



# TRICARE

*Your Military Health Plan*

## Introduction to TRICARE

**Presented by:**  
**6 Medical Support Squadron**  
**Beneficiary Counseling and Assistance Coordinator**



# What is TRICARE?

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- Health care program for 9.2 million beneficiaries
- Integrated health care delivery system
  - Military treatment facilities (MTFs)
  - Civilian health care facilities
- Affordable program options
- Comprehensive coverage
- Available worldwide



# TRICARE Regions



**TRICARE Overseas**  
1-888-777-8343  
[www.tricare.mil/overseas](http://www.tricare.mil/overseas)

## North Region

Health Net Federal Services, Inc.  
1-877-TRICARE  
[www.healthnetfederalservices.com](http://www.healthnetfederalservices.com)

## South Region

Humana Military Healthcare Services, Inc.  
1-800-444-5445  
[www.humana-military.com](http://www.humana-military.com)

## West Region

TriWest Healthcare Alliance  
1-888-TRIWEST  
[www.triwest.com](http://www.triwest.com)



# TRICARE Eligibility

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- Beneficiary categories
  - Sponsors (active duty, National Guard, Reserve or retired service members)
  - Family members (spouses and unmarried children)
  - Survivors, certain former spouses and others
- Requirements
  - Registration in the Defense Enrollment Eligibility Reporting System (DEERS)
  - Valid Uniformed Services ID Card
  - Medicare Part B if dual-eligible, except for active duty family members



# Newborns

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- Newborns are covered Prime for first 60 days as long as one member in family is Prime.
- Take Certificate of Live Birth to nearest Pass & ID (Customer Service Personnel Office) to have newborn registered in DEERS.
- Since it takes approximately 4-6 weeks to obtain social security number DEERS will assign a Temporary Identification Number (TIN)
  - It is your responsibility upon receipt of SSN to have child's DEERS updated.
- To enroll in TRICARE Prime you must visit the TRICARE Service Center no later than the 60<sup>th</sup> day after birth. On day 61 enrollment will be based on the 20<sup>th</sup> of the month rule.



# TRICARE Eligibility (cont.)

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# Avoid Loss of Eligibility!

## *Update DEERS*

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- Visit an ID card-issuing facility
  - Find one near you at [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi)
- Call 1-800-538-9552
- Mail proof of Medicare-eligibility to:  
Defense Manpower Data  
Center Support Office  
Attn: COA  
400 Gigling Road  
Seaside, CA 93955-6771

**Registration in **DEERS**  
is the key to TRICARE  
eligibility.**



# Military Treatment Facility Access Priorities

1	Active duty service members
2	Active duty family members enrolled in TRICARE Prime
3	Retired service members, their families and all others enrolled in TRICARE Prime*
4	Active duty family members NOT enrolled in TRICARE Prime*
5	Retired service members, their families and all others NOT enrolled in TRICARE Prime*
6	All other eligible beneficiaries*



\* Based on MTF capacity



# TRICARE Prime

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- Enrollment required
  - **Portable:** Easy to transfer when you move
  - **Split enrollment:** Families can enroll together in different regions
- Access standards for care
- Most care received from primary care manager
- Minimal out-of-pocket costs
- No claims to file (in most cases)

Active duty service members and their families may qualify for **TRICARE Prime Remote**.



# TRICARE Prime (cont.)

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# TRICARE Prime Costs: *Active Duty Families*

Enrollment Fees	\$0
Deductible*	\$0
Outpatient Costs*	\$0
Inpatient Costs*	\$0
Emergency Care	\$0
Catastrophic Cap	\$1,000 per family per fiscal year

*The federal fiscal year is Oct. 1- Sept. 30.*

**\* You'll pay higher out-of-pocket costs if you use the TRICARE Prime point of service option (POS).**



# TRICARE Prime Costs:

## *Retirees, Their Families and All Others*

Annual Enrollment Fees	Individual plan: \$230 per fiscal year Family plan: \$460 per fiscal year	
Deductible*	\$0	
Outpatient Costs*	\$12 network copayment per visit	
Inpatient Costs*	\$11/per day (\$25 minimum charge)	
Behavioral Health	<i>Outpatient</i>	\$17 (group visit) \$25 (individual visit)
	<i>Inpatient</i>	\$40 per day
Emergency Care	\$30 per visit	
Catastrophic Cap	\$3,000 per family per fiscal year	

*The federal fiscal year is Oct. 1- Sept. 30.*

**\* You'll pay higher out-of-pocket costs if you use the TRICARE Prime point of service option (POS).**



# TRICARE Prime POS Option (Family Members Only)

- Seek nonemergency care without a referral or authorization
- Higher out-of-pocket costs
  - **Annual Deductible:** \$300/individual or \$600/family per fiscal year
  - **Cost-shares:** 50% after POS deductible is met
- POS fees not reimbursed by TRICARE
- POS fees DO NOT apply toward the annual catastrophic cap

**Avoid POS fees!**  
Follow TRICARE Prime referral guidelines.



# Enrolling in TRICARE Prime

- Submit completed enrollment application to your regional contractor
  - Active duty service member coverage effective when regional contractor receives the form
  - For all others, “20th-of-the-month rule” applies
    - If received by 20th of month, coverage begins 1st of next month
    - If received after 20th of month, coverage begins 1st of following month
- Select a primary care manager based on MTF Guidelines
- Pay first enrollment fee payment (Retirees)



Contact your **regional contractor** for more information.

# TRICARE Standard

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- Enrollment not required
- Care from **non-network** TRICARE-authorized providers
  - Provider may charge up to 15% above TRICARE allowable charge
  - May have to submit your own health care claims
- Referrals not required for specialty care
- Some services may require prior authorization
- MTF care on a space-available basis only



This option is **not available** to **active duty service members.**

# TRICARE Extra

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- Similar to TRICARE Standard-used together
  - Enrollment not required
  - Referrals not required for specialty care
  - Some services may require prior authorization
  - MTF care on a space-available basis only
- Care from TRICARE **network** providers
  - Providers agree to accept negotiated rate as TRICARE allowable charge
  - Lower cost-shares than TRICARE Standard
  - No claims to file (in most cases)



**This option is not available to active duty service members.**



# TRICARE Standard and Extra Costs: *Active Duty Families*

TRICARE Option	TRICARE Standard	TRICARE Extra
<b>Outpatient Deductible</b> Amount due each fiscal year before cost-sharing begins.	Sponsor rank E1-E4: \$50/individual or \$100/family  Sponsor rank E5 & above: \$150/individual or \$300/family	
<b>Outpatient Cost-share</b>	<b>20%*</b>	<b>15%</b>
<b>Inpatient Costs</b>	\$14.80/day (\$25 minimum)	
<b>Inpatient Behavioral Health Care</b>	\$20/day (\$25 minimum)	
<b>Catastrophic Cap</b>	\$1,000 per family per fiscal year	

*The federal fiscal year is Oct. 1- Sept. 30.*

*\* Non-network providers may charge up to 15% above the TRICARE allowable charge.*



**Get *extra* cost-savings with TRICARE Extra!**

# TRICARE Pharmacy Program

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- Available to all eligible beneficiaries—not dependent on your program option
- Robust pharmacy benefit
- Worldwide coverage
- Affordable
- Uniform formulary
- Four options for filling prescriptions



Visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) for more information.

# Pharmacy Options and Costs

Type of Pharmacy	Formulary		Non-Formulary (Tier 3)
	Generic (Tier 1)	Brand Name (Tier 2)	
MTF (up to 90-day supply)	\$0	\$0	N/A
Mail order (up to 90-day supply)	\$3	\$9	\$22*
Network (up to 30-day supply)	\$3	\$9	\$22*
Non-network (up to 30-day supply)	Prime/TPRADFM: POS fees apply All Others: \$9 or 20%, whichever is more. Must meet deductible.		Prime/TPRADFM: POS fees apply All Others: \$22 or 20%, whichever is more. Must meet deductible.

**Note: There is no cost for Active Duty.**

\* Non-formulary drugs are available at the formulary cost if medical necessity is established. Visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) for information.



# TRICARE Dental Options

Active Duty Dental Options	Military dental treatment facilities	Contact your local military dental treatment facility.
	Tri-Service Remote Dental Program	Military Medical Support Office <a href="http://mmso.med.navy.mil">http://mmso.med.navy.mil</a>
TRICARE Dental Program	<ul style="list-style-type: none"> <li>• Active duty family members</li> <li>• National Guard and Reserve members (not activated) and family members</li> </ul>	United Concordia Companies, Inc. 1-800-866-8499 <a href="http://www.TRICAREdentalprogram.com">www.TRICAREdentalprogram.com</a>
TRICARE Retiree Dental Program	<ul style="list-style-type: none"> <li>• Retired service members and family members</li> <li>• Medal of Honor recipients and family members</li> </ul>	Delta Dental Plan of California 1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a>

**Contact the appropriate dental contractor for more information or to enroll.**



# TRICARE Online

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- TRICARE Online is a site for DoD patients that allow you to book appointments 24/7 with the Military Treatment Facility you are assigned to.
- To sign up visit [www.tricareonline.com](http://www.tricareonline.com) and request and account as a beneficiary. The MacDill AFB Pharmacy is now activated for requesting refills.
- PCSing not a problem... Sign in, click on profile, and under Transfer MTF select the region you are now in and the base.
- You still need to stop at your local TRICARE Service Center to change your PCM assignment to your new location!



# In Conclusion...

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- TRICARE offers several unique benefit packages designed for our unique population.
- Civilian health care partners are critical to the program's success.
- We are here to help—many resources available
  - Regional, pharmacy and dental contractors
  - Beneficiary Counseling and Assistance Coordinators and Debt Collection Assistance Officers at MTFs and TRICARE Regional Offices
  - [www.tricare.mil](http://www.tricare.mil)



# In Conclusion...

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- To contact a government representative call (813) 827-9900, Option 3
- Humana-Military Health Services (TRICARE South Contractor)
  - (800) 444-5445
  - [www.humana-military.com](http://www.humana-military.com)
- Questions?

