

TRICARE is Portable during PCS Season

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With the PCS season fast approaching military families are making preliminary preparations for a smooth PCS move. Whether Standard or Prime, TRICARE beneficiaries can be assured their healthcare coverage will PCS with them.

BEFORE LEAVING

Before leaving, contact UnitedHealthcare Military & Veterans (UHCM&V) for travel information and to inform them of the move. The UHCM&V representative can answer any questions about transferring enrollment, program benefits and procedures for obtaining healthcare while in transit.

TRICARE Prime is designed to be easy and convenient, but there are a few things beneficiaries must keep in mind to avoid unnecessary costs, ensure access to quality care and ensure no break in Prime coverage.

RECEIVING HEALTH CARE WHILE IN TRANSIT

It is important to remember that TRICARE Prime beneficiaries are covered by their last duty assignment until their enrollment is transferred to their new region. The following procedures apply:

EMERGENCIES (defined as a threat to life, limb or sight): Seek care at the nearest medical source. Prior authorization is **not** required; however beneficiaries should notify their PCM within 24 hours after receiving care, or as soon as possible.

URGENT CARE (medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately): If available, seek care at a military treatment facility (MTF). Otherwise, first call PCM for prior authorization to seek care from a civilian provider. Next, call UHCM&V for a list of authorized providers in the area visiting. If prior authorization is not obtained for non-emergency civilian care, beneficiaries may face substantial deductibles and cost sharing under the **Point-of-Service (POS)** option. (\$300/individual or \$600/family deductible, 50% cost-shares, and possibly excess charges up to 15% over the TRICARE allowed amount).

Routine Care: Prime beneficiaries should wait until they transfer their enrollment to their new region for any routine appointments. Otherwise they will be exercising the POS option. This means out-of-pocket costs, deductibles and cost shares.

UPON ARRIVAL AT THE NEW DUTY STATION

It is important to update the Defense Enrollment Eligibility Reporting System (DEERS) record upon arrival at the new duty station. DEERS is usually updated by the Personnel Support Office or the designated administrative office. If Prime is available, Prime beneficiaries should transfer their enrollment as soon as possible by contacting the regional contractor for that area.

TRICARE Standard beneficiaries may want to consider enrolling into Prime at their new assignment. The regional contractor can provide information about locally available

TRICARE programs and help beneficiaries make informed choices about their family's health care coverage.

North Region Contractor

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

South Region Contractor

Humana Military, a division of Humana Government Business
1-800-444-5445

West Region Contractor

UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)

DENTAL COVERAGE

It is advisable to ensure family member(s) are enrolled in the MetLife TRICARE Dental Program (TDP) at least 30 days prior to leaving. FY15 Premiums range from \$10.96 for the single plan (one family member) to \$32.89 for the family premium (more than one family member). There are two ways to enroll into MetLife TDP: online at www.metlife.com/tricare or by calling them at 1-855-638-8371.