Department of Defense doesn't tell employers what benefits to offer their employees, and doesn't advise employees with respect to their employer-employee relationships.



## Coordinating TRICARE with Other Health Insurance (OHI)

- TRICARE beneficiaries with OHI have to follow the rules of that plan.
- Coordinating TRICARE with OHI is usually less complicated with TRICARE Standard and Extra, than with TRICARE Prime.
- OHI, including Medicare, is considered a primary insurance and pays before TRICARE.
- Claims must be filed with OHI before they are sent to TRICARE.
  - TRICARE Extra (network) providers will usually file the claims.
  - TRICARE Standard (non-network) providers may require payment up front, and the beneficiary may have to file the claims.
- TRICARE supplements and Medicaid *are not* considered primary insurance to TRICARE, and will pay after TRICARE.
- Covered benefits, services and patient responsibilities may vary between TRICARE and OHI.

For additional information, go to:  
<http://www.tricare.mil/mybenefit/>



### 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