



# TRICARE<sup>®</sup>

*Your Military Health Plan*

## Retiree TRICARE Options

Douglas Bonner



## How Can I Get TRICARE?

# The Three Es: Entitlement, Eligibility, and Enrollment

- TRICARE is not a health insurance plan but an **entitlement** or guarantee of access to benefits granted to you and your family for service to the nation.
- Although you may be entitled to TRICARE, you must take certain steps to remain **eligible** to receive benefits:
  - Hold a valid uniformed services identification (ID) card
  - Register in the Defense Enrollment Eligibility Reporting System (DEERS)\*
- For some programs, you may also need to **enroll** by submitting a form and, if applicable, paying any associated enrollment fee.



\* Additional requirements for some Medicare-eligible beneficiaries

## How Can I Get TRICARE?

### Registering in DEERS

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Service members (*sponsors*) must register their family members in DEERS for the family members to be eligible for TRICARE coverage. There are two options for adding a family member:

- In person at an ID card-issuing facility:  
[www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
- By sending changes and required documentation to:  
Defense Manpower Data Center Support Office  
400 Gigling Road  
Seaside, CA 93955-6771

Individuals entitled to TRICARE must also have a valid uniformed services ID card to receive benefits.



## How Can I Get TRICARE? Updating DEERS

Both the sponsor and registered family members can update information in DEERS, which is critical for ensuring continuous TRICARE coverage. Options for updating DEERS:

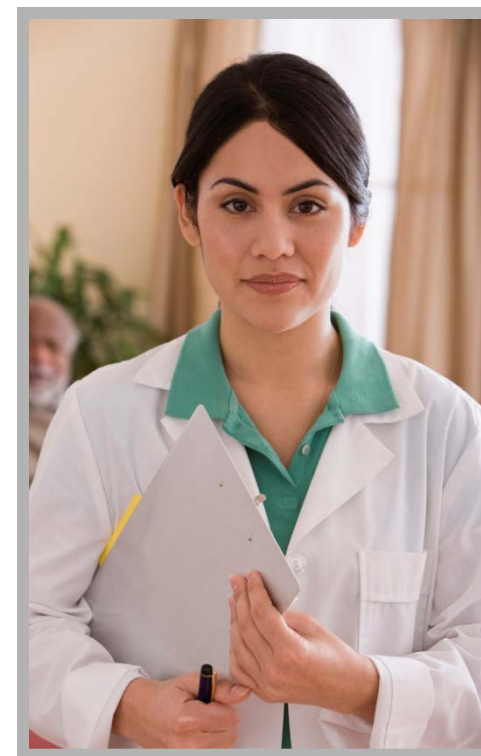
- Contact DEERS
  - Online: [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS)
  - By Phone: 1-800-538-9552
  - By Fax: 1-831-655-8317
  - Through the Beneficiary Web Enrollment (BWE) site:  
<https://www.dmdc.osd.mil/appj/bwe/>
- Visit an ID card-issuing facility: [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)



## TRICARE Program Options

Depending on your location and beneficiary category, there are multiple program options available to you:

- TRICARE Prime options
  - TRICARE Prime
  - TRICARE Prime Remote (TPR)
  - TRICARE Prime Remote for Active Duty Family Members (TPRADFM)
  - US Family Health Plan (USFHP)
- TRICARE Standard and TRICARE Extra
- TRICARE For Life (TFL)
- TRICARE Reserve Select (TRS)



## Program Options

# TRICARE Prime

Topic	Description				
Eligibility	ADSMs, ADFMs, retirees and their families, survivors, certain former spouses, and others in Prime Service Areas (PSAs)				
Enrollment	<ul style="list-style-type: none"><li>• Enroll via the BWE site or by filling out the <i>TRICARE Prime Enrollment Application and PCM Change Form</i> (DD Form 2876)</li><li>• Submit initial enrollment fee with application (<i>if required</i>)</li><li>• Choose a primary care manager (PCM)</li></ul>				
Costs	<table border="1"><thead><tr><th>ADSMs and ADFMs</th><th>All Others</th></tr></thead><tbody><tr><td><ul style="list-style-type: none"><li>• No enrollment fees/deductibles</li><li>• ADFMs have cost shares for some prescriptions</li></ul></td><td><ul style="list-style-type: none"><li>• Annual enrollment fee required</li><li>• Copayments for health care services and some prescriptions</li></ul></td></tr></tbody></table>	ADSMs and ADFMs	All Others	<ul style="list-style-type: none"><li>• No enrollment fees/deductibles</li><li>• ADFMs have cost shares for some prescriptions</li></ul>	<ul style="list-style-type: none"><li>• Annual enrollment fee required</li><li>• Copayments for health care services and some prescriptions</li></ul>
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Getting Care	Your PCM delivers most routine care, coordinates all other care and referrals, and files claims on your behalf.				



# TRICARE Prime

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- Managed care option
- Enrollment required
- Fewer out-of-pocket costs
- Select (or are assigned) a primary care manager (PCM)
- Care received at MTFs and in the civilian preferred provider network
- Guaranteed access standards
- No claims to file



## Enrolling in TRICARE Prime

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- Active duty and family members—no enrollment fee
- Retirees—\$230 for individual/\$460 for families
- Enroll by 20<sup>th</sup> of month—effective 1<sup>st</sup> of the next month
- If you enroll after the 20<sup>th</sup> of the month, your enrollment will begin on the 1<sup>st</sup> day of the 2<sup>nd</sup> month after that
- Enrollment is continuous



## PCM Visits—Cost-shares

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- Care at an MTF—No cost-shares for active duty service members, retirees, and families
- Care from a network provider
  - Active duty service members and their families, no cost-shares
  - Retirees and family members, \$12 cost-shares



# POS Cost-shares and Deductibles

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- Annual outpatient deductibles are \$300 for an individual and \$600 for family
- 50% cost-shares for outpatient and inpatient claims
- Excess charges up to 15% over the allowed amount
- The annual catastrophic cap does not apply to your out-of-pocket expenses under the POS option



## Program Options

# TRICARE Standard and TRICARE Extra

Topic	Description
Eligibility	ADFMs, retirees and their families, survivors, certain former spouses, and others
Enrollment	No enrollment necessary; eligible beneficiaries should be covered when they update their information in DEERS.
Costs	There are no enrollment fees, but annual deductibles and cost-shares apply.
Getting Care	<ul style="list-style-type: none"><li>• Beneficiaries can see any TRICARE-authorized provider for care.<ul style="list-style-type: none"><li>– Network Provider = TRICARE Extra (<i>lower costs</i>)</li><li>– Non-network Provider = TRICARE Standard (<i>higher costs</i>)</li></ul></li><li>• No referrals are necessary, but prior authorizations are required for certain services.</li><li>• TRICARE Standard and TRICARE Extra beneficiaries may receive services at a military hospital or clinic on a space-available basis.</li></ul>



## TRICARE Standard

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- Fee-for-service option
- No enrollment required
- Seek care from any TRICARE-authorized provider
- Responsible for annual deductibles and cost-shares—highest out-of-pocket expense
- May have to pay provider then file claim for reimbursement
- May seek care in an MTF on a space-available basis
- Active duty service members are not eligible for TRICARE Standard



## TRICARE Extra

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- Preferred provider option
- No enrollment required
- Seek care from any TRICARE network provider
- Responsible for annual deductibles and discounted cost-shares
- Providers will file claims for you
- May seek care in an MTF on a space-available basis
- Active duty service members are not eligible for TRICARE Extra



# TRICARE Extra vs. Standard

## Extra

- Any TRICARE network provider
- Active duty family member: 15% of negotiated rate
- Retirees: 20% of negotiated rate
- Providers will file claims for you
- Not responsible for additional charges for covered benefits

## Standard

- Any TRICARE-authorized provider
- Active duty family member: 20% of allowable charge
- Retirees: 25% of allowable charge
- May have to file claims
- Nonparticipating providers may charge up to 15% above allowable charge for services



## Program Options

# TRICARE For Life (TFL)

Topic	Description
Eligibility	Beneficiaries who are entitled to premium-free Medicare Part A coverage and have Medicare Part B coverage.
Enrollment	No enrollment necessary; DEERS is updated monthly with Medicare enrollment data received directly from the Centers for Medicare and Medicaid Services.
Costs	No enrollment fees. Beneficiaries avoid deductibles and copayments when health care services are covered under both Medicare and TRICARE.
Getting Care	<ul style="list-style-type: none"><li>• TFL beneficiaries may see any Medicare participating, non-participating or opt-out provider in the United States.</li><li>• TFL beneficiaries may see any host nation provider while living or traveling overseas.</li><li>• Care is available at military hospitals and clinics on a space-available basis.</li><li>• For customer service questions, contact Wisconsin Physicians Service (WPS) at 1-888-773-0404.</li></ul>

## Medicare Part B (Age 65)

- DEERS letter: Benefits are changing
  - 90 days before 65th birthday
- Social Security Administration (SSA)
  - Provides an annual statement
  - **DON'T** decline Medicare Part B
- If you decline:
  - You **WON'T** be eligible for TRICARE
  - Can enroll in Medicare Part B later, but a premium surcharge will apply (higher premiums)

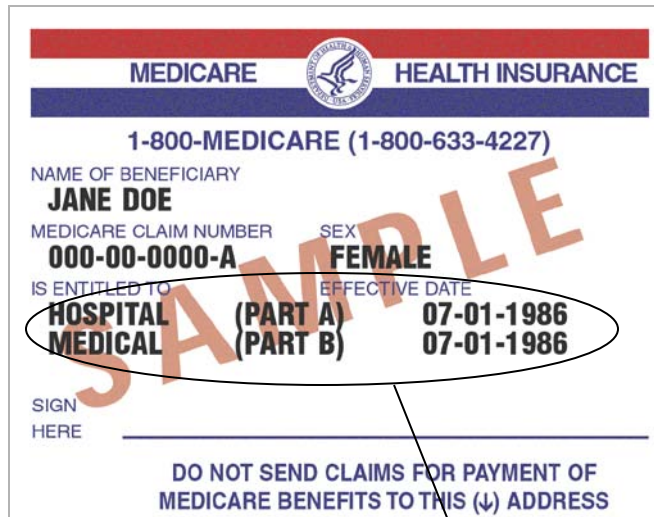
Contact SSA or Medicare for more information:

1-800-772-1213  [www.ssa.gov](http://www.ssa.gov)

1-800-MEDICARE  [www.medicare.gov](http://www.medicare.gov)



# Medicare Card



A sample Medicare card for Jane Doe. The card features a red and blue header with the Medicare logo. Below the header, it lists the phone number 1-800-MEDICARE (1-800-633-4227). The beneficiary's name is JANE DOE, and her Medicare claim number is 000-00-0000-A. Her sex is FEMALE. The card is entitled to HOSPITAL (PART A) and MEDICAL (PART B) benefits, both with an effective date of 07-01-1986. There is a line for a signature and a note at the bottom: "DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (↓) ADDRESS". A large "SAMPLE" watermark is overlaid on the card, and a dashed box highlights the entitlement and effective date information.

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

- No TRICARE For Life card
- Just show this Medicare card along with your uniformed services ID card

*Shows your eligibility for Parts A & B and the effective dates of coverage.*

Call **1-800-MEDICARE** or visit [www.medicare.gov](http://www.medicare.gov) if you need a new card.



## **TRICARE For Life—How it Works**

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- You visit your Medicare provider
- Your provider files a claim with Medicare
- Medicare pays its portion and sends the remaining amount to TRICARE
- TRICARE pays remaining amount to your provider
- You get an explanation of benefits from Medicare and TRICARE

**Contact Wisconsin Physicians Service-TFL  
1-866-773-0404  [www.tricare4u.com](http://www.tricare4u.com)**



# TRICARE For Life—What You Pay

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
Covered by TRICARE and Medicare	Medicare's authorized amount	Remaining amount	Nothing
Covered by Medicare but not TRICARE	Medicare's authorized amount	Nothing	Medicare deductible and cost-share
Covered by TRICARE but not Medicare	Nothing	TRICARE's authorized amount	TRICARE deductible and cost-share
Not covered by TRICARE or Medicare	Nothing	Nothing	Total amount charged



# Coordinating TRICARE For Life with Other Health Insurance (OHI)

*Order of payment depends on whether or not you have employer-sponsored health insurance.*

## Other Health Insurance

(not based on current employment)

- 1<sup>st</sup> Payer: Medicare
- 2<sup>nd</sup> Payer: OHI or Medicare supplement
- 3<sup>rd</sup> Payer: TRICARE

## With Employer-Sponsored Health Insurance

(based on current employment)

- 1<sup>st</sup> Payer: Employer-sponsored plan
- 2<sup>nd</sup> Payer: Medicare
- 3<sup>rd</sup> Payer: TRICARE

**TRICARE For Life will *always* pay last.**



## Other Benefit Information

# TRICARE Pharmacy Program (as of 1 Oct 2011)

- To have a prescription filled, you will need a prescription and valid uniformed services ID card.
- Make sure your DEERS information is updated.

Pharmacy Option	Generic	Formulary	Non-formulary
MTF Pharmacy <i>(up to a 90-day supply)</i>	\$0	\$0	N/A
Mail Order Pharmacy <i>(up to a 90-day supply)</i>	\$0	\$9	\$25
Retail Network Pharmacy <i>(up to a 30-day supply)</i>	\$5	\$12	\$25
Non-network Retail Pharmacy <i>(up to a 30-day supply)</i>	TRICARE Prime Options: POS fees apply  Other Programs: \$12 or 20% of total cost ( <i>whichever is greater</i> ) after the annual deductible is met		TRICARE Prime Options: POS fees apply  Other Programs: \$25 or 20% of total cost ( <i>whichever is greater</i> ) after the annual deductible is met

## Other Benefit Information

# Annual Catastrophic Cap

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- Limits the amount of out-of-pocket expenses a family will have to pay for TRICARE-covered medical services
- Applies to all covered services, including annual deductibles, pharmacy copays, TRICARE Prime enrollment fees, and other cost-shares based on TRICARE-allowable charges
- \$1,000 total for active duty families and \$3,000 per family for all other beneficiaries
- After you meet the catastrophic cap, TRICARE will pay your portion of the TRICARE-allowable amount for all covered services for the rest of the fiscal year
- Point of service charges and additional non-network provider charges do **not** count toward the cap.



## Other Benefit Information

# TRICARE and Other Health Insurance (OHI)

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- TRICARE is the last payer after other health insurance (OHI) in almost all situations.
- After your OHI pays—or if your OHI is exhausted—TRICARE will pay what is left for TRICARE-covered services up to the amount TRICARE would have paid had there been no OHI.
- If you have OHI:
  - Fill out an OHI form and submit it to your regional contractor.
  - Follow the referral and authorization rules for your OHI.
  - Make sure to tell your doctor or other provider and show him or her your insurance card.
- Unlike OHI, supplemental insurance pays after TRICARE.



## TRICARE Service Centers

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- Customer Service Representatives
- Beneficiary Counseling and Assistance Coordinators
- “Online TRICARE Service Center” is available through the Health Net Web site
- 1-877-TRICARE or 1-877-874-2273



For Information and Assistance  
**TRICARE North Region**

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## Health Net Federal Services, LLC

- General information: 1-877-TRICARE (1-877-874-2273)
- TRICARE Reserve Select: 1-800-555-2605
- Behavioral Health Care Provider Locator and Appointment Assistance Line: 1-877-747-9579\*
- Online: [www.healthnetfederalservices.net](http://www.healthnetfederalservices.net)



\* Available **only** to ADSMs and ADFMs in TRICARE Prime options; ADSMs **must** have referral or authorization prior to calling.

For Information and Assistance

## Other Contact Information

- TRICARE Web site:  
[www.tricare.mil](http://www.tricare.mil)
- Locate an MTF:  
[www.tricare.mil/mtf](http://www.tricare.mil/mtf)
- Locate a TRICARE Service Center (TSC):  
[www.tricare.mil/contactus](http://www.tricare.mil/contactus)
- Overseas information:  
[www.tricare.mil/overseas](http://www.tricare.mil/overseas)
- USFHP: [www.usfhp.com](http://www.usfhp.com)

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**Questions?**