## TRICARE

# Transitional Health Care Benefits

An overview









is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continuous, and new benefits are added regularly as we continue to make TRICARE a better program for you. For the most

recent information, visit www.tricare.osd.mil.

# Transitional Health Care Benefits

Understanding your health care benefits as you transition from active duty doesn't have to be complicated. Use this brochure to learn if you're eligible for the Transitional Assistance Management Program (TAMP)\* or the Continued Health Care Benefits Program (CHCBP), what coverage is provided under both programs, and more.

\*Individuals eligible for benefits under other Demonstration Projects retain those benefits during TAMP eligibility as long as the Demonstration is active. For Demonstration Project eligibility information, contact the Defense Enrollment Eligibility Reporting System (DEERS). For benefit information, contact your region's toll-free number.

## Transitional Assistance Management Program

#### **Am I Eligible?**

You and your eligible family members are covered for health benefits under TAMP if you, the sponsor, are:

- A service member involuntarily separating from active duty under honorable conditions
- A Reserve Component member (which includes certain members of the National Guard) separating from an active duty period of more than 30 days in support of a contingency operation
- 3 Separating from active duty following involuntary retention (Stop-Loss) in support of a contingency operation
- 4 Separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation

Please refer to the back of this brochure for telephone numbers and Web sites that provide TAMP information and assistance. If you do not know what region you are in, call TRICARE Information Service.

#### **What Does TAMP Coverage Provide?**

TAMP provides health care coverage as you transition to civilian life. TAMP coverage begins on your separation date. You and your eligible family members are covered by TAMP health care benefits for 180 days after separation from (Federal) active duty service.

Under TAMP, you and your eligible family members may choose one of the following TRICARE program options:

- TRICARE Standard—A fee-for-service option, with an annual deductible and cost-shares
- TRICARE Extra—A preferred provider network option that uses TRICARE Prime contracted providers and has an annual deductible and cost-shares
- TRICARE Prime—A managed care option with minimal out-of-pocket expense

Contact your regional contractor's toll-free number for more information about program options and providers in your area.

#### What Do I Need To Do?

First, ensure that you and your family's DEERS eligibility status is correct.

If your DEERS information is correct, you and your family members may immediately enjoy health care coverage under TRICARE Standard or TRICARE Extra. See the next section of this brochure for details about TRICARE Prime.

Second, ensure that you complete all assigned tasks during your demobilization process, particularly all demobilization tasks associated with your military identification card.

## TRICARE Prime Coverage During TAMP

If you live near a military treatment facility (MTF) or in a TRICARE Prime Service Area (PSA), you and your family may enroll in TRICARE Prime. Check with your regional TRICARE contractor for TRICARE Prime enrollment details.

If you or your family are currently enrolled in TRICARE Prime, TRICARE Prime Remote (TPR), or TRICARE Prime Remote for Active Duty Family Members (TPRADFM), that enrollment becomes invalid upon your separation from active duty.

#### For TRICARE Prime

To keep TRICARE Prime, all TRICARE Prime enrollees (you and your family members) must complete a new enrollment form and send it to your regional contractor, preferably before you separate. These re-enrollments in TRICARE Prime will be retroactive to your service separation date.

If you are enrolling in TRICARE Prime for the first time, you must complete an enrollment form and send it to the regional contractor. Enrollments received by the 20th of the month will be effective at the start of the following month. Your initial enrollment may not be retroactive to your service separation date.

#### For TPR and TPRADFM

You and your family are not eligible for TPR or TPRADFM health care under TAMP. If you live in an area in which TRICARE Prime is not offered, only TRICARE Standard and TRICARE Extra are available to you during this transitional period.



# Dental Coverage During TAMP Period

The TRICARE Dental Program (TDP) is available to active duty family members, members of the Selected Reserve and Individual Ready Reserve, and their eligible family members during the TAMP period.

To determine eligibility for yourself and your family, you may contact the TDP Administrator, United Concordia Companies, Inc. (UCCI), at 1-800-866-8499. TDP requires a **minimum 12-month enrollment period**. However, that commitment is waived for families of reservists called to active duty for certain contingency operations when the family member(s) enrolls within 30 days of the sponsor's activation date.

If your family qualifies for the 12-month contingency enrollment waiver, they will be automatically disenrolled from TDP when you are released from active duty. They must actively re-enroll in TDP to have continuous coverage.

If you did not enroll your family in time to qualify for the waiver or you and your family have never been enrolled in TDP, you will be required to stay enrolled for 12 months. You also will be charged the higher premium rate—100 percent—during the 12 month period in which you are no longer on active duty. Information on TDP and premium rates can be found at www.ucci.com.



### **Frequently Asked Questions**

# How do I file claims during the TAMP period?

Normal TRICARE claims processing procedures apply under the Transitional Assistance Management Program.

Claims denied for loss of eligibility will be denied until you update your eligibility information in DEERS. If you submit a claim that is denied due to eligibility, contact DEERS. If DEERS confirms your eligibility for TAMP, contact your regional contractor to have your claim reprocessed.

## What If I Have Other Health Insurance?

If you have or resume other health insurance (OHI) upon separation, TRICARE will always be second payer to your OHI. For health care expenses, submit a TRICARE claim form, a copy of your itemized bill, and an explanation of benefits (EOB) from your other insurance carrier to TRICARE to receive possible payment for TRICARE covered services.

You can obtain TRICARE claim forms by calling or visiting a local TRICARE Service Center or the regional contractor, or you may download a claim form from the TRICARE Web site at www.tricare.osd.mil/claims.

# What If I'm Still in Terminal Leave Status?

Service members are not eligible for TAMP while on terminal leave. While on terminal leave, your family remains covered under TRICARE Standard, TRICARE Extra, TRICARE Prime, TPR, or TPRADFM. If you need care during leave, contact a regional Health Care Finder from the TRICARE region where you are enrolled or mobilized to obtain an authorization for care.

## What If I Have Service-Connected Health Care Needs?

You should contact your unit or service branch for eligibility determinations or authorizations for any follow-up medical and dental care for injuries, illnesses, or diseases incurred while on active duty. For eligibility information on Department of Veterans Affairs (VA) benefits following separation from active duty, contact the nearest VA hospital or visit the VA's Web site at www.va.gov.



## Continued Health Care Benefit Program

Once you lose TRICARE eligibility under TAMP, you may apply for temporary, transitional medical coverage under the Continued Health Care Benefit Program (CHCBP). CHCBP is a premium-based health care program and is similar to, but not part of, TRICARE. You and eligible family members must enroll in CHCBP within 60 days after loss of TAMP eligibility.

#### Am I eligible?

CHCBP extends health care coverage to the following individuals:

The service member

Eligible family members

Certain unremarried former spouses

Children who lose military coverage due to age or marriage

#### What does CHCBP coverage provide?

The CHCBP benefits are comparable to the TRICARE Standard benefit which covers a majority of medical conditions, uses existing TRICARE providers and follows most of the rules and procedures of TRICARE Standard.

## How long can I be covered under CHCBP?

Depending on the beneficiary category, CHCBP coverage is limited to either 18 or 36 months in increments of 90 days. Eligibility periods are up to:

- 18 months for separating service members and their families benefits due to age
- 36 months for others who are eligible (in some cases, unremarried former spouses may continue coverage beyond 36 months if they meet certain criteria).



### **Enrolling in CHCBP**

#### What do I need to do?

Eligible beneficiaries must:

- Enroll within 60 days following the loss of entitlement to MHS
- To enroll, you are required to submit the following:
  - A completed CHCBP enrollment application form (DD Form 2837)
  - Documentation as requested on the enrollment form
  - A premium payment for the first 90 days of health coverage

Humana Military Healthcare Services, Inc. administers the CHCBP. Contact Humana Military in writing or by phone for more information regarding the CHCBP at the following address or phone number:

Humana Military Healthcare Services, Inc. Attn: CHCBP P.O. Box 740072 Louisville, KY 40202

1-800-444-5445

You may also visit www.tricare.osd.mil/chcbp online for more information.



#### For Information and Assistance

#### **TRICARE North Region Contractor**

1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com

#### **TRICARE South Region Contractor**

1-800-444-5445

www.humana-military.com

#### **TRICARE West Region Contractor**

1-888-TRIWEST (1-888-874-9378) www.triwest.com

#### **TRICARE Overseas**

(TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific) 1-888-777-8343

www.tricare.osd.mil/overseas

#### **DEERS—Verify Eligibility**

1-800-538-9552 www.tricare.osd.mil/deers

#### TRICARE Mail Order Pharmacy Program

1-866-DoD-TMOP (1-866-363-8667) www.express-scripts.com/TRICARE

#### TRICARE Retail Pharmacy Program

1-866-DoD-TRRx (1-866-363-8779) www.tricare.osd.mil/pharmacy

#### TRICARE Dental Program

1-800-866-8499 www.ucci.com

#### TRICARE Worldwide Coverage



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