



Updated March 2019

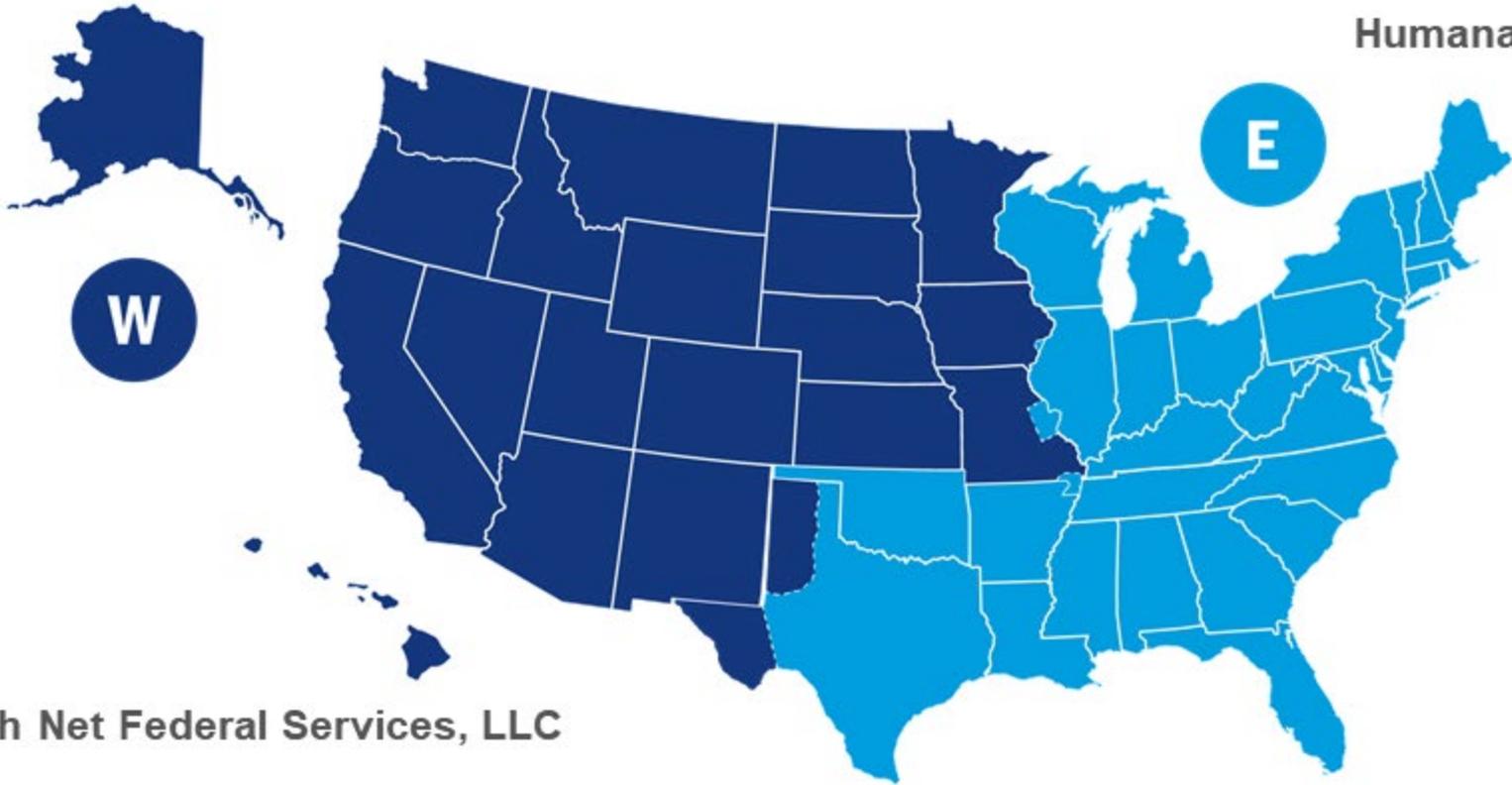
TRICARE[®] Benefits/Programs for the National Guard and Reserve during Early Eligibility and Activation

Your Options for Care during Early Eligibility and Activation

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TRICARE Stateside Regions



Humana Military

Health Net Federal Services, LLC

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/rsi.

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



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



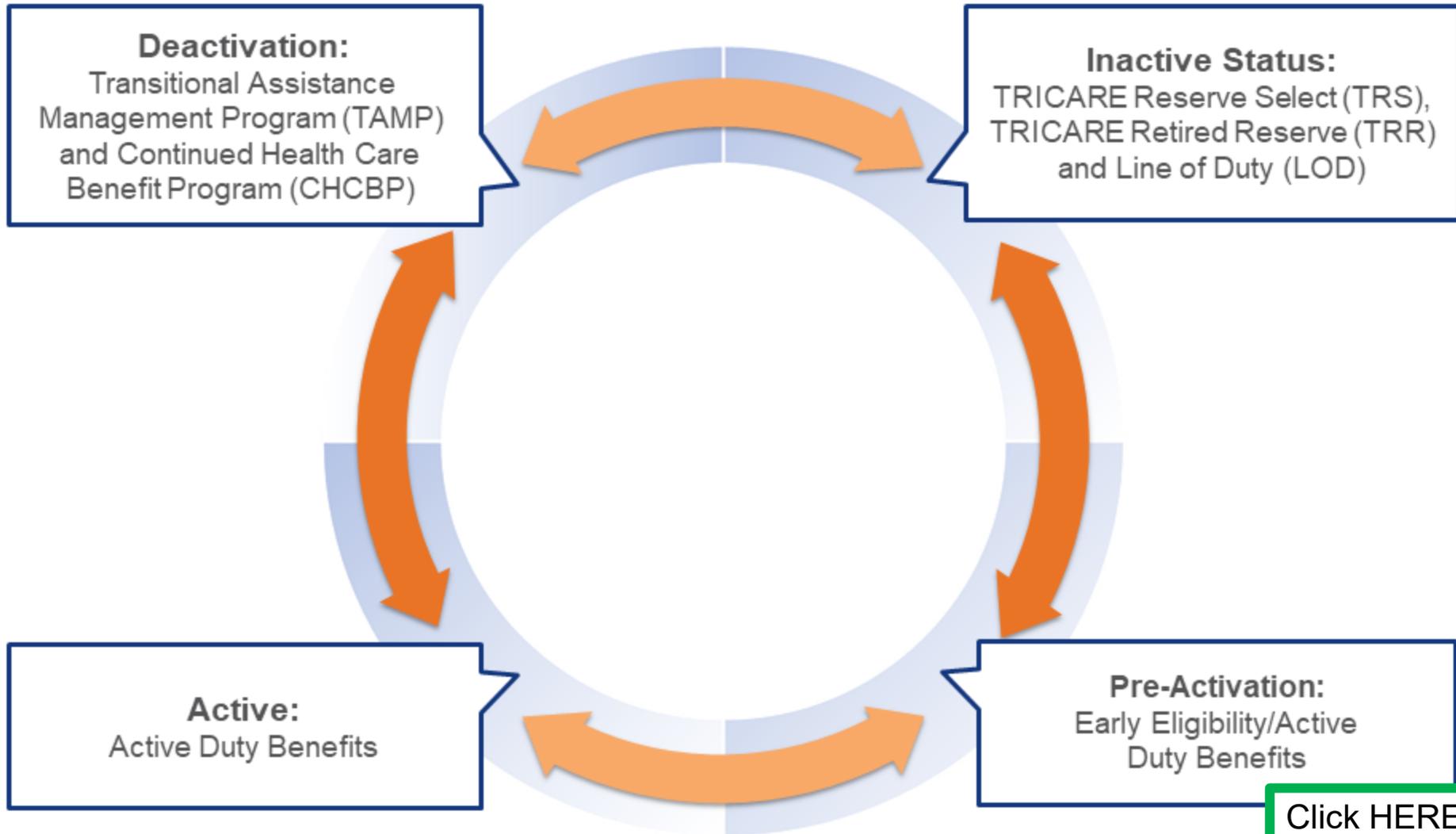
Call **1-800-538-9552**.



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

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Coverage Lifecycle



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Early Eligibility

- Eligible up to 180 days before activation:
 - Delayed-effective-date active duty orders for more than 30 days
 - For a federal preplanned mission
 - In support of a contingency operation
 - Service personnel office updates status in DEERS
- Provides the active duty TRICARE benefit to you and your eligible family members
- If the orders are rescinded prior to the report date:
 - Active duty TRICARE coverage ends
 - May qualify to purchase TRS
 - May wish to reinstate employer-sponsored health plan

Note: Eligibility ends on the “effective date” that orders are rescinded.

Service Members: Early Eligibility/Active Duty Benefits

- For National Guard and Reserve members, TRICARE benefits are the same as for any other ADSM.
- Routine and urgent care:
 - Visit a military hospital or clinic.
 - www.tricare.mil/mtf
 - Find a civilian TRICARE-authorized provider via your regional contractor when a military hospital or clinic is not available.
 - www.tricare.mil/findaprovider

Note: National Guard and Reserve members in early eligibility status who seek urgent, specialty, or inpatient care outside of a military hospital or clinic must coordinate all requests with their regional contractor for prior authorization.

Service Members: Early Eligibility/Active Duty Benefits

- Specialty care (prior authorization is required):
 - Contact your primary care manager (PCM) or regional contractor to coordinate specialty care prior authorizations.
- Emergency care: Call 911 or go to the nearest emergency room.
- Enrollment in TRICARE Prime may be required at your final duty station. Upon arrival, follow the command's guidance.

Note: Service members living near a military hospital or clinic may enroll in TRICARE Prime at the military hospital or clinic. Enrollment in TRICARE Prime Remote or with a civilian PCM is **not** authorized during the early eligibility period.

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

Family Members: Program Options (continued)

- TRICARE Prime Remote for Active Duty Family Members (TPRADFM):
 - Available in remote locations (if living and working more than 50 miles from the closest military hospital or clinic)
 - Available to families of activated National Guard and Reserve members:
 - National Guard or Reserve member and family must reside together in a TRICARE Prime Remote ZIP code at the start of early eligibility or at activation, whichever is earlier
 - TRICARE Plan Finder tool:
www.tricare.mil/planfinder
 - Eligible for TPRADFM only while remaining at that residence



Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services. The groups pay different costs and fees.
 - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A. When enrolled in a premium-based plan, Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
 - **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you are in Group B.

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



Visit www.Tricare.mil/select for more information and costs

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

TRICARE Prime and TRICARE Select Enrollment

Three ways to enroll:

- Enroll via the Beneficiary Web Enrollment (BWE) website at: www.dmdc.osd.mil/appj/bwe
- Call your regional contractor
- Fill out the TRICARE Prime or TRICARE Select enrollment form: www.tricare.mil/forms

Note: BWE is not available in overseas locations. You may submit an enrollment request at a TRICARE Service Center.

The image shows a screenshot of the TRICARE Beneficiary Web Enrollment website. The website header includes the TRICARE logo and the text "Beneficiary Web Enrollment". Below the header, there is a navigation menu with links for "Home", "Log On", and "Forgot Your Password". The main content area is titled "Welcome to TRICARE's Beneficiary Web Enrollment" and contains a "LOG ON INSTRUCTIONS" section with three numbered steps. Below this is a "PRIVACY ACT STATEMENT" section. The form is titled "TRICARE PRIME ENROLLMENT, DISENROLLMENT, AND PRIMARY CARE MANAGER (PCM) CHANGE FORM" and includes a "PRIVACY ACT STATEMENT" section with detailed information about the collection and use of personal information. The form also includes a "PLEASE DO NOT RETURN YOUR FORM TO THE ABOVE ORGANIZATION" warning and an "APPLICATION OPTIONS" section.

TRICARE Young Adult (TYA)

- Available to qualified unmarried, adult-age dependents of TRICARE-eligible sponsors who are:
 - At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support), but have not yet reached age 26
 - Not eligible to enroll in an employer-sponsored health plan
 - Not otherwise eligible for TRICARE program coverage
 - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TRICARE Young Adult (TYA) eligibility, cost, and enrollment information, and to download the *TRICARE Young Adult Application* (DD Form 2947), visit www.tricare.mil/tya



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
- Go to www.usfhp.com to find out if you are in a designated USFHP area or to enroll in USFHP

Priority for Access to Military Hospitals and Clinics

- 1** ADSMs, including National Guard and Reserve members on active duty status
- 2** ADFMs enrolled in a TRICARE Prime option
- 3** Retired service members, their dependents, and all others enrolled in a TRICARE Prime option
- 4** ADFMs not enrolled in a TRICARE Prime option, and TRICARE Reserve Select members
- 5** Retired service members and their dependents not enrolled in a TRICARE Prime option, TRICARE Retired Reserve members, and all other eligible beneficiaries not enrolled in a TRICARE Prime option



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

Service Members: Active Duty Dental Benefits

- Automatic coverage:
 - Upon early eligibility or activation
 - If previously enrolled in the TRICARE Dental Program (TDP), sponsor is automatically disenrolled and covered as an ADSM
- Seek care from military dental clinics if living or working within 50 miles of a military dental clinic.





Service Members: Active Duty Dental Program (ADDP)

- Benefit administered by United Concordia
- For those in remote locations and/or requiring civilian referrals
- Provides civilian dental care
- Must have Appointment Control Number authorizing the care
- More information: www.addp-ucci.com or 1-866-984-2337
- International SOS Government Services, Inc. is the administrator for the TRICARE Overseas Program benefit and coordinates dental care in remote overseas locations. Visit www.tricare-overseas.com



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



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



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TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally. There are two TRICARE regions in the United States—TRICARE East and TRICARE West—and one overseas region with three areas—TRICARE Eurasia-Africa, TRICARE Latin America and Canada, and TRICARE Pacific. Benefits are the same regardless of where you live, but there are different customer service contacts for each region.

Health Net Federal Services, LLC administers the benefit in the West Region and Humana Military administers the benefit in the East Region. Both regional contractors partner with the Military Health System to provide health, medical, and administrative support including customer service, claims processing, and prior authorizations for certain health care services.

TRICARE West Region

Health Net Federal Services, LLC

1-844-866-9378

www.tricare-west.com

TRICARE East Region

Humana Military

1-800-444-5445

www.HumanaMilitary.com

www.tricare-east.com

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Keep DEERS Information Up To Date

You must be registered in the Defense Enrollment Eligibility Reporting System, or DEERS, to determine eligibility to access TRICARE. DEERS is a database that stores and reflects the eligibility status for TRICARE benefits of service members and their dependents worldwide. After you are registered in DEERS, you can get a uniformed services ID card.

- Sponsors are registered in DEERS by their uniformed service personnel office.
- Sponsors must add their family members in DEERS for them to determine eligibility to access TRICARE. If a sponsor is not available, a person with power of attorney from the sponsor may add family members to DEERS.

To add family members, go to an ID card office. You can find an office at www.dmdc.osd.mil/rsi

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Keep DEERS Information Up To Date

You must have appropriate paperwork, such as a marriage certificate, birth certificate and/or adoption papers.

Once added, family members age 18 and older may update their own contact information.

You must update DEERS when you have life changes, such as moving, getting married or divorced, or adopting or having a child.

Go to <https://milconnect.dmdc.osd.mil> to check your eligibility and update your contact information. You can also update your information by phone or fax or by going to an ID card office. Log in using your Common Access Card, or CAC, Defense Finance and Accounting Service, or DFAS, myPay PIN, or DoD Self-Service, or DS, Logon. For more information, go to www.tricare.mil/deers

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Coverage Lifecycle

TRICARE has many programs that let National Guard and Reserve members and their families have continuous coverage throughout the TRICARE-eligibility lifecycle.

When active duty orders for more than 30 days are received, sponsors and family members may become eligible for premium-free, active duty TRICARE benefits. These benefits continue throughout active duty service.

Once active duty ends, sponsors and family members may become eligible for transitional benefits. Transitional benefits include the premium-free Transitional Assistance Management Program, or TAMP, and the premium-based Continued Health Care Benefit Program, or CHCBP.

Non-activated members of the Selected Reserve may qualify to purchase TRICARE Reserve Select, or TRS, for themselves and their family members.

TRS is a premium-based health care plan that gives beneficiaries the freedom to choose TRICARE-authorized providers and use TRICARE's pharmacy benefit.

During this time, service members may also have line of duty, or LOD, care, which is limited to injuries, illnesses or diseases incurred or aggravated when drilling or called or ordered to service for 30 days or less.

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Pharmacy Options

TRICARE offers prescription drug coverage and many options for filling your prescriptions. Your options depend on the type of drug your provider prescribes. The TRICARE pharmacy benefit is administered by Express Scripts. To learn more, go to www.express-scripts.com/TRICARE or call 1-877-363-1303.

You have the same pharmacy coverage with any TRICARE program option. If you have USFHP, you have separate pharmacy coverage.

To fill a prescription, you need a prescription and a valid uniformed services ID card or CAC.

Military pharmacies are usually inside military hospitals and clinics. Call your local military pharmacy to check if your drug is available. Go to www.tricare.mil/militarypharmacy for more information.

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Pharmacy Options

The TRICARE Pharmacy Home Delivery option must be used for some drugs. You will pay one copayment for each 90-day supply. For more information on switching to home delivery, go to www.express-scripts.com/TRICARE or call 1-877-363-1303.

You may fill prescriptions at TRICARE retail network pharmacies without having to submit a claim. You will pay one copayment for each 30-day supply. Go to www.tricare.mil/networkpharmacy to find a TRICARE retail network pharmacy.

At non-network pharmacies, you pay the full price for your drug up front and file a claim to get a portion of your money back.

Your pharmacy will most often fill your prescription with a generic drug. If you need a brand-name drug, your provider can send a request to Express Scripts.

For more information and costs, go to www.tricare.mil/pharmacy

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Service Members: Active Duty Dental Benefits

When a service member receives active duty orders for more than 30 days for a preplanned mission or delayed-effective-date orders in support of a contingency operation, the service member is covered as an ADSM. Eligible family members are covered as ADFMs.

They are eligible for early eligibility benefits either the date the orders are issued or 180 days before the active duty period begins; whichever is later.

Note: If a service member was enrolled in the TRICARE Dental Program, or TDP, while inactive, the member will be automatically disenrolled and covered as an ADSM.

If a service member lives or works within 50 miles of a military dental clinic, the member is required to seek dental care from that military dental clinic.

The Active Duty Dental Program, or ADDP, is a DoD dental program. The benefit is administered by United Concordia Companies, Inc., or United Concordia, which provides civilian dental care to service members who live and work in remote locations or obtain referrals from their military dentists.

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Service Members: Active Duty Dental Benefits

To see a civilian dentist through the ADDP, an Appointment Control Number, or ACN, authorizing the care is required.

If referred by a military dentist, he or she will provide a Referral Request Confirmation with the ACN.

If living in a remote location, fill out an ACN Request Form available on the ADDP website. From there, make the appointment or have an ADDP Dental Care Finder make the appointment.

The ACN is only valid for the service specified in the referral confirmation, so make sure to get another referral if additional services are needed.

For more information about ADDP, visit www.tricaremil/addp

Note: The ADDP is only available in the United States and U.S. territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Contact International SOS Government Services, Inc., the administrator of the TRICARE Overseas Program benefit, to coordinate dental care in remote overseas locations.

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