

# Standard Health Matters

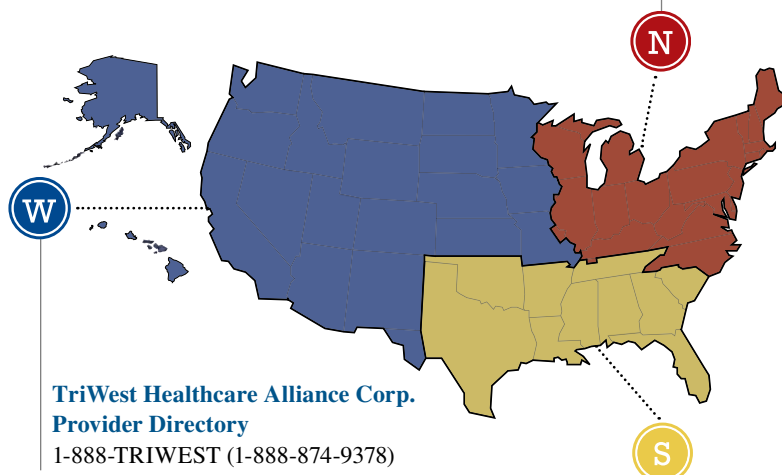
THE 2010 ANNUAL PUBLICATION FOR TRICARE STANDARD BENEFICIARIES

## Finding the Right Provider for You

**W**hen using TRICARE Standard, you may receive care from any TRICARE-authorized provider without a referral. TRICARE-authorized providers meet TRICARE licensing and certification requirements and are certified by TRICARE to provide care to TRICARE beneficiaries. TRICARE-authorized providers include doctors, hospitals, ancillary providers (laboratories and radiology centers) and pharmacies.

To find a TRICARE-authorized network provider in your region, allowing you to save money by using your TRICARE Extra benefit, use the provider directory located on your regional contractor's Web site or call your regional contractor. ■

**Health Net Federal Services, LLC  
Provider Directory**  
1-877-TRICARE (1-877-874-2273)



**TriWest Healthcare Alliance Corp.  
Provider Directory**  
1-888-TRIWEST (1-888-874-9378)

**Humana Military Healthcare Services, Inc.  
Provider Locator**  
1-800-444-5445

## Inviting a Health Care Provider to Become TRICARE-Authorized

**I**f you would like to see a health care provider who does not currently accept TRICARE patients, TRICARE encourages you to invite him or her to become TRICARE-authorized. Download and print the informational handout, **Inviting a Health Care Provider to Become TRICARE-Authorized**, and give it to the provider.

The handout explains the benefits of being a TRICARE-authorized provider and includes information about the authorization process. Providers who are interested in becoming TRICARE-authorized should follow the instructions on the handout. TRICARE is eager to welcome new providers to care for our nation's heroes and their families. Remember, if you see a provider who is not TRICARE-authorized, you could be responsible for the full cost of care. ■



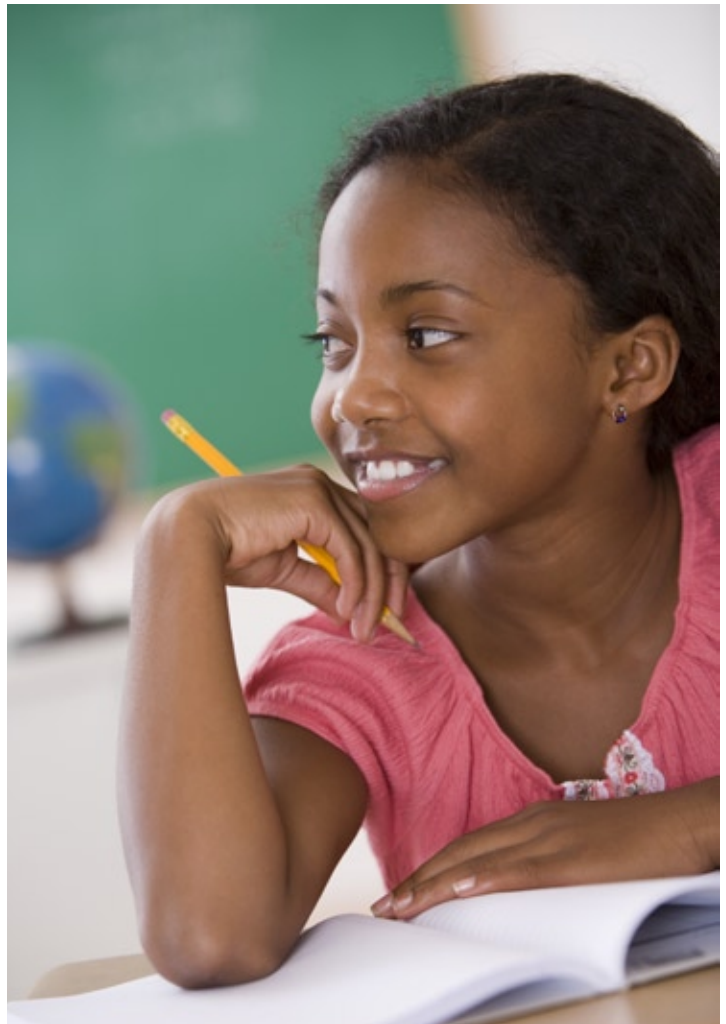
**An Important Note about TRICARE Program Information:** At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

## Time to Plan for Back-to-School Physicals

If you are a parent with young children, “back to school” can mean “back to the doctor’s office” for annual school physicals. School physicals are often required to help ensure that children enter the classroom in good health, with up-to-date immunizations and free of any diseases that could pose a risk to classmates. For children ages 5–11, TRICARE covers annual physicals and immunizations required for school enrollment. Parents should note that TRICARE does not cover sports or camp physicals. However, you can contact your nearest military treatment facility to ask about its availability to conduct sports and camp physicals.

If your child requires a sports or camp physical, you may be required to submit a *Request For Non-covered Services* form (North Region), a *Non-Covered Services Waiver Form* (South Region) or a *Waiver of Non-covered Services* form (West Region) to your provider. By completing the form, you acknowledge that you will be paying for the non-covered service. The forms are available on the [TRICARE Forms Web page](#) or on your regional contractor’s Web site.

TRICARE also covers well-child care for eligible children from birth to age 6. The well-child benefit includes routine newborn care, comprehensive health-promotion and disease-prevention exams, vision and hearing screenings and routine immunizations and developmental assessments according to the American Academy of Pediatrics.<sup>®</sup> For well-child care, there are no copayments or cost-shares. ■



## Protect Your Children with Timely Immunizations

Getting timely immunizations is one of the most important steps you can take to protect your child’s health. TRICARE covers age-appropriate vaccines, as recommended by the Centers for Disease Control and Prevention (CDC). To review immunization recommendations, visit the CDC’s [Vaccines and Immunizations Web page](#).

To learn more about TRICARE’s school-physical coverage, well-child benefit and immunization coverage, visit the [TRICARE Web site](#).

August is Immunizations Month! In a new public service announcement, Rear Adm. Christine Hunter, Deputy Director of TRICARE Management Activity, reminds you to prevent disease and infection by staying up to date with immunizations. View her message at the [TRICARE Media Center](#). ■



# Using TRICARE Overseas: Changes and Improvements

On Sept. 1, 2010, International SOS Assistance, Inc. (International SOS) will begin service as the contractor for the TRICARE Overseas Program (TOP) in all areas outside of the 50 United States and the District of Columbia.

Although the TOP contract is new, TRICARE Standard beneficiaries will not experience any significant change in their medical, pharmacy and dental benefits; program eligibility criteria, coverage and costs; current patient-doctor relationships; ongoing health care services and follow-up care; or retiree benefits. Furthermore, International SOS’s call centers can provide you with benefit information, provider locator services and general program assistance.

## TRICARE Overseas Program Improvements

Overseas beneficiaries will continue to receive high-quality health care and also enjoy improvements to TOP. These improvements will include an expanded host nation provider network around military treatment facilities and in remote locations, along with increased access to network host nation providers for routine, urgent, emergency and specialty care.

## Getting Care with TOP Standard

TOP Standard beneficiaries will continue to self-refer for most civilian care. However, there are certain services that require prior authorization. Before seeking care

overseas, call your TRICARE Area Office (TAO) for prior authorization information.

Depending on local provider practices and cultural expectations, TRICARE Standard beneficiaries may be required to pay the full cost of their health care at the time of service. When this occurs, you should obtain a receipt and file a claim with TRICARE for reimbursement. Claims assistance is available from local TRICARE Service Centers, TOP Regional Call Centers or the overseas claims processor.

Additionally, the TOP Point of Contact Program will continue and assist beneficiaries and host nation providers with filing claims in remote locations.

## Learn More about the TRICARE Overseas Program and International SOS

International SOS is available to answer questions and assist you with finding a provider, and will maintain call centers 24 hours a day, seven days a week with extensive translation abilities. To learn more about your benefit, download a copy of the *TRICARE Overseas Program Handbook* at the [TRICARE Smart Site](#) or request a copy by contacting International SOS at one of the region-specific phone numbers provided below. For more information, contact your TOP Regional Call Center or TAO or visit the [TOP Web site](#). ■

## International SOS Assistance, Inc. Contact Information

<b>Eurasia-Africa</b> (Africa, Europe and the Middle East)	<b>Latin America and Canada</b> (Canada, Caribbean Basin, Central and South America, Puerto Rico and the U.S. Virgin Islands)	<b>Pacific</b> (Asia, Guam, India, Korea, New Zealand and Western Pacific remote countries)
TOP Regional Call Center <sup>1</sup> +44-20-8762-8384 <a href="mailto:tricarelon@internationalsos.com">tricarelon@internationalsos.com</a>  Medical Assistance <sup>1</sup> +44-20-8762-8133	TOP Regional Call Center <sup>1</sup> +1-215-942-8393 <a href="mailto:tricarephl@internationalsos.com">tricarephl@internationalsos.com</a>  Medical Assistance <sup>1</sup> +1-215-942-8320	TOP Regional Call Center <sup>1</sup> Singapore: +65-6339-2676 <a href="mailto:sin.tricare@internationalsos.com">sin.tricare@internationalsos.com</a>  Sydney: +61-2-9273-2710 <a href="mailto:sydricare@internationalsos.com">sydricare@internationalsos.com</a>  Medical Assistance <sup>1</sup> Singapore: +65-6338-9277 Sydney: +61-2-9273-2760

1. For toll-free contact numbers, visit the [TRICARE Overseas Program Web site](#). Only call Medical Assistance numbers to coordinate emergency care overseas.

## Save Money with TRICARE Extra

If you live in the United States and routinely seek care from a TRICARE network provider, you may not even realize you are using TRICARE Extra. That is because all stateside TRICARE Standard beneficiaries may use TRICARE Standard and TRICARE Extra interchangeably as often as they like. However, it is important to understand the cost-saving benefits of TRICARE Extra—it could save you and your family a lot of money in cost-shares.

The key difference between TRICARE Standard and TRICARE Extra is the providers you use for care. With TRICARE Standard, you choose TRICARE-authorized providers outside of the TRICARE network and pay higher cost-shares after meeting the annual deductible. With TRICARE Extra, you may choose providers within the TRICARE network and pay discounted cost-shares after meeting your deductible.

Under TRICARE Standard, care from a TRICARE non-network provider costs active duty family members

(ADFM)s 20 percent of the TRICARE-allowable charge, while retirees, their families and all others pay 25 percent of the TRICARE-allowable charge. However, when seeing TRICARE network providers under TRICARE Extra, ADFMs pay 15 percent of the TRICARE-allowable charge, while retirees, their families and all others pay 20 percent of the TRICARE-allowable charge.

This can add up to large savings. If the TRICARE-allowable charge for a given service is \$100, under TRICARE Standard, you will pay \$20 or \$25, and under TRICARE Extra, you will pay \$15 or \$20, based on your status. Additionally, TRICARE Extra offers savings on inpatient hospitalizations compared with TRICARE Standard.

To begin using your TRICARE Extra benefit, visit your regional contractor’s provider directory to find a network provider near you. See “Finding the Right Provider for You” on page 1 for direct links to the directories. ■

### Comparison of TRICARE Standard and TRICARE Extra Cost-Shares

	TRICARE Standard <sup>1</sup>	TRICARE Extra
<i>Provider type</i>	<b>TRICARE-authorized, non-network</b>	<b>TRICARE-authorized, TRICARE network</b>
<i>Outpatient cost-shares, after deductible is met</i>	<ul style="list-style-type: none"> <li>• <b>Active Duty Family Members (ADFM)s:</b> 20 percent of the TRICARE-allowable charge</li> <li>• <b>Retirees, their families and all others:</b> 25 percent of the TRICARE-allowable charge</li> </ul>	<ul style="list-style-type: none"> <li>• <b>ADFM)s:</b> 15 percent of the negotiated rate</li> <li>• <b>Retirees, their families and all others:</b> 20 percent of the negotiated rate</li> </ul>

1. Nonparticipating providers may also charge up to 15 percent above the TRICARE-allowable charge. You are responsible for paying this amount.



## Preventive Health Care Screenings

**P**reventive care can help you maintain good health through early detection and treatment of disease. TRICARE Standard covers many preventive medical services, including preventive health screenings.

As a TRICARE Standard beneficiary, you can receive the following preventive medical services without paying cost-shares.

### Prostate cancer screening

TRICARE covers annual prostate exams and prostate-specific antigen (PSA) tests for men age 50 and older. Certain men as young as age 40 are advised to have annual prostate exams and PSA tests if they have family histories of prostate cancer.

### Breast cancer screening

Annual mammograms for women are covered beginning at age 40. Women younger than age 40 who are at high risk for breast cancer should talk to their health care providers about when and how often they should have mammograms and physical exams.

### Cervical cancer screening

Pap smears and pelvic exams are recommended at least once every three years for women age 18 and older.

### Colorectal cancer screening

TRICARE covers colorectal cancer screening beginning at age 50 for beneficiaries at average risk. Frequency varies according to screening type (i.e., fecal occult blood testing, proctosigmoidoscopy or flexible sigmoidoscopy, colonoscopy).

### Well-child care

The TRICARE well-child benefit covers children up to age 6. Benefits include comprehensive health promotion and disease prevention exams, immunizations and developmental and behavioral assessments. The well-child care benefit also covers eye and vision screenings at birth and at age 6 months, as well as two eye exams between ages 3 and 6.

### Immunizations

TRICARE covers age-appropriate doses of vaccines, as recommended by the Centers for Disease Control and Prevention. This includes immunizations for measles-mumps-rubella, diphtheria-pertussis-tuberculosis, chicken pox, seasonal flu and shingles.

**Note:** If you are at increased or high risk for specific diseases, talk to your doctor about your individual and family medical history to determine if you should begin preventive screenings earlier than indicated above. ■

## Get Vaccinated at Your Local Retail Network Pharmacy

**Y**our TRICARE benefit allows you to receive vaccinations for seasonal flu and pneumonia for no cost at participating TRICARE retail network pharmacies.

Express Scripts, Inc. (Express Scripts), administrator of the TRICARE Pharmacy Program, has created a special pharmacy network to provide these vaccines with no copayments for TRICARE beneficiaries.

Take advantage of this convenient option to reduce your health care costs and keep your family healthy. To locate a participating TRICARE retail network pharmacy near you, please visit the [Express Scripts Pharmacy Locator](#). Be sure to call ahead to make sure your preferred location has the shots available. For more information, call Express Scripts at 1-877-363-1303. ■



## Make the Switch to TRICARE Pharmacy Home Delivery

**M**ail order is your least expensive option for filling prescriptions when not using a military treatment facility pharmacy. TRICARE pharmacy home delivery allows you to receive up to a 90-day supply of your maintenance medications for the same price as a 30-day supply filled at your local retail network pharmacy.

You will need a prescription and a valid uniformed services identification card or Common Access Card to fill prescriptions through mail order. You can order by mail, phone, fax or online, and prescriptions are delivered with free standard shipping. The mail order program also provides convenient e-mail notifications about order status and refill reminders and provides assistance with renewing expired prescriptions.

### Costs

Beneficiaries are responsible for the following copayments for up to a 90-day supply of medications: \$3 (generic), \$9 (brand name) and \$22 (non-formulary).

### Converting Maintenance Prescriptions

If you would like to convert a current maintenance prescription to mail order, call the Member Choice Center at 1-877-363-1433, or use the online tool on the [TRICARE Pharmacy Program Web site](#) by clicking “get started with Home Delivery.” ■

## Connecting with TRICARE

**S**taying informed about your TRICARE benefit can help keep you and your family healthy and save you time. Get the latest TRICARE news and information by signing up for TRICARE e-mail updates, following TRICARE on Facebook and Twitter and subscribing to TRICARE iTunes and YouTube channels.

The [TRICARE Media Center](#) brings together all of these resources, along with official TRICARE news releases, featured articles about the TRICARE benefit and the monthly “The Doctor is in” health care advice column. You can also share your feedback and ideas through TRICARE’s social media channels to help identify ways to improve your health care experience.

However, there are a few important things to remember:

- The best way to find answers to specific questions is to visit your regional contractor’s Web site or contact the toll-free customer service number for your region. Customer service representatives can access your information and give you informed responses through secure channels. For contact information, visit [TRICARE’s Contact Us Web page](#).

- Remember that all of TRICARE’s social media channels are public spaces, so avoid posting personal information such as specific illnesses, contact information or your Social Security number.
- Do **not** post any content that would threaten the security of the U.S. military, such as the specific location of military personnel or other mission-critical information. This is important not just on TRICARE social media channels, but anywhere you share content on the Internet.

To connect with TRICARE, visit the [TRICARE Media Center](#) or go directly to one of our social media resources:

- Sign up for [TRICARE E-mail Updates](#)
- Become a fan on [TRICARE’s Facebook Fan Page](#)
- Follow [TRICARE on Twitter](#)
- Subscribe to [TRICARE Podcasts on iTunes](#)
- Subscribe to [TRICARE’s YouTube Channel](#) ■

# When to Seek Urgent Versus Emergency Care

**K**nowing the differences between urgent care and emergency care can help you seek the most appropriate and cost-effective service. When your condition is not life-threatening, it can actually be faster and more convenient for you if you choose to receive care from your doctor or at an urgent care center rather than at an emergency room, which can be expensive and require hours of waiting in uncomfortable surroundings.

According to the Centers for Disease Control and Prevention, from 1996 to 2006, the annual number of emergency room visits increased by 32 percent, while the number of hospital emergency departments decreased by 5 percent,<sup>1</sup> meaning there are more patients using emergency services, yet fewer treatment centers. This often results in long waits and unnecessarily high costs for patients seeking care for minor ailments.

Many conditions treated in emergency rooms can be treated in urgent care centers:<sup>2</sup>

## Emergency Room and Urgent Care Usage

Selected Top Diagnoses From Emergency Rooms	Top Urgent Care Ailments	Treated at Both Centers
Acute Upper Respiratory Infections	Sinus Infections, Allergies	✓
Unspecified Ear Pain (Otitis)	Ear Infections	✓
Acute Bronchitis	Bronchitis	✓
Acute Sore Throat (Pharyngitis)	Strep Throat	✓
Urinary Tract Infections	Bladder Infections	✓
Eye Infections (Conjunctivitis, Other Unspecified)	Pinkeye	✓

1. *National Hospital Ambulatory Medical Care Survey: 2006 Emergency Department Summary, National Health Statistics Report, Number 7 (August 2008).* [www.cdc.gov/nchs/data/nhsr/nhsr007.pdf](http://www.cdc.gov/nchs/data/nhsr/nhsr007.pdf).

2. *Based on total visit-DC encounters and TED Visits for FY05/08; Non-AD MTF Prime Enrollee.*

## Urgent Care

TRICARE defines urgent care as medically necessary treatment for an illness or injury that would not result in further disability or death if not treated immediately but that requires professional attention within 24 hours.

Examples of conditions that should receive urgent treatment are sprains, scrapes, earaches, sore throats and rising temperature—conditions that are serious but are not life-threatening.

In many cases, you can receive urgent care from your health care provider by making a same-day appointment.

If you are out of town or your doctor does not have an appointment available, you should visit an urgent care center. Refer to the provider directory on your regional contractor’s Web site to locate an urgent care center near you. See “Finding the Right Provider for You” on page 1 for direct links to the directories.

## Emergency Care

TRICARE defines an emergency as a medical, maternity or psychiatric condition that would lead a “prudent layperson” (someone with an average knowledge of health and medicine) to believe that a serious medical condition exists; that the absence of immediate medical attention would result in a threat to life, limb or sight; when a person has severe, painful symptoms requiring immediate attention to relieve suffering; or when a person is at immediate risk to self or others.

Conditions that require emergency care include loss of consciousness, shortness of breath, chest pain, uncontrolled bleeding, sudden or unexpected weakness or paralysis, poisoning, suicide attempts and drug overdose. Pregnancy-related medical emergencies involve a sudden and unexpected medical complication that puts the mother, the baby or both at risk. In the case of pregnancy, TRICARE does not consider a normal delivery after the 34th week an emergency.

If you require emergency care, call 911 or go to the nearest emergency room. If you are admitted, you may need to obtain authorization depending on the type of care. You or your health care provider can contact your regional contractor for assistance. ■

# TRICARE Standard Health Matters

## Get the TRICARE Standard Handbook

The *TRICARE Standard Handbook: Your Guide to Using TRICARE Standard and TRICARE Extra* is now available.

The 68-page handbook includes information on accessing routine, urgent and emergency care, as well as TRICARE’s prior authorization requirements. Also provided are sections on what is covered by TRICARE Standard’s health and pharmacy benefits and how to coordinate TRICARE with other health insurance. Additionally, information on claims, appeals, grievances, reporting fraud and abuse and much more can be found in this handbook.

Remember, with TRICARE Standard, you manage your own health care and have the freedom to seek care from any TRICARE-authorized provider. TRICARE Extra provides discounted cost-shares for seeking care from network providers.

You can view, download or print the latest version of the handbook from the [TRICARE Smart site](#) or request a copy from your regional contractor. ■

.....  
*TRICARE Standard Health Matters* is published by the TRICARE Management Activity. Please provide feedback at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).

## TRICARE

### An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access



## You Can Quit Smoking and TRICARE Can Help

TRICARE offers a toll-free Smoking Quitline that is available 24 hours a day, seven days a week. TRICARE’s Smoking Quitline is a telephone support and resource service. Beneficiaries who call will be assessed and receive guidance for smoking cessation plans that fit their unique smoking habits. Cessation materials can also be provided through U.S. mail upon request. Call the toll-free number for your region for assistance.

**Note:** The Smoking Quitline is available to all TRICARE beneficiaries who are not eligible for Medicare. Medicare-eligible beneficiaries may be eligible for smoking cessation benefits through Medicare Part B. For more information, visit the [Medicare Web site](#).

Although the new TRICARE Smoking Quitline is geared toward smoking cessation only, any TRICARE beneficiaries who want to quit using tobacco, including the smokeless kind, can get support through the Department of Defense’s comprehensive, award-winning [UCanQuit2 Web site](#).

This site offers interactive, Web-based tobacco cessation training along with live, real-time encouragement from trained tobacco cessation coaches via the “chat” feature, available 24 hours a day, seven days a week. Users also have the opportunity to exchange information through the Web site’s blog and electronic bulletin board and link to its Twitter, Facebook, MySpace and YouTube pages. Visit the [UCanQuit2 Web site](#) for more information. ■

### Regional TRICARE Smoking Quitline Contact Information

TRICARE North Region—Health Net Federal Services, LLC	1-866-459-8766
TRICARE South Region—Humana Military Healthcare Services, Inc.	1-877-414-9949
TRICARE West Region—TriWest Healthcare Alliance Corp.	1-866-244-6870