



Updated January 2018

Welcome to **TRICARE**[®]

An Overview of Your TRICARE Benefit in the U.S.

TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

Welcome to TRICARE

Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

For Information and Assistance



Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

For Information and Assistance

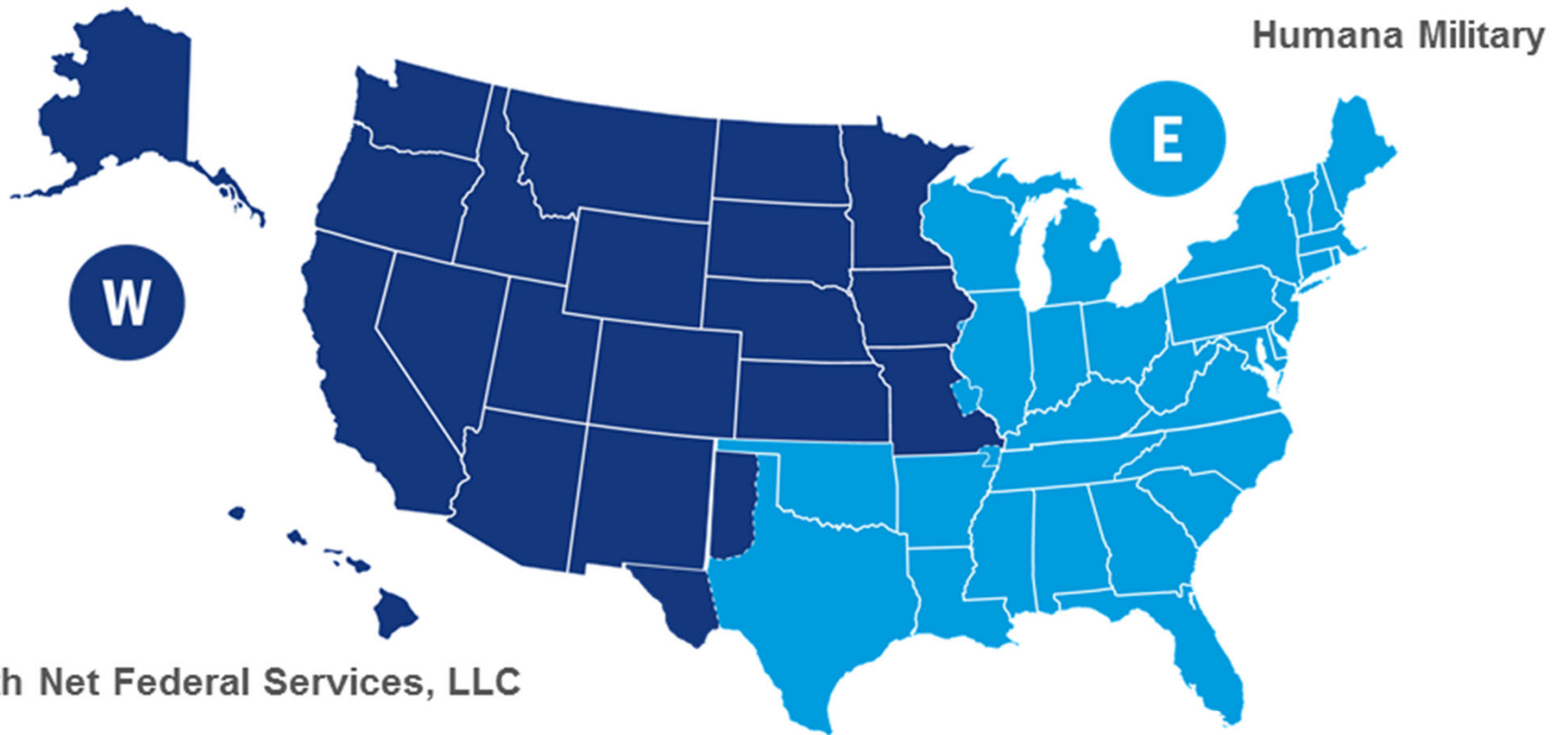
What Is TRICARE?



- Uniformed services health care program
- Worldwide network
 - Military hospitals and clinics
 - Civilian health care providers



TRICARE Stateside Regions



Health Benefit Terms

- **Sponsors:** Active duty service members, retired service members and National Guard and Reserve members.
- **Provider:** A person, business or institution that provides health care.
- **Prior authorization:** A review of a requested health care service, done by your regional contractor, to see if the care will be covered by TRICARE.
- **Referral:** When your primary care manager or network specialty provider sends you to another provider for care. Certain benefits, such as the Comprehensive Autism Care Demonstration, require a referral and continued authorizations.
- **Claim:** A request for payment from TRICARE that goes to your regional contractor after you get a covered health care service.

Health Benefit Terms (continued)

- **Cost-share:** A percentage of the total cost of a covered health care service that you pay.
- **Premium:** The amount you pay for a health care plan you purchased.
- **Deductible:** A fixed amount you pay for covered services each calendar year (CY) before TRICARE pays anything.
- **Copayment:** The fixed amount those with TRICARE Prime (who are not active duty) and TRICARE Select pay for a covered health care service; or the amount paid for a prescription.
- **Catastrophic cap:** The most you or your family will pay for covered health care services each CY.

Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

For Information and Assistance

Those Eligible for TRICARE

- Active duty service members (ADSMs)
- Active duty family members (ADFMs)
- Retired service members (including Retired Reserve members who have reached age 60) and their family members
- National Guard and Reserve members and their family members
- Medal of Honor recipients and their family members
- Survivors and eligible former spouses



Keep DEERS Information Up To Date



Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsi.

Note: You 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**.

Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

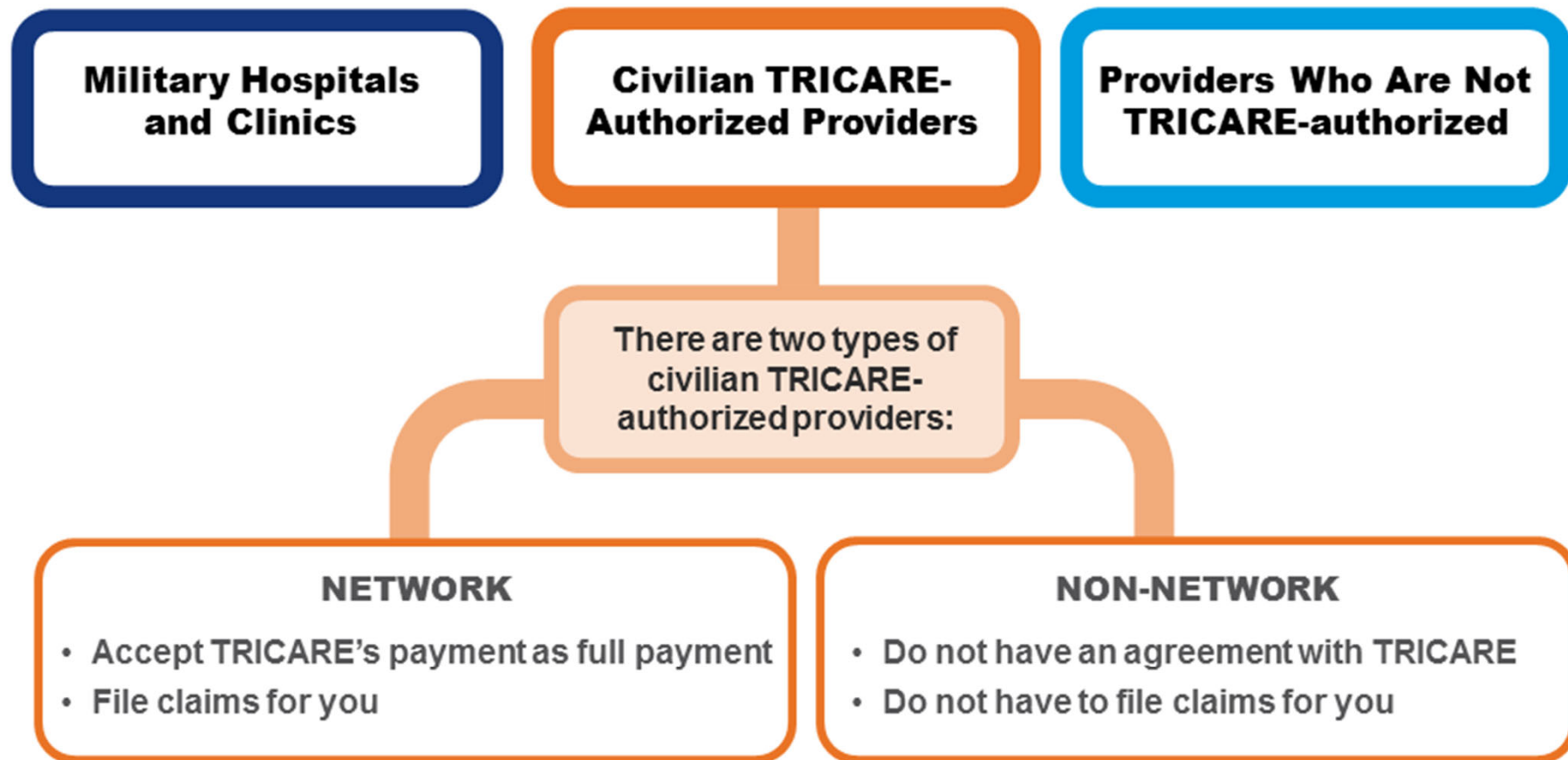
For Information and Assistance

TRICARE Program Options

Those Eligible for TRICARE	TRICARE Program Options
Active duty service members	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote
Active duty family members and family members of National Guard and Reserve (NGR) members, NGR members on active duty orders for more than 30 days	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote• TRICARE Select• TRICARE For Life (TFL)• US Family Health Plan (USFHP)• TRICARE Young Adult (TYA)
NGR members, retired Reservists, and their family members	<ul style="list-style-type: none">• TRICARE Reserve Select• TRICARE Retired Reserve• TYA
Retired service members and their family members, retired Reservist (at age 60) and their family members, Medal of Honor recipients and their family members, survivors and eligible former spouses	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Select• TFL• USFHP• TYA



Provider Types



TRICARE Prime®

- Available in specific areas
- Must enroll
- No claims to file



TRICARE Prime (continued)

- Referrals needed for specialty care
- Referrals are not required for urgent care visits for TRICARE Prime enrollees except for ADSMs
- Military hospitals and clinics first option for specialty care
- Most care from PCM
- Lowest costs
- Portable coverage
- Annual announcement of health plan changes

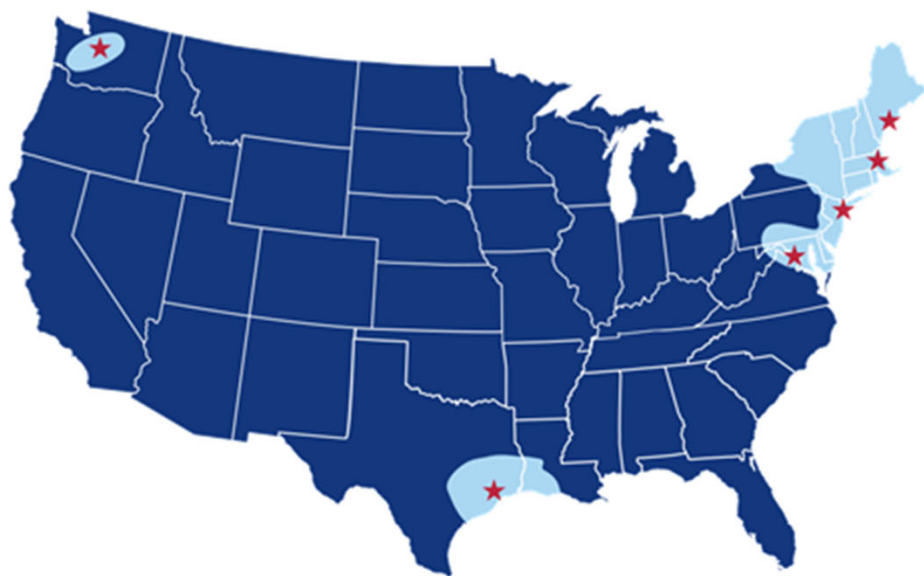
TRICARE Prime Remote

- Available in remote locations
- Must meet eligibility requirements
- Must enroll
- Most care from civilian network provider



US Family Health Plan (USFHP)

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals or clinics or use military pharmacies

TRICARE Select

- TRICARE Select is a self-managed, preferred-provider option for eligible beneficiaries (except ADSMs and TFL beneficiaries) not enrolled in TRICARE Prime.
- With TRICARE Select you have the freedom to choose providers.
- Referrals are not needed for most services.
- Yearly deductible and cost-shares apply. Copayments apply for TRICARE-authorized providers.
- Enrollment in TRICARE Select is required. Enrollment fees may apply.
- Some services require prior authorization.
 - Contractor referrals and preauthorization of specific services/treatments are sometimes required. Visit your regional contractor's website for services to learn more. .

Program Comparisons

TRICARE Prime	TRICARE Select
A health maintenance organization (HMO)-style plan	A preferred-provider plan (PPO)-style plan
Get most care from a PCM	Choose your provider
Referrals for specialty	Referrals not needed for most services
Prior authorization for some services	Prior authorization for some services
Receive care from an established network of doctors and other healthcare providers	Receive care from any provider, but pay higher out-of-pocket costs when you receive care outside the established network of providers
No deductible applies, copayments apply for all beneficiaries except ADSM	Deductible/copayments/cost shares apply

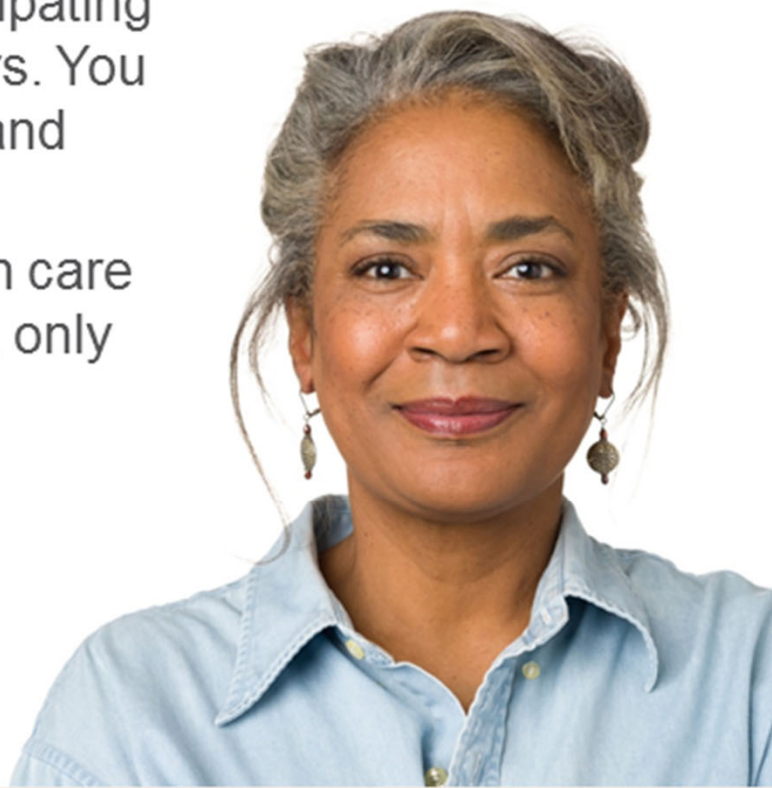
TRICARE Young Adult

- Qualified young adult dependents not yet age 26
- TRICARE Prime and TRICARE Select options
- No dental coverage
- Monthly premiums



TRICARE For Life

- You must have Medicare Part A and Part B.
- If you have Medicare Part A and Part B, you are covered under TFL.
- You may get care from Medicare-participating and Medicare-nonparticipating providers. You may also get care at military hospitals and clinics on a space-available basis.
- What you pay depends on if your health care services are covered by only Medicare, only TFL, both Medicare and TFL or neither Medicare nor TFL.



TRICARE Reserve Select® and TRICARE Retired Reserve®

- Must enroll
- Visit any TRICARE-authorized provider
- No referrals
- Some services need prior authorization
- Monthly premiums, cost-shares and a yearly deductible apply
- Coverage is similar to TRICARE Select

Priority for Access to Military Hospitals and Clinics

- 1** ADSMs
- 2** ADFMs in TRICARE Prime
- 3** Retired service members, their family members and all others in TRICARE Prime and TRICARE Plus (primary care)
- 4** ADFMs not enrolled in TRICARE Prime and TRS members
- 5** Retired service members, their family members, TRR members and all others not in TRICARE Prime and TRICARE Plus (specialty care)

Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

TRICARE Dental Program Options

- Military dental clinics for ADSMs
- TRICARE Active Duty Dental Program (ADDP)
- TRICARE Dental Program (TDP)
- TRICARE Retiree Dental Program (TRDP)
- Enrollment needed for the TDP and TRDP
- For each program, if you cannot find a network provider within 35 miles, contact the applicable contractor for assistance in locating a network provider.



Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

For Information and Assistance

Transitional Coverage



- Transitional Assistance Management Program (TAMP)
- Continued Health Care Benefit Program (CHCBP)

TRICARE Self-Service Options Online

- There are websites available to help you manage your TRICARE benefit, which include:
 - TRICARE Website: www.tricare.mil
 - Beneficiary Web Enrollment: www.dmdc.osd.mil/appj/bwe
 - milConnect Website: <http://milconnect.dmdc.osd.mil>
- Each regional contractor offers other options to help you.

The Affordable Care Act

TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).



Each tax year, you will get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

Today's **AGENDA**

What Is TRICARE?

Am I Eligible?

What Are My Options?

What Resources Exist?

**For Information
and Assistance**



Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program

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



TRICARE Pharmacy Program

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



TRICARE Dental Programs

TRICARE Active Duty Dental Program

United Concordia Companies, Inc.
1-866-984-2337
www.addp-ucci.com

TRICARE Dental Program

United Concordia Companies, Inc.
1-844-653-4061 CONUS
1-844-653-4060 OCONUS
www.uccitdp.com

TRICARE Retiree Dental Program

Delta Dental of California
1-888-838-8737
www.trdp.org

Additional Contacts

TRICARE For Life

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

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

More Resources

TRICARE Website
www.tricare.mil

Publications

www.tricare.mil/publications

Connect with TRICARE



www.tricare.mil/media