



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## TRICARE Enrollment Changes and Updates for 2019

On Jan. 1, 2018, historic reform began rolling out in the Military Health System, with a focus on delivering improved health care and enhanced military readiness. Some 2018 highlights included:

- TRICARE Select replaced TRICARE Standard and TRICARE Extra
- Expanded preventive care services were added to TRICARE Select
- Urgent care access increased
- Fixed copayments replaced many cost-shares (percentages of allowed amounts)
- New regional contractors began managing TRICARE East and TRICARE West

Other changes included the first annual TRICARE Open Season during fall 2018, the transition from the TRICARE Retiree Dental Program (TRDP) to the Federal Employees Dental and Vision Insurance Program (FEDVIP), and cost updates for 2019.

### TRICARE Open Season and Qualifying Life Events

Beginning this year, you can only enroll in a new TRICARE Prime or TRICARE Select plan or make changes to your enrollment during TRICARE Open Season or following a Qualifying Life Event (QLE) (See “**Qualifying Life Events: Opportunities to Change Your**

**Enrollment**” on page 7). If you don’t enroll in a TRICARE health plan, you or your family member will only be able to get care and pharmacy services at a military hospital or clinic if space is available.

The 2019 TRICARE Open Season will be held Nov. 11–Dec. 9. It doesn’t apply to premium-based plans or TRICARE For Life. Premium-based programs include: TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program. These programs offer continuous enrollment throughout the year. To learn more about open season, visit [www.tricare.mil/openseason](http://www.tricare.mil/openseason).

### Federal Benefits Open Season and FEDVIP

Certain TRICARE beneficiaries now have the option to enroll in FEDVIP, offered by the U.S. Office of Personnel Management. The TRDP, provided by Delta Dental of California, ended on Dec. 31, 2018.

If you’re eligible for FEDVIP dental or vision coverage, you may enroll during the annual Federal Benefits Open Season (Nov. 11–Dec. 9, 2019) or after you experience a FEDVIP QLE. For more information about FEDVIP eligibility, visit [www.benefeds.com](http://www.benefeds.com), or call 1-877-888-3337 (TTY 1-877-889-5690). ★



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***An Important Note About TRICARE Program Information:** At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military hospital and clinic guidelines and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*



## Stressed Out? Coping Techniques to Help You Relax

Your body knows when your mind is under stress. Whether you're stuck in traffic or racing to meet a deadline, your nervous system responds by releasing a flood of stress hormones. You may notice your heart begin to race, your blood pressure increase, and your breathing quicken. This isn't always a bad thing — these stress responses in your body can help you glean the strength to accomplish a task. Too much stress too often, however, can be harmful to your mental and physical well-being.

Knowing how to cope with everyday tension is important to your overall health. Being conscious of the connection between your mind and body can help you throughout your day, whether at home, in your workplace, or even in traffic. Notice your stress triggers, and when you feel tension creeping in, use these tips from the

Centers for Disease Control and Prevention to help you keep your cool.

1. **Move Your Body:** Get up, get out, and get moving. Exercise increases endorphin levels, “feel-good” chemicals that reduce stress and can give you a feeling of euphoria.
2. **Find Something to Laugh About:** Lighten up. Humor, a positive attitude, and laughter can reduce anxiety. Find ways to keep upbeat, and make smiling and laughter a priority each day.
3. **Eat Something Nutritious:** Nutritious foods will help keep your body healthy and your mind steady. Eat breakfast and keep a regular meal schedule. Fueling your body with fruits, vegetables, lean proteins, and grains will give you sustained energy throughout the day.

4. **Share Your Feelings:** Don't isolate yourself or let your feelings bottle up. When you feel stressed, reach out to a friend or find a way to be with people. You don't have to carry the load alone.
5. **Sleep:** Fatigue and stress go in hand. If you're overtired, a minor bump in the road can feel like a mountain. Adequate rest is key to your physical and psychological health.

The best ways to cope with stress vary depending on what you enjoy doing. Engaging in a hobby, getting together with friends, playing sports, or being in nature may help you destress. Investigate more ways that help you keep stress at bay at [www.cdc.gov/bam/life/frazzled.html](http://www.cdc.gov/bam/life/frazzled.html). You can also find helpful health and wellness tips on the TRICARE website at [www.tricare.mil/healthwellness](http://www.tricare.mil/healthwellness). Take command of your health and reduce the stress in your life in 2019. ★

# Emergency vs. Urgent Care



## Emergency Care vs. Urgent Care

You know when you need care, but sometimes it's difficult to know what level of care you need. This infographic to the right highlights the differences between emergency and urgent care.

If you need quick medical advice from a registered nurse, you can call the Military Health System Nurse Advice Line (See "Need Health Advice? Talk to a Registered Nurse Anytime" on page 5).



When you're traveling, routine care is usually **not** approved.

It's important to understand the difference between **emergency** and **urgent care** and the rules for your TRICARE® plan.



### What is Emergency Care?

### What is Urgent Care?

#### Threat to life, limb, or eyesight.

Examples include:

- No pulse
- Severe bleeding
- Spinal cord or back injury
- Chest pain
- Severe eye injury
- Broken bone
- Inability to breathe

#### No threat to life, limb, or eyesight.

Examples include:

- High fever
- Sprained ankle

It's recommended that you get urgent care within 24 hours **before** it escalates to an emergency.



### What TRICARE Covers:



#### Examples include:

- Ambulance care and medical transport
- ER charges
- Services and supplies ordered or administered in an ER



#### Examples include:

- Outpatient office visit at your doctor's office or an approved urgent care center
- Services and supplies ordered or administered during your urgent care visit



## WHAT YOU NEED TO DO:



### EMERGENCY CARE

**Call 911 or go immediately to an ER.**

**Enrolled in a TRICARE Prime plan?**

Contact your primary care manager **within 24 hours or the next business day** after you receive emergency care.



### URGENT CARE

**Schedule a same or next day appointment.**

**Not sure if you need to see a doctor?**

Call the Nurse Advice Line  
1-800-TRICARE (874-2273)—Option 1.





## Overview of Your TRICARE Pharmacy Benefit

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same coverage with any TRICARE health plan. As always, active duty service members (ADSMs) pay nothing out of pocket.

Express Scripts, Inc. (Express Scripts) is the TRICARE Pharmacy Program contractor. Express Scripts will help you with coverage reviews, filing claims to get money back from up-front payments and other pharmacy needs. You may visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) to:

- Find nearby pharmacies
- Register to have your prescriptions mailed to you
- Check your prescription drugs on the formulary
- Get prior authorization for your prescriptions when necessary

If you use the US Family Health Plan, you have a separate pharmacy coverage. Go to [www.usfhp.com](http://www.usfhp.com) for details.

### Types of Covered Prescription Drugs

Drugs that are covered by TRICARE are grouped into four tiers: generic, brand-name, non-formulary, and non-covered

drugs. These groups are based on the medical and cost effectiveness of a drug compared to other drugs of the same type.

### Where to Fill Your Prescriptions

#### Military pharmacies

You can receive a 90-day supply of most generic and brand-name prescription drugs at a military pharmacy at no cost. Most military pharmacies accept electronic prescriptions from military and civilian providers. Military pharmacies usually don't carry non-formulary prescription drugs.

#### TRICARE Pharmacy Home Delivery

You may order your prescriptions online at [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE). Your drugs are mailed to your home or APO/FPO address. You may expect your prescriptions to arrive 14 days or less after you place your order. Remember to order your refills at least 14 days before your current supply runs out. Certain prescription drugs must be filled through home delivery. You have several options for ordering prescriptions with home delivery. For more information, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

#### TRICARE retail network pharmacies

Want to fill a prescription at a retail network pharmacy? You must present your uniformed services ID card or Common Access Card, and your prescription. You'll get a 30-day supply for each prescription. You must pay a copayment for each prescription you fill. Save money by using a pharmacy that is also in-network with your other health insurance, if you have it. Find a TRICARE retail network pharmacy at [www.tricare.mil/networkpharmacy](http://www.tricare.mil/networkpharmacy).

#### Non-network pharmacies

You must pay the full price when you fill prescriptions at a non-network retail pharmacy. You may file a claim with TRICARE to get your money back. You must meet your yearly deductible before you can get your money back.

To refill specialty prescription drugs, visit [www.express-scripts.com/TRICARE/pharmacy](http://www.express-scripts.com/TRICARE/pharmacy) to learn about the Specialty Medication Care Management program.

To learn more about your pharmacy benefit, see the *TRICARE Pharmacy Program Handbook* and *TRICARE Pharmacy Program Overview* at [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy). ★



**Military Health System**  
Your health, our priority 24/7

## Need Health Advice? Talk to a Registered Nurse Anytime

Sometimes you need a quick answer to a health question, and it helps to have an expert to turn to. With the Military Health System (MHS) Nurse Advice Line, you can get advice from a registered nurse anytime, 24/7. Whether you're worried about your sick child, or need health care advice while traveling, the MHS Nurse Advice Line is only a click or call away.

The registered nurse can:

- Answer your urgent care questions
- Help you understand your symptoms and decide when to visit a provider
- Find an urgent care or emergency care facility
- Schedule an appointment within 24 hours at a military hospital or clinic, if available

You can reach a nurse online 24/7 using secure web chat and video chat. Connect at the MHS Nurse Advice Line website ([www.mhsnurseadvice.com](http://www.mhsnurseadvice.com)), or

find all country-specific numbers listed there for a phone call. If you're in the U.S., Guam, or Puerto Rico, you can call 1-800-TRICARE (1-800-874-2273) and choose option 1. Remember, the MHS Nurse Advice Line is only available to beneficiaries living or traveling in the U.S. or those living in a country with an established military hospital or clinic.

The MHS Nurse Advice Line isn't for emergencies. If you have an emergency, call 911 or your local emergency service center, or go to the closest emergency room or facility. There is a different resource for you to use if you have the US Family Health Plan.

The next time you need help making decisions about your immediate health care needs, don't guess. Contact the MHS Nurse Advice Line and take command of your health. ★



## Missed the Federal Benefits Open Season?

If you wanted to enroll in dental coverage or vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP) during the 2018 Federal Benefits Open Season, but were unable to do so for reasons that were beyond your control, visit [www.benefeds.com](http://www.benefeds.com) or call 1-877-888-3337 to apply for belated enrollment. Belated enrollment is considered on a case-by-case basis.

You can also enroll in FEDVIP following a FEDVIP qualifying life event. Visit [www.benefeds.com](http://www.benefeds.com) for more information. ★



## Getting Care When Traveling

Your TRICARE coverage travels with you wherever you go. Your rules for getting care depend on your plan and your travel destination.

It's important to remember to get all routine care before you travel, but if you need to see a doctor while you are away from home, here are some basic guidelines:

### Emergency care

- Go to the nearest emergency room or call 911.
- You may need to pay up front and file a claim for reimbursement.
- Keep all of your receipts and file claims in the region where you live, not where you went to the ER.
- If you use a TRICARE Prime plan, be sure to call your regional contractor or primary care manager within 24 hours.

### All other types of care

- If you use a TRICARE Prime plan, you may visit a TRICARE-authorized urgent care center without a referral, unless you are an active duty service member in a Prime Service Area.
- For all others, visit any TRICARE-authorized provider. You may need to pay up front and file a claim for reimbursement.

If you need health care advice, you can visit [www.mhsnurseadvice.com](http://www.mhsnurseadvice.com) to chat with a nurse, or you can call 1-800-TRICARE (1-800-874-2273), option 1. ★

## Self-Service Tools Help You Manage Your Care

Beneficiary self-service provides online tools to make it easier to manage your health care. With the option to register using your government-issued DS Logon account, or set up an account on [HumanaMilitary.com](http://HumanaMilitary.com), beneficiary self-service allows you to view, research, and interact with many aspects of your health care online.

If you choose to set up an account with Humana Military, you must provide the sponsor's 9-digit TRICARE ID, your name and date of birth, ZIP code, and a valid email address. You will also be asked to create a user ID and password. Go to [HumanaMilitary.com/log-in](http://HumanaMilitary.com/log-in) to register.

In beneficiary self-service, you can:

- **View electronic referrals and authorizations:** Check details, status, provider information, and certain, limited referrals and authorizations.
- **Chat with an agent:** A real-time connection to customer service representatives who can assist with your health care inquiries.
- **Send secure messages:** This feature allows you to send protected, sensitive data online to quickly

and securely communicate with a customer service representative.

- **View electronic explanation of benefits (EOB):** Find your EOB in a paperless, convenient format online, available anytime at your convenience.
- **Use Blue Button:** This new feature makes it easy for you to view, download, and print your Electronic Health Record to share with your health care team.
- You can also check claim status, verify eligibility, access your care considerations, and much more through beneficiary self-service at [HumanaMilitary.com](http://HumanaMilitary.com).

### IMPORTANT LINKS

- Provider locator: [HumanaMilitary.com/find-a-provider](http://HumanaMilitary.com/find-a-provider)
- Make a payment: [hmpe.Humana-Military.com/EnrollmentPremiumPayment](http://hmpe.Humana-Military.com/EnrollmentPremiumPayment)
- Update DEERS information: [https://milconnect.dmdc.osd.mil/milconnect/public/faq/DEERS-Updating\\_and\\_Correcting\\_DEERS\\_Data](https://milconnect.dmdc.osd.mil/milconnect/public/faq/DEERS-Updating_and_Correcting_DEERS_Data) ★

**SELF-SERVICE ALLOWS YOU TO VIEW, RESEARCH, AND INTERACT WITH MANY ASPECTS OF YOUR HEALTH CARE.**





## Qualifying Life Events: Opportunities to Change Your Enrollment

As of Jan. 1, you can only enroll in or make changes to your TRICARE Prime or TRICARE Select plan during the annual TRICARE Open Season or after a Qualifying Life Event (QLE).

### What is a QLE?

A QLE is a certain change in your life, such as marriage, birth of a child, or loss of a family member, which may mean different TRICARE options are available to you. A QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member means all family members may make enrollment changes.

Your coverage starts on the date of the QLE. However, for QLEs resulting from address changes, the effective date will be the address effective date in the Defense Enrollment Eligibility Reporting System (DEERS).

### Making Changes after a QLE

Want to make changes after you experience a QLE? First, update your information in DEERS. Your Social Security number and the Social Security numbers of each of your covered family members must be included in DEERS for TRICARE coverage to be shown accurately. In most cases, you must provide official documents to update DEERS (for example, birth certificate, marriage certificate, proof of college attendance). Depending on the TRICARE plan you have and the area you live in, you may need additional documents.

To learn more about QLEs, visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents). ★

## TRICARE Payments and Explanation of Benefits

When it comes to paying your health care costs, you have options. You'll make your first payment when you enroll in a TRICARE plan. After that, you must pay all of your fees and monthly premiums automatically. You can do this through allotment, electronic funds transfer, or debit/credit card. Find more about payment options at [www.tricare.mil/costs/payfees](http://www.tricare.mil/costs/payfees).

After you receive health care services, a TRICARE explanation of benefits (EOB) is created. This is an itemized statement that shows what action TRICARE has taken on your claims. You can register to get your EOB statements online through your TRICARE regional contractor website portal. For more about an EOB and receiving your EOB statements online, visit [www.tricare.mil/eob](http://www.tricare.mil/eob).

To learn more about your costs, visit [www.tricare.mil/costs/compare](http://www.tricare.mil/costs/compare). On this page, you can download the 2019 *TRICARE Costs and Fees Sheet* and compare health plan costs. ★



# HEALTH MATTERS



## Who is eligible for TRICARE?

TRICARE is a health care program for uniformed service members and their families, National Guard and Reserve members and their families, retirees and their families, survivors, former spouses, Medal of Honor recipients and their families, and others registered in the Defense Enrollment Eligibility Reporting System (DEERS). Your benefits and plans vary depending on your beneficiary category (sponsors or family members). Learn more at [www.tricare.mil/eligibility](http://www.tricare.mil/eligibility).

## What do I do when I lose TRICARE eligibility?

When you lose eligibility for TRICARE, each member of your family will get a termination notice stating that you're no longer covered by TRICARE. You may qualify for the Transitional Assistance Management Program (TAMP), which offers 180 days of transitional health coverage. After TRICARE or TAMP ends, you can purchase the Continued Health Care Benefit Program, which offers an additional 18 to 36 months of coverage. You may also choose to use an employer's sponsored health insurance, Medicaid, or any other plan offered through the Health Insurance Marketplace. Learn more at [www.tricare.mil/losseligibility](http://www.tricare.mil/losseligibility).

## How do I get TRICARE coverage for my newborn?

You must register your child in DEERS within 90 days (120 if overseas) of giving birth or adopting. Once registered in DEERS, children of active duty service members are automatically enrolled in a TRICARE plan based on where they live. For children of retirees, there's no automatic enrollment process.

You may choose to change your child's coverage to another TRICARE plan or US Family Health Plan, if eligible, within 90 days from the date entered in DEERS. After 90 days, you must wait until another Qualifying Life Event (QLE) or the fall TRICARE Open Season to enroll your child in a different TRICARE plan. You may use a marriage QLE to enroll stepchildren. For more information, download the *TRICARE Maternity Care Brochure* at [www.tricare.mil/baby](http://www.tricare.mil/baby). ★

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## TRICARE EAST REGION CONTACT INFORMATION

### HUMANA MILITARY

1-800-444-5445  
[HumanaMilitary.com](http://HumanaMilitary.com)  
[www.tricare-east.com](http://www.tricare-east.com)

### OTHER IMPORTANT INFORMATION

#### MILITARY HEALTH SYSTEM NURSE ADVICE LINE

Nurse Advice Line (Stateside)  
1-800-TRICARE (1-800-874-2273), option 1  
[www.mhsnurseadvice.com](http://www.mhsnurseadvice.com)

#### DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

1-800-538-9552  
[www.tricare.mil/deers](http://www.tricare.mil/deers)

#### MILCONNECT (UPDATE DEERS, GET ECORRESPONDENCE)

[www.dmdc.osd.mil/milconnect](http://www.dmdc.osd.mil/milconnect)

## TRICARE NEWS AND PUBLICATIONS

You can sign up to get TRICARE news and publications by email at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). To view, print or download TRICARE fact sheets, brochures and other benefit resources, go to [www.tricare.mil/publications](http://www.tricare.mil/publications).

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