



TRICARE[®]

Your Military Health Plan

Using TRICARE and Medicare

Updated January 2016



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What Is TRICARE?

Wisconsin Physicians Service—Military and Veterans Health

- Wisconsin Physicians Service—Military and Veterans Health (WPS) administers the TRICARE For Life (TFL) benefit.
- WPS provides customer service and claims processing for beneficiaries who have Medicare Part A and/or Medicare Part B.



TRICARE and Medicare Eligibility

Keep Your DEERS Information Up To Date



Visit a **uniformed services identification (ID) card-issuing facility**

(find a facility at www.dmdc.osd.mil/rsl)

Note: Military sponsors must use this option to add family members in DEERS.



Log on to

<http://milconnect.dmdc.osd.mil>



Call **1-800-538-9552**

Fax **1-831-655-8317**



TRICARE and Medicare Eligibility

Eligible for Medicare Part B under Age 65

- If your Medicare entitlement is based on a disability:
 - Your Medicare entitlement begins after 24 months of Social Security disability insurance. The 24-month waiting period does not apply to beneficiaries with amyotrophic lateral sclerosis (*also called Lou Gehrig's disease*).
- If you have end-stage renal disease:
 - You must sign up for Medicare to remain TRICARE-eligible. Medicare begins the first day of the fourth month of dialysis treatments.
 - Medicare may begin as early as the first month of dialysis if you participate in a home dialysis training program and you do home dialysis treatments.
 - If you have a kidney transplant, your entitlement begins the month the transplant is performed, or earlier.



TRICARE and Medicare Eligibility

Eligible for Medicare Part B at Age 65

- Five months before your 65th birthday, you will receive a notification from the Defense Manpower Data Center (DMDC) informing you of the requirement to sign up for Medicare.
- **DO NOT** decline Medicare Part B. If you decline:
 - You may not be eligible for TRICARE.
 - You can enroll in Medicare Part B later, but you may have to pay a premium surcharge for late enrollment.



Not Eligible for Premium-Free Medicare Part A

- If you are **not eligible** for premium-free Medicare Part A under your own earnings record, you will receive a “Notice of Award” and/or “Notice of Disapproved Claim.”
- If you are married, you must also file for Medicare Part A under the earnings record of your spouse (*including divorced or deceased spouses*) age 62 or older.



Reflecting Medicare Eligibility in DEERS

- DMDC receives weekly updates from the Centers for Medicare & Medicaid Services that identify TRICARE beneficiaries who are entitled to Medicare.
- To confirm that your DEERS record has been updated, contact the DMDC Support Office at **1-800-538-9552**.
- If you are not eligible for premium-free Medicare Part A under your own SSN or your current, divorced, or deceased spouse's SSN, take your “Notices of Award” and/or “Notices of Disapproved Claim” to the nearest ID card-issuing facility to update your DEERS record.
 - You may be issued a new uniformed services ID card when you update DEERS with your Medicare information.



TRICARE and Medicare Eligibility

TRICARE For Life

- TRICARE For Life (TFL) is available to TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence.
- Care is received from any Medicare provider, and beneficiaries may seek military hospital or clinic care on a space-available basis.
- TRICARE is the last payer after Medicare (*and other health insurance [OHI], if applicable*).
 - If you have OHI, you are responsible for filing a claim with WPS after Medicare and OHI have processed and paid their portion of the claim.
- The TFL benefit is administered by WPS.



WPS Contact Information

1-866-773-0404 ♦ www.tricare4u.com

TRICARE For Life Medicare Card



A sample Medicare card for Jane Doe. The card features a red and blue header with the text "MEDICARE HEALTH INSURANCE" and the Social Security Administration logo. Below the header, it lists the phone number "1-800-MEDICARE (1-800-633-4227)". The beneficiary's name is "JANE DOE". The Medicare claim number is "000-00-0000-A" and the sex is "FEMALE". A table indicates entitlement to Medicare Part A (Hospital Insurance) and Part B (Medical Insurance), both with an effective date of 07-01-1986. A "SIGN HERE" line is present, and a note at the bottom states "DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (↓) ADDRESS". A large "SAMPLE" watermark is overlaid on the card.

IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	07-01-1986
MEDICAL (PART B)	07-01-1986

- TRICARE does not issue a health insurance card for TFL.
- When receiving care, show your Medicare card along with your uniformed services ID card.

Shows your entitlement to Medicare Part A and Part B and the effective dates of coverage.

Call **1-800-772-1213** or visit **www.socialsecurity.gov** if you misplace your Medicare card.



TRICARE For Life How TFL Works

- Visit your Medicare-participating provider for care.
- Your provider files a claim with Medicare.
- Medicare pays its portion and sends the claim to WPS.
- WPS pays the remaining amount to your provider for services covered by Medicare and TRICARE.
- You get a *Medicare Summary Notice* (MSN) from Medicare and an explanation of benefits (EOB) from TRICARE.

Note: TRICARE is the primary payer for TRICARE-covered services received in areas where Medicare is not available (e.g., overseas). Expect to pay up front and file a claim with the TOP claims processor for reimbursement.



WPS Contact Information

1-866-773-0404 ♦ www.tricare4u.com

TRICARE For Life Using TFL Overseas

- For overseas locations outside the United States and U.S. territories:
 - TFL works like TRICARE Standard:
 - Visit any host nation provider for care
 - Deductible: **\$150** per individual or **\$300** per family
- Claims are filed with the TOP claims processor:
 - For more information, visit **www.tricare-overseas.com**



TRICARE Program Options

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Military Pharmacy <i>(up to a 90-day supply)</i>	\$0	\$0	Not available
TRICARE Pharmacy Home Delivery <i>(up to a 90-day supply)</i>	\$0	\$16	\$46
TRICARE Retail Network Pharmacy <i>(up to a 30-day supply)</i>	\$8	\$20	\$47



For Information and Assistance

Stateside Regional Contractors

TRICARE For Life

Wisconsin Physicians Service—
Military and Veterans Health
1-866-773-0404
www.TRICARE4u.com

TRICARE North Region

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

TRICARE South Region

Humana Military, a division of
Humana Government Business
1-800-444-5445
HumanaMilitary.com

TRICARE West Region

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

Overseas Regional Contractor

International SOS Government Services, Inc.
www.tricare-overseas.com

TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa:

+44-20-8762-8384 (*overseas*)
1-877-678-1207 (*stateside*)

TOP Regional Call Center—Latin America and Canada:

+1-215-942-8393 (*overseas*)
1-877-451-8659 (*stateside*)

TOP Regional Call Center—Pacific:

Singapore: +65-6339-2676 (*overseas*)
1-877-678-1208 (*stateside*)
Sydney: +61-2-9273-2710 (*overseas*)
1-877-678-1209 (*stateside*)

General Contact Information

TRICARE Website: www.tricare.mil

Contacts: www.tricare.mil/contactus
www.tricare-overseas.com/contactus

