



Updated March 2019

TRICARE® Benefits/Programs for the National Guard and Reserve during Early Eligibility and Activation

Your Options for Care during Early Eligibility and Activation

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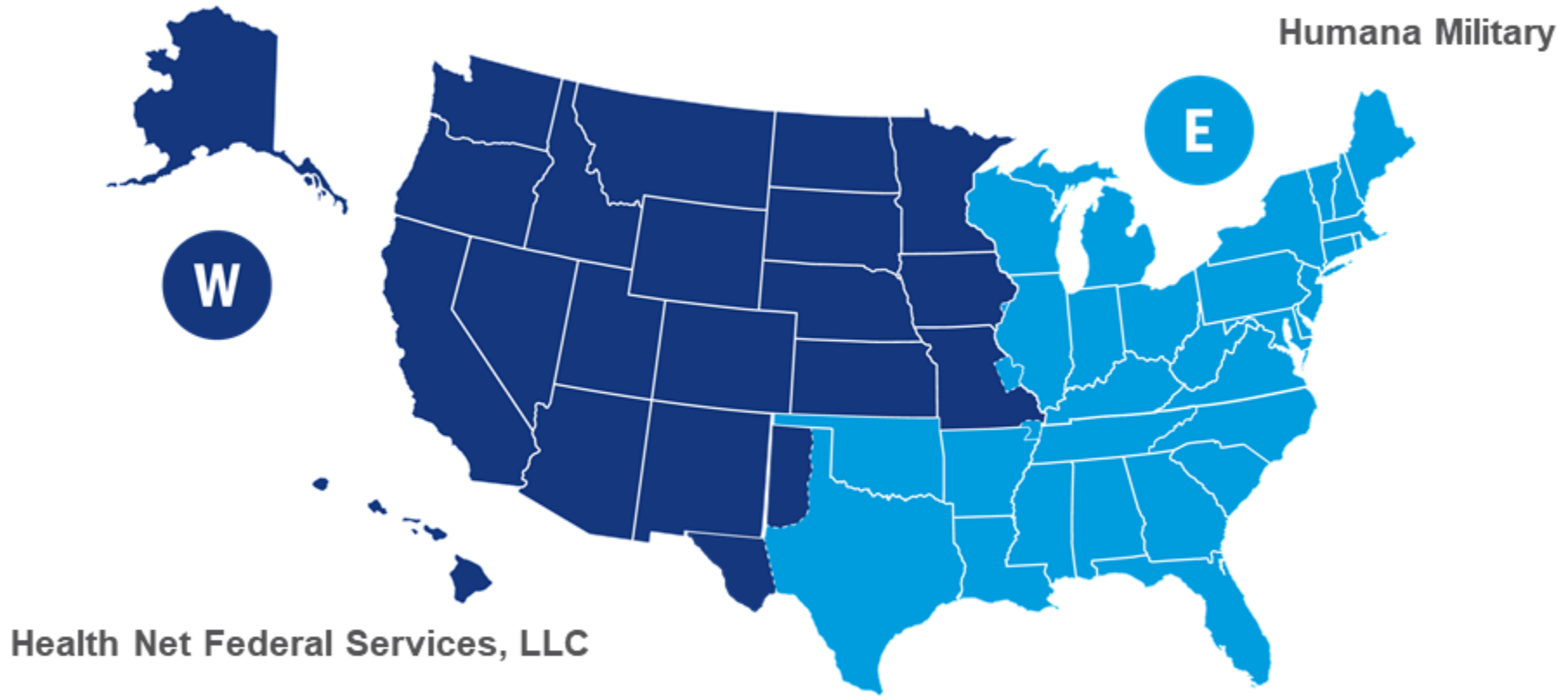
What Is TRICARE?



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



TRICARE Stateside Regions



Keep DEERS Information Up To Date



Being able to use **TRICARE** depends on keeping **DEERS** up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



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

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



Log on to <https://milconnect.dmdc.osd.mil>.



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



Fax **1-800-336-4416**.

Today's **AGENDA**

What Is TRICARE?

TRICARE Eligibility

Medical Coverage

Other Important Information

For Information and Assistance

Family Members: Program Options

- TRICARE Prime:
 - Available in Prime Service Areas (PSAs) in the United States and areas near military hospitals or clinics overseas
 - If eligible, ADFMs automatically enrolled in Prime
- TRICARE Select:
 - Available worldwide
 - If TRICARE Prime is not available, ADFMs are automatically enrolled in TRICARE Select.
- TRICARE Prime Remote for Active Duty Family Members:
 - Available in remote locations
- TRICARE Young Adult (TYA):
 - Available worldwide
- US Family Health Plan (USFHP):
 - Available in six designated areas across the United States
 - TRICARE Prime option

TRICARE Prime: Getting Care



- Affordable and comprehensive health care coverage.
- TRICARE network provider or primary care manager (PCM) delivers most routine care.
- PCM coordinates specialty care (referrals required).
- For emergencies, call 911 or go to the nearest emergency room.

④ TRICARE Prime: Costs for ADSMs and ADFMs

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using retail pharmacies
- Point-of-service (POS) option available for out-of-pocket costs
- Catastrophic cap is per family for covered medical services

TRICARE Select

- Freedom to choose providers
- Referrals not required for most services
- Yearly deductible and cost-shares apply
- Enrollment required
- Some services require prior authorization
- May have to file your own claims



TRICARE Select: Getting Care

- For TRICARE Select, find a network or TRICARE-authorized provider:
 - Go to **www.tricare.mil/findaprovider**
 - Call your regional contractor.
 - Ask your provider's office if they accept TRICARE.
 - If not, invite the provider to become TRICARE-authorized.
 - Give the provider your regional contractor's phone number or send him or her to **www.tricare.mil/providers**.



① TRICARE Select: Costs for ADFMs

- No enrollment fees for ADFMs
- Deductibles based on the sponsor's pay grade and status
 - The TRICARE Select yearly deductible is waived for National Guard and Reserve family members of sponsors called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation.
- Cost-shares or Copayments
- Catastrophic cap is per family for covered medical services
- For the most up-to-date cost information, go to **www.tricare.mil/costs**.



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 (TDP)

- A voluntary, premium-based DoD dental program; the benefit is administered by United Concordia.
- Premiums depend on the sponsor's status.

Service	Sponsor	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$11.39	\$29.62	N/A
Selected Reserve and Individual Ready Reserve (IRR) (Mobilization Only)	\$11.39	\$28.48	\$74.05	\$85.44
IRR (Non-Mobilization)	\$28.48	\$28.48	\$74.05	\$102.53

For more information, visit the TDP website: www.tricare.mil/tdp



Vision Options

Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- Eligible beneficiaries include those enrolled in or using:
 - TRICARE Prime, including USFHP
 - TRICARE Select
 - TRS
 - TRR
 - TFL

Visit www.benefeds.com for eligibility, plan, and enrollment information.

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.



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 (TOP)

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

TOP Regional Call Centers

Eurasia-Africa

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

Medical Assistance: +44-20-8762-8133

Latin America and Canada

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

Medical Assistance: +1-215-942-8320

Pacific

Singapore: +65-6339-2676 (overseas)
1-877-678-1208 (stateside)

Sydney: +61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)

Medical Assistance:

Singapore: +65-6338-9277
Sydney: +61-2-9273-2760

Additional Contacts

Exceptional Family Member Program

www.militaryonesource.mil/efmp

Extended Care Health Option

www.tricare.mil/echo

Autism Care Demonstration

www.tricare.mil/autism

More Resources

TRICARE Website

www.tricare.mil

Publications

www.tricare.mil/publications

Connect with TRICARE



www.tricare.mil/media