

WEBINAR: Thursday, December 13, 2012 10:00 – 11:00 AM EST

TRICARE

Your Military ~~Health~~ Plan

Presenter: Brian Smith



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Today's Agenda

- TRICARE Eligibility
- Coverage Lifecycle
- Health Plans and Benefits
- Medical Coverage
- Other Important Benefit Information
- For Information and Assistance



Photo courtesy of the National Guard

Registration in DEERS is key to TRICARE eligibility

TRICARE Eligibility: DEERS

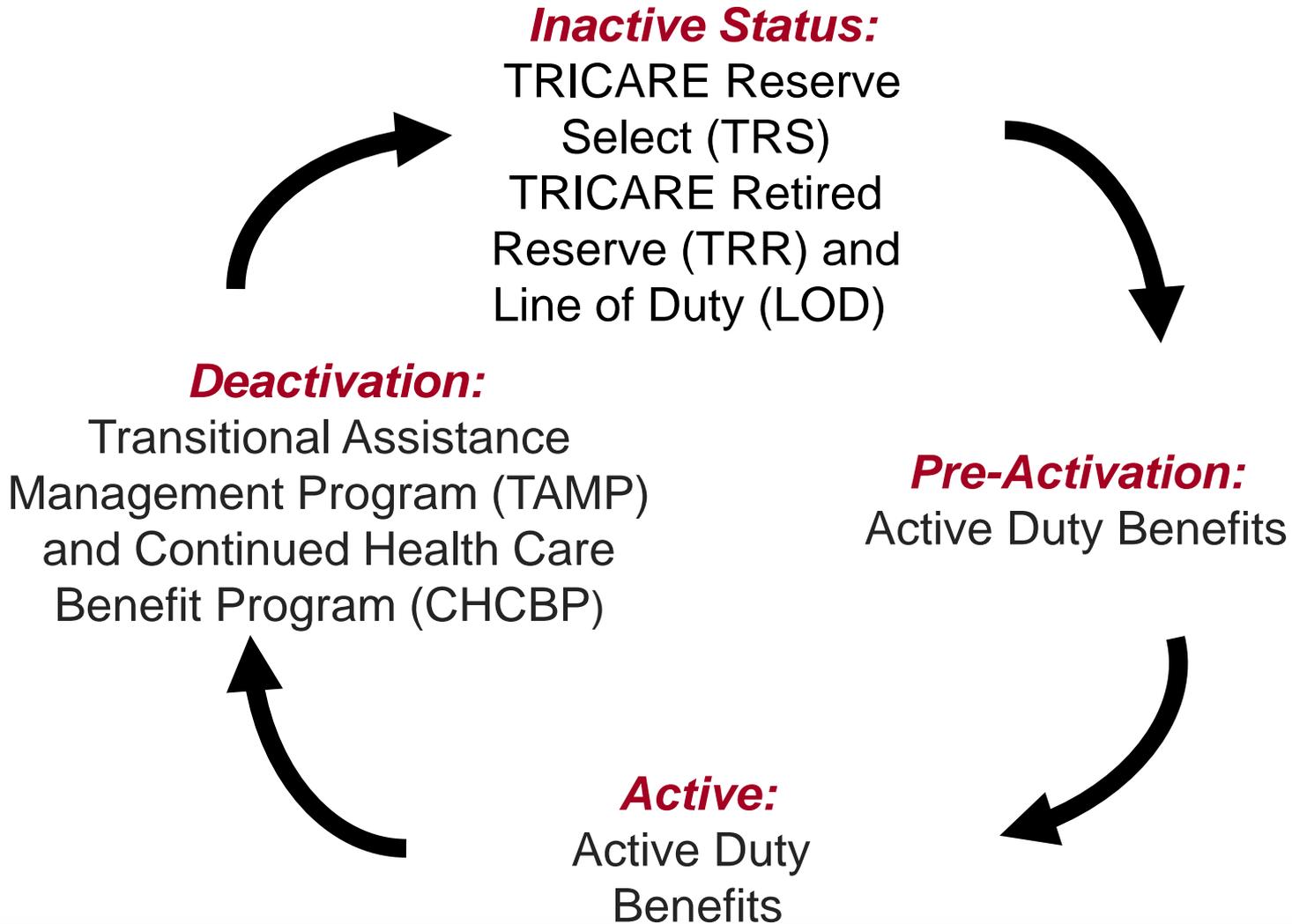
Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS):

- In person at a uniformed services identification (ID) card issuing facility (www.dmdc.osd.mil/rsl)
- By sending changes and required documentation to:
Defense Manpower Data Center Support Office
400 Gigling Road
Seaside, CA 93955-6771

Updating DEERS

- Keep your contact information up-to-date:
 - Online: <http://milconnect.dmdc.mil>
 - Phone: 1-800-538-9552
 - Fax: 1-831-655-8317
 - Visit a uniformed services ID card issuing facility (www.dmdc.osd.mil/rsl).
- For more information, visit www.tricare.mil/deers.
- Remember to register or update in DEERS whenever there is a change in the family (e.g., *marriage, birth, adoption, divorce, death*) or when you move.

Coverage Lifecycle



Medical Coverage

TRICARE Reserve Select® (TRS) and TRICARE Retired Reserve® (TRR)

Qualify and Purchase

- Selected Reserve members of the Ready Reserve may qualify for TRS
- TRS and retired Reserve members may qualify for TRR if they are:
 - Not eligible for or enrolled in Federal Employees Health Benefits (FEHB) program
- Log on to the *Reserve Component Purchased TRICARE Application* at <https://www.dmdc.osd.mil/appj/trs/> and:
 - Follow the instructions to qualify and purchase.
 - If qualified, fill out, print-out and sign the completed *Reserve Component Health Coverage Request* form (DD Form 2896-1).
- For continuous coverage (coming off TAMP or another TRICARE program), you must enroll:
 - 60 days prior or 30 days after TAMP ends for TRS
 - Within 30 days of another TRICARE program for TRR

Line of Duty Care



Photo courtesy of the U.S. Army

- Limited to illnesses, injuries and diseases incurred or aggravated in the line of duty (LOD).
- Includes injuries sustained while traveling to and from your duty station.
- You must have a LOD determination. Care is provided at military hospitals or clinics or coordinated by the Military Medical Support Office (MMSO).

Note: TAMP does not cover LOD care.

Early Eligibility

- Eligible up to 180 days before activation
 - Delayed-effective-date active duty orders
 - more than 30 consecutive days
 - in support of a contingency operation
 - Personnel updates your status in DEERS
- Provides the active duty TRICARE benefit to eligible family members
- If your orders are rescinded prior to your reporting date:
 - Active duty TRICARE coverage ends
 - You may qualify to purchase TRICARE Reserve Select
 - You may wish to reinstate your employer-sponsored health plan



Photo courtesy of the National Guard.

Note: Eligibility ends the effective date the orders are rescinded.

Medical Coverage

Active Duty Benefits

- For National Guard and Reserve members, TRICARE benefits are the same as for any other active duty service member.
 - Must enroll in TRICARE Prime and follow Command guidance.
- For family members, TRICARE benefits are the same as for any other active duty family member (ADFM).
- TRICARE Standard: Available worldwide
 - ADFMs automatically eligible once registered in DEERS
 - No enrollment required
- TRICARE Extra: Available in the United States and no enrollment required
- TRICARE Prime or TRICARE Prime Remote: enrollment required
- TRICARE Young Adult (TYA)
- US Family Health Plan (USFHP): Available in six designated areas across the United States and enrollment required

Other Important Benefit Information

TRICARE Dental Program (TDP)

- Voluntary, premium-based DoD dental program
- Administered by MetLife®
- Premiums based on sponsor's status

Service	Sponsor	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$10.30	\$30.89	N/A
Selected Reserve of the Ready Reserve	\$10.30	\$30.89	\$77.22	\$87.52
Individual Ready Reserve	\$25.74	\$25.74	\$77.22	\$102.96

TDP website: <https://mybenefits.metlife.com/tricare>

Transitional Assistance Management Program (TAMP)



Photo courtesy of Flickr user Herald Post

- Guard/Reserve active duty who served more than 30 consecutive days in support of a contingency operation
- Offers 180 days of transitional health care benefits
- Begins the day after you separate from active duty
- All beneficiaries covered as active duty family members — including the service member
- Reenrollment necessary for TRICARE Prime (*where locally available*)

Note: TAMP does not cover line of duty (LOD) care.

Medical Coverage

Continued Health Care Benefit Program (CHCBP)

- Similar to COBRA continuation health coverage:
 - 18 to 36 months of temporary, premium-based coverage
 - \$1,065/quarter for individual coverage
 - \$2,390/quarter for family coverage

- CHCBP eligibility begins the day after you lose active-duty TRICARE coverage or TAMP coverage ends:
 - You must enroll within 60 days of loss of military benefits and pay quarterly premiums

- Administered by Humana Military Healthcare Services, Inc. for all regions:
 - 1-800-444-5445 or [Humana-Military.com](https://www.humana-military.com)

Other Important Information

TRICARE and Other Health Insurance

- TRICARE serves as the secondary payer.
- If you have other health insurance (OHI):
 - Fill out a *TRICARE Other Health Insurance Questionnaire* (www.tricare.mil/forms).
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.
 - Show him or her your insurance card.

Other Important Information

Protecting Your Health Care Rights

- Department of Defense (DoD), Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Health care rights and protections include:
 - Continuing existing employer-based health plan
 - Reinstatement to employer's health plan
- DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
 - 1-800-336-4590 or www.esgr.org/userra

For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)

www.hnfs.com

TRICARE South Region

Humana Military Healthcare Services, Inc.
1-800-444-5445

Humana-Military.com

TRICARE West Region

TriWest Healthcare Alliance
1-888-TRIWEST (1-888-874-9378)

TriWest.com

General Contact Information

TRICARE website: www.tricare.mil

Contacts: www.tricare.mil/contacts

Military Medical Support Office:

www.tricare.mil/tma/mmso

Overseas Regional Contractor

International SOS Assistance, Inc.

Eurasia-Africa:

+44-20-8762-8384 (*overseas*)

1-877-678-1207 (*stateside*)

Latin America and Canada:

+1-215-942-8393 (*overseas*)

1-877-451-8659 (*stateside*)

Pacific:

Singapore: +65-6339-2676 (*overseas*)

1-877-678-1208 (*stateside*)

Sydney: +61-2-9273-2710 (*overseas*)

1-877-678-1209 (*stateside*)

www.tricare-overseas.com

Connect with TRICARE Online!



www.tricare.mil/mediacenter



**Thank you for joining
us today.**

For more information, log on to
www.MilitaryOneSource.mil or
call 1-800-342-9647.