



TRICARE® Choices for College Students

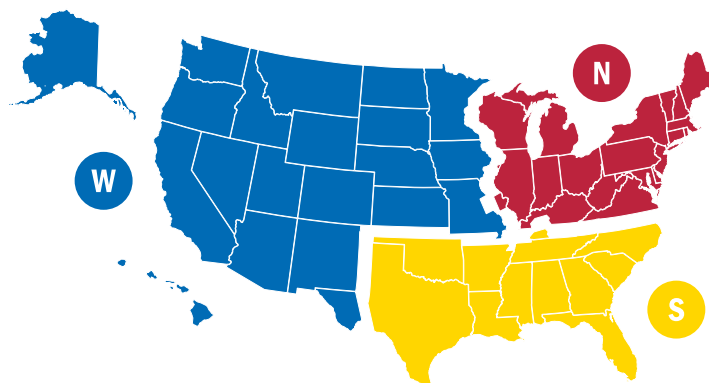
Ensuring TRICARE coverage for college students with stateside sponsors

TRICARE coverage of eligible dependents extends to college students as well. Children are eligible for TRICARE benefits until reaching age 21. Coverage may be extended to an unmarried child of a TRICARE-eligible sponsor until reaching age 23 if:

- The child is a college student enrolled in a full-time course of study at an approved institution of higher learning, **and**
- The sponsor provides over 50 percent of his or her financial support

Maintaining an up-to-date student status in the Defense Enrollment Eligibility Reporting System (DEERS) ensures college students' eligibility for TRICARE health care options. To extend benefits beyond a student's 21st birthday, you must get a letter from the school's registrar's office or documentation from the National Student Clearinghouse that certifies your child is enrolled full-time in an accredited college in pursuit of an associate's degree or higher. Provide this information at an identification card-issuing facility.* Visit www.dmdc.osd.mil/rsi to find a facility near you. For more information, visit <http://milconnect.dmdc.osd.mil>.

TRICARE benefits end on the child's 23rd birthday, the date of marriage (if the child marries), or when full-time enrollment at an approved institution of higher learning ends, whichever comes first, unless he or she purchases TRICARE Young Adult (TYA) or Continued Health Care Benefit Program (CHCBP) coverage. Benefits also end for your child if he or she becomes a uniformed service sponsor.



This means that your child is only eligible for a TRICARE Prime option (for active duty) or to purchase TRICARE Reserve Select (for the National Guard or Reserves). See the *Coverage Once TRICARE Eligibility Ends* section of this fact sheet for more information on these programs.

* To avoid automatic disenrollment, update the student's DEERS information **before** his or her 21st birthday. Check with your regional contractor to ensure there is no interruption in coverage.

COVERAGE CHOICES

The sponsor's status and student's location will determine which health care options are available and what steps are needed to keep, update, or change TRICARE coverage.

- **TRICARE Prime and US Family Health Plan (USFHP) enrollees** attending college in the **same** region as their sponsor may keep their TRICARE Prime or USFHP at their sponsor's address or transfer their enrollment

to their school address as long as these programs are available and all enrollment criteria are met.* If you choose to use your school address, update DEERS and inform your regional contractor of the changes. TRICARE Prime enrollees may need to select a new primary care manager (PCM) and USFHP enrollees may need to select a new primary care provider.

- **TRICARE Prime and USFHP enrollees** attending college in a **different** region (North, South, and West regions are shown in the map on page 1) from their sponsor's residence may generally keep their TRICARE Prime enrollment in their sponsor's region, or may opt for split enrollment and transfer their enrollment if TRICARE Prime is available in their new region.* Some restrictions may apply; check with your regional contractor for more information. Split enrollment does not increase TRICARE enrollment fees. To use the split enrollment option, you must notify the regional contractor in each region to establish a primary payer. If a child enrolls separately in TRICARE Prime and no other family members are enrolled in TRICARE Prime, it is considered a single enrollment. If TRICARE Prime is not available, students may be covered by TRICARE Standard and TRICARE Extra.
- **TRICARE Prime Remote (TPR) enrollees** must live at their sponsor's qualifying residence to remain eligible for TPR. If moving away from home, TPR enrollees may opt for TRICARE Prime coverage (if available where they live and all enrollment criteria are met) or TRICARE Standard and TRICARE Extra coverage.
- **TRICARE Standard and TRICARE Extra, TRICARE Reserve Select (TRS), or TRICARE Retired Reserve (TRR) beneficiaries** should update DEERS; their coverage will remain unchanged. TRS and TRR are premium-based programs that offer coverage similar to TRICARE Standard and TRICARE Extra. For details, visit the websites listed in the *Looking for More Information?* section.

Getting Care: If enrolled in TRICARE Prime or USFHP, students receive all routine, urgent, and other medical services not including mental health care from an assigned PCM or primary care provider. You may receive specialty and mental health care services from specialized providers who are not your PCM or primary care provider. For specialty care, TRICARE Prime referral and prior authorization rules apply. TRICARE Prime students may seek care without a PCM referral using the point-of-service (POS) option, resulting in higher out-of-pocket costs. For more information about the POS option, please visit www.tricare.mil/pointofservice. In an emergency, you should call 911 or go to the nearest emergency room, and your PCM or primary care provider must be notified within 24 hours or on the next business day following admission to coordinate ongoing care and to ensure you receive proper authorization. Learn more about routine, urgent, specialty, and emergency care at www.tricare.mil.

Under TRICARE Standard and TRICARE Extra, TRS, or TRR, a student may see any TRICARE-authorized provider (network or non-network) without a referral. Cost-shares and deductibles apply.

Costs: TRICARE Prime and USFHP enrollees generally have low out-of-pocket costs when seeing network providers or when getting care from other TRICARE-authorized providers with the appropriate referral and prior authorization. When using TRICARE Standard, TRS, TRR, or the POS option, students may need to pay up front for services and then file a claim with TRICARE for reimbursement. For more information, visit www.tricare.mil/costs.

Other Health Insurance (OHI): Some colleges and universities offer student health plans, which are considered OHI. If you have OHI, be sure to notify your regional contractor. TRICARE pays second to OHI.

* *If you keep your TRICARE Prime enrollment in your sponsor's location, you need to coordinate with your PCM to get referrals for urgent and specialty care services received in your college's location.*

STUDYING OVERSEAS

Dependent students going overseas to attend an approved institution of higher learning on their own are eligible for TRICARE Overseas Program (TOP) Standard. Students may have to pay up front for services and file a claim with the TOP claims processor. **Note:** TOP Prime and TOP Prime Remote are not available to students living or traveling overseas whose sponsors reside in the United States.

COVERAGE ONCE TRICARE ELIGIBILITY ENDS

Students who no longer qualify for coverage under a TRICARE program discussed earlier may have other options:

- TRICARE Young Adult:** The TYA benefit includes both TRICARE Prime and TRICARE Standard and TRICARE Extra coverage. The sponsor's status and the dependent's geographic location determine eligibility to purchase TYA Prime and/or TYA Standard. TYA coverage includes medical and pharmacy benefits, but excludes dental. Those who purchase TYA Prime have access to care through their assigned military or civilian PCMs. Unless enrolled to a PCM at a military hospital or clinic, TYA Standard beneficiaries are generally limited to military hospital and clinic primary care access on a space-available basis. TYA beneficiaries enrolled in USFHP are not eligible for military hospital and clinic direct care or pharmacy benefits, except in an emergency. TYA is only available for individuals and is not offered as a family plan. For more information about TYA, including qualification requirements and how to purchase it, please visit www.tricare.mil/tya.
- Continued Health Care Benefit Program:** CHCBP is a premium-based health care program administered by Humana Military. If you qualify, CHCBP provides continued health care coverage for 18–36 months after you lose your military health care benefits. For information about CHCBP, visit Humana Military's website at HumanaMilitary.com or call 1-800-444-5445.

You can find other health care coverage options at www.healthcare.gov.

PRESCRIPTION DRUG COVERAGE

Your pharmacy benefit remains the same regardless of TRICARE program option. Prescriptions may be filled through a military pharmacy, TRICARE Pharmacy Home Delivery, a TRICARE retail network pharmacy,* or a non-network pharmacy. Your options for filling your prescription depend on the type of drug your provider prescribes. USFHP enrollees receive pharmacy coverage through their designated providers.

To fill a prescription, you need a valid identification card and a prescription from a U.S.-licensed provider. For additional benefit details, visit www.tricare.mil/pharmacy.

* *Prescriptions may be filled at one of the retail locations in the United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.*

TRICARE DENTAL OPTIONS

College students may enroll in either the TRICARE Dental Program or the TRICARE Retiree Dental Program, depending on their sponsor's status (e.g., active duty, National Guard and Reserve, retired). For more information, visit www.tricare.mil/dental.

LOOKING FOR **More Information?**

GO TO www.tricare.mil/contactus

N

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com

S

TRICARE South Region

Humana Military
1-800-444-5445
HumanaMilitary.com

W

TRICARE West Region

UnitedHealthcare
Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

TRICARE Reserve Select

www.tricare.mil/trs

TRICARE Retired Reserve

www.tricare.mil/tr

TRICARE Young Adult

www.tricare.mil/tya

TRICARE Dental Program

www.tricare.mil/dental

TRICARE Retiree Dental Program

1-888-838-8737 (stateside)
Dial the AT&T USADirect Access Number
followed by +866-721-8737
(Visit www.att.com/esupport/traveler.jsp?tab=3
for overseas access numbers)
www.trdp.org

Defense Enrollment Eligibility Reporting System (DEERS)

www.tricare.mil/deers

Continued Health Care Benefit Program

Humana Military
1-800-444-5445
www.tricare.mil/chcbp

TRICARE Pharmacy Program

www.tricare.mil/pharmacy

Express Scripts, Inc.
1-877-363-1303
www.express-scripts.com/TRICARE

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.usfhp.com

An Important Note About TRICARE Program Information

At the time of publication, 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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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