



# Active Duty Orientation

# Agenda

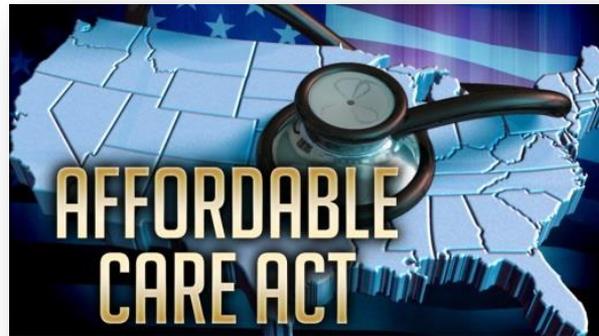


- 1) TRICARE and the Affordable Care Act (ACA)
- 2) Tidewater Military Health System (MHS)
- 3) TRICARE Regions and Managed Care Support Contractors
- 4) TRICARE Eligibility, DEERS and ID Cards
- 5) Access to Care in a Military Treatment Facility (MTF)
- 6) TRICARE Triple Options – Prime, Extra and Standard
- 7) Additional Health Care Benefits and Special Programs
- 8) Internet and Telephone Resources for Information and Assistance

# TRICARE and the Affordable Care Act



- All TRICARE programs (except line-of-duty care or direct-care-only) meet the minimum essential requirements (MEC) of the Affordable Care Act (ACA)
- Eligibility information in DEERS must be up-to-date and accurate to ensure compliance
- [www.healthcare.gov](http://www.healthcare.gov)



# Tidewater Military Health System

## Military Treatment Facilities in Tidewater

### Naval Medical Center Portsmouth (NMCP)

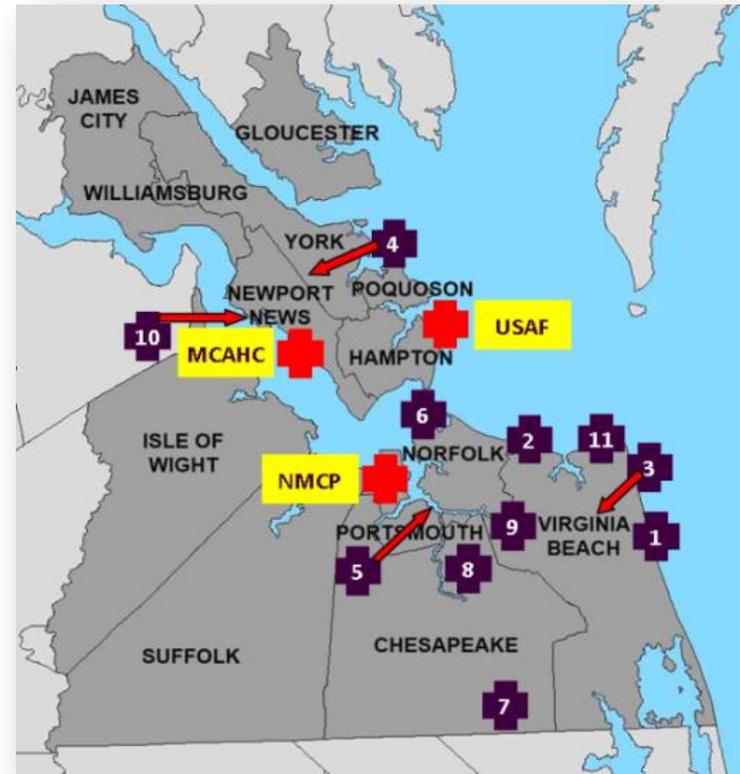
- Branch Health Clinic (BHC), Dam Neck (1)
- BHC, JEB Little Creek (Boone Clinic) (2)
- BHC, Naval Air Station Oceana (3)
- BHC, Naval Weapons Station Yorktown (4)
- BHC, Norfolk Naval Shipyard (5)
- BHC, Norfolk Naval Station (Sewell's Point) (6)
- BHC, Northwest Annex (7)
- TRICARE Prime Clinic (TPC) Chesapeake (8)
- TPC Virginia Beach (9)

### McDonald Army Health Center (MCAHC)

- Troop Medical Clinic 1 (10)
- Troop Medical Clinic 2 (10)
- JEB Fort Story Health Clinic (11)

### USAF Hospital Langley (USAF)/633 MDG

USCG Clinic Portsmouth, Yorktown and Elizabeth City, NC



# TRICARE Regions and Contractors



## TRICARE Regional Offices (TRO)

TRO North  
1-866-307-9749

[www.tricare.mil/tronorth](http://www.tricare.mil/tronorth)

TRO South  
1-800-554-2397

[www.tricare.mil/trosouth](http://www.tricare.mil/trosouth)

TRO West  
1-800-558-1746

[www.tricare.mil/trowest](http://www.tricare.mil/trowest)



## TRICARE Overseas Program International SOS

1-888-777-8343

[www.tricare-overseas.com](http://www.tricare-overseas.com)

## Regional Contractors

### North Region

Health Net Federal Services

1-877-874-2273

[www.hnfs.com](http://www.hnfs.com)

### South Region

Humana Military

1-800-444-5445

[www.humanamilitary.com](http://www.humanamilitary.com)

### West Region

United Healthcare

1-877-988-9378

[www.uhcmilitarywest.com](http://www.uhcmilitarywest.com)

# TRICARE Eligibility, DEERS and ID Cards



- DEERS (Defense Enrollment Eligibility Reporting System)
  - Military personnel function
  - Update with any change in status
  - Rapids sites (ID card offices)
    - Information – 1-800-538-9552
      - [www.milconnect.dmdc.mil](http://www.milconnect.dmdc.mil)
    - Site locator
      - [www.dmdc.osd.mil](http://www.dmdc.osd.mil)
    - Appointments
      - <https://rapids-appointments.dmdc.osd.mil>



# TRICARE-Eligible Beneficiaries



- Sponsor/service member (active, retired, National Guard, Reserves, Medal of Honor recipient)
- Family members
  - Spouse
    - Former (divorced) spouse – specific criteria must be met
  - Children – unmarried to age 21 (23 if full-time student)
    - TRICARE Young Adult to age 26
    - Considerations for adult incapacitated children
- Survivors (spouse and children)
- Others (limited, space-available direct care only)

# Losing TRICARE Eligibility



- Active duty service member
  - Separate from active duty (not retiring)
  - End of TAMP
- Guard or Reserve member
  - Inactive
  - Retired (under age 60)
  - Eligibility for other programs may apply
- Spouse – divorce (some exceptions)
  - Former (divorced) spouse – remarriage or employer coverage
  - Former (widowed) spouse – remarriage
- Children – age or marriage

# Options when Eligibility is Lost



- Transitional Assistance Management Program (TAMP) – 180 days of ADFM coverage for certain separating service members and families
- Continued Health Care Benefit Program (CHCBP)
  - Optional, temporary (18 – 36 months) coverage
  - Similar to Standard and Extra, but not including use of MTFs
  - Quarterly premiums - \$1,300/individual; \$2,925/family
  - Managed by Humana – [www.humana-military.com](http://www.humana-military.com)
- TRICARE Young Adult (TYA)
  - Optional, premium-based coverage to age 26
  - Monthly premiums - \$306/Prime; \$228/Standard

# MTF Access-to-Care Priorities



- 1) Active duty service members (ADSMs)
- 2) Active duty family members (ADFMs) in Prime
- 3) Retirees, family members and survivors in Prime
- 4) TRICARE Plus
- 5) ADFMs not in Prime (includes TRS enrollees)
- 6) Retirees, family members and survivors not in Prime (includes TFL beneficiaries and TRR enrollees)
- 7) Others – space-available direct care only

*Note: MTF ancillary services (emergency room, pharmacy, immunizations, laboratory and radiology) usually available to all TRICARE-eligible beneficiaries on a walk-in basis*

# TRICARE for ADSMs



- All ADSMs have TRICARE Prime and priority access to care in military treatment facilities (MTF)
  - Update enrollment with duty station or status change
  - Assigned to PCM at command Medical Department or designated MTF
- PCM gives routine care and coordinates specialty care
- All non-emergency health care is through the Military Health System (MHS)
- MTF appointments in Tidewater scheduled by the Hampton Roads Appointment Center - 1-866-645-4584

# Emergency Care for ADSMs



- In an emergency, call 911 or go to the nearest hospital ER
- ADSMs must notify their Medical Department or PCM after receiving emergency care
  - The patient, hospital staff or a patient representative can contact the NMCP Clinical Communication Center at (757) 953-6289 for assistance
- ADSMs (and other Prime patients) admitted to a civilian hospital after an ER visit may be transferred to a military inpatient facility (such as NMCP) if the patient is stable and the necessary level of care is available at the MTF
- Follow-up care must be coordinated through the PCM

# TRICARE Triple Options for ADFMs



	Prime	Extra	Standard
Annual Deductible (Fiscal Year – FY)	None (except POS)	Sponsor E-4 and below: \$50/individual; \$100/family All others: \$150/individual; \$300/family	
Point-of-Service (POS) Outpatient Deductible (FY)	\$300/individual; \$600/family	N/A	
POS Cost-Share	50%	N/A	
Civilian Provider Visit	\$0	15%	20%
Hospitalization		\$18/day	
Outpatient Behavioral Health		15%	20%
Provider Category	MTF or Network	Network	Non-Network
Balance Billing	No		Up to 15%
Family Catastrophic Cap (FY)	\$1000		

# TRICARE Changes after Retirement



- Lower priority for MTF access-to-care
- If choosing TRICARE Prime
  - Annual enrollment fee
  - Co-pay for civilian office visits
  - Only available in Prime Service Areas (PSAs)
  - Prime Remote and Overseas Prime not available
  - One routine eye exam every 2 years
- If choosing TRICARE Standard and Extra
  - Cost-shares 5% higher than for active duty family members
  - Family catastrophic cap increases from \$1,000 to \$3,000
- When eligible for Medicare, Part B is required to keep TRICARE
- Optional dental coverage offered through Delta Dental

# Prime Referrals and Authorizations



- Required for most non-primary, non-emergency care, including urgent and specialty care
- Specialty care offered first at an MTF
- Referral types
  - Evaluate only/second opinion – one or two visits
  - Evaluate and treat – for an episode of care
- ADSMs who receive unauthorized, non-emergency care, including urgent care, from a civilian provider may be responsible for the entire cost of the care
  - Other Prime beneficiaries subject to POS charges

# Prime Referral Process



- PCM submits referral request
- Reviewed by MTF (in Tidewater – NMCP, USAF Hospital Langley or McDonald Army Health Center)
  - If an MTF appointment is not available, patient deferred to a civilian network provider
- For assistance, contact:
  - Health Net – 1-877-874-2273
  - NMCP Clinical Communication Center – (757) 953-6289

# Breastfeeding Support



- Eligibility – any pregnant beneficiary, or a eligible female who adopts and intends to breastfeed an infant
- Coverage – prescription required for items and services
  - Heavy-duty hospital-grade breast pump and supplies
    - Medical necessity criteria applies
  - Manual or standard electric pumps, supplies and kits
  - Breastfeeding and lactation counseling



# Dental



- Active Duty Dental Program (ADDP) – for ADSMs
  - Military dental treatment facility
  - Authorized civilian care coordinated by United Concordia – <https://secure.addp-ucci.com/ddpddw/>
- TRICARE Dental Program (TDP) – for ADFMs
  - Optional, premium-based coverage
  - MetLife – <https://mybenefits.metlife.com/tricare>
- TRICARE Retiree Dental Program (TRDP) – for retirees and retiree family members
  - Optional, premium-based coverage
  - Delta Dental Plan of California – [www.trdp.org](http://www.trdp.org)

# Extended Care Health Option (ECHO)



- Supplements basic TRICARE benefits for ADFMs with qualifying physical or mental conditions
- Sponsor must first be enrolled in the mandatory, service-specific Exceptional Family Member Program (EFMP)
- All services must be pre-authorized by Health Net
  - Health Net ECHO case manager – 1-877-874-2273
  - Tidewater ECHO case manager – 1-800-977-7531
- Fiscal year limit on benefits – \$36,000/beneficiary
- Monthly cost-share per family based on sponsor's pay grade, and only applies in months benefits are used
- [www.tricare.mil/welcome/specialprograms/ECHO.aspx](http://www.tricare.mil/welcome/specialprograms/ECHO.aspx)

# ECHO Costs and Limits



Sponsor Pay Grade	Monthly Cost Share	Sponsor Pay Grade	Monthly Cost Share
E-1 to E-5	\$25	W-5, O-5	\$65
E-6	\$30	O-6	\$75
E-7, O-1	\$35	O-7	\$100
E-8, O-2	\$40	O-8	\$150
E-9, W-1, W-2, O-3	\$45	O-9	\$200
W-3, W-4, O-4	\$50	O-10	\$250

- Monthly cost-share is per sponsor; not per ECHO beneficiary
- Cost-share is paid only if ECHO benefits are used during the month
- Fiscal year limit for what TRICARE will pay for covered benefits per ECHO beneficiary is \$36,000 (not including the ECHO Home Health Care Benefit)
- Unused amounts are not transferable between family members

# Mental Health



- Inpatient and outpatient services available from:
  - Psychiatrists and other physicians
  - Clinical psychologists and licensed clinical social workers
  - Certified psychiatric nurse specialists
  - Certified marriage and family therapists
  - Counselors
- ADSMs must coordinate all mental health care through the military health system (MHS); non-ADSMs can self-refer for the first 8 outpatient visits each FY
  - Subsequent visits require Health Net authorization
  - [www.tricare.mil/mentalhealth](http://www.tricare.mil/mentalhealth)

# National Guard and Reserves



- Components
  - Air Force Reserve
  - Air National Guard
  - Army National Guard
  - Army Reserve
  - Coast Guard Reserve
  - Marine Corps Reserve
  - Navy Reserve
- Categories
  - Ready Reserve
  - Selected Reserve
  - Retired Reserve and Standby Reserve

# Guard and Reserves – TRICARE Options

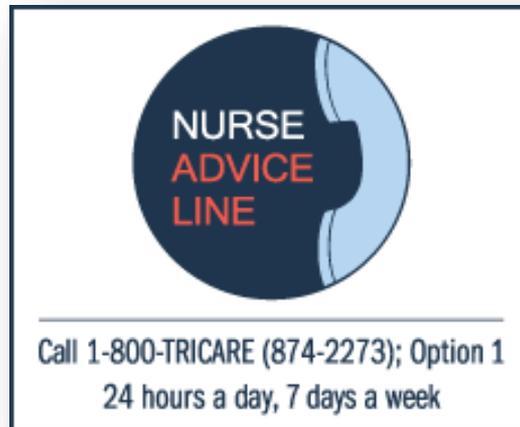


- TRICARE options are based on the sponsor's status
  - Activated for less than 30 days – line-of-duty (LOD) care only
  - Activated for more than 30 days – ADSM/ADFM benefits
  - TRICARE Reserve Select (TRS) – inactive Selected Reserves and family members
  - TRICARE Retired Reserve (TRR) – ‘gray area’ retirees (under age 60) and family members
  - TRICARE for Retirees – regular TRICARE coverage for retirees and their family members when the sponsor reaches age 60

# Nurse Advice Line (NAL)



- For all beneficiaries in the U.S., including Alaska and Hawaii (does not include USFHP enrollees)
- Answer health care questions and concerns
- Advise on need for care – self, routine, urgent or emergent
- Communicate with MTF PCMs and schedule appointments for MTF Prime-enrolled patients



# OB and Maternity Care



- Prime patients in Tidewater receive OB and maternity care through Women's Health at NMCP (953-4300), or USAF Hospital Langley (764-6994/6992)
- Maternity care includes:
  - Prenatal care, including OB visits and medically-necessary ultrasounds
  - Antepartum care for high risk pregnancies
  - Hospitalization for labor and delivery
  - Postpartum care for up to 6 weeks after delivery
  - Breastfeeding support

# Pharmacy Choices and Costs



Pharmacy	# Days Supply	Formulary		Non-Formulary
		Generic	Brand Name	
Military Treatment Facility <a href="http://www.tricare.mil/coveredservices/pharmacy">www.tricare.mil/coveredservices/pharmacy</a>	90	No Cost		Not Available
Home Delivery (1-877-363-1303) <a href="http://www.express-scripts.com/tricare">www.express-scripts.com/tricare</a>		No Cost	\$20	\$49
Retail Network (1-877-363-1303) <a href="http://www.express-scripts.com/tricare">www.express-scripts.com/tricare</a>	30	\$10	\$24	\$50
Retail Non-Network Prime		50% of the total cost after POS deductible is met		
Retail Non-Network ADFM Non-Prime		Greater of \$24 or 20% of the total cost after Standard/Extra deductible is met	Greater of \$50 or 20%, after deductible	

- ADSMs do not pay for any authorized prescription medications at any pharmacy.
- The annual TRICARE Standard/Extra deductible or TRICARE Prime point-of-service (POS) deductible for all other beneficiaries does not apply to prescriptions filled through home delivery or at a retail network pharmacy.
- Limited availability of non-formulary medications at retail pharmacies.
- TRICARE pharmacy formulary – [www.express-scripts.com/static/formularySearch/](http://www.express-scripts.com/static/formularySearch/)

# Preventive Health and Wellness



Services	Prime <sup>1</sup>	Standard, Extra and TRR
Breast MRIs Clinical Preventive Exams Colon Cancer Screenings Immunizations and Vaccines Mammograms PAP Smears Well-Child Care Visits	No copayment	No cost-share
Cardiovascular Screenings Eye Exams <sup>2</sup> Genetic Testing Infectious Disease Screenings School Physicals <sup>2</sup>	No copayment	Network: 20% Non-network: 25%
1 Prime, USFHP, Young Adult Prime 2 Benefit restrictions and limits may apply		

# Online Information



- Medicare – [www.medicare.gov](http://www.medicare.gov)
- NMCP – [www.med.navy.mil/sites/NMCP2/](http://www.med.navy.mil/sites/NMCP2/)
- Reserve Affairs – [www.defenselink.mil/ra](http://www.defenselink.mil/ra)
- Social Security – [www.ssa.gov](http://www.ssa.gov)
- TRICARE – [www.tricare.mil](http://www.tricare.mil)
- Veterans Affairs – [www.va.gov](http://www.va.gov)
- Veterans Health Administration – [www.va.gov/health](http://www.va.gov/health)



# Tidewater Health Benefit Advisors



- Beneficiary Counseling and Assistance Coordinators and Debt Collection Assistance Officers in Tidewater
  - McDonald Army Health Center – (757) 314-7939
  - NMCP – 953-2610
  - USAF Hospital Langley – 225-5111
  - Branch Health Clinic (BHC) Dam Neck – 953-9522
  - BHC Little Creek (Boone Clinic) – 953-8182
  - BHC Norfolk (Sewell’s Point) – 953-8708
  - BHC Northwest – 421-8220
  - BHC Oceana – 953-3933 (option 7)
  - BHC Yorktown – 953-8441
  - TRICARE Prime Clinic (TPC) Chesapeake – 953-6382
  - TPC Virginia Beach – 953-6710



## Tidewater Military Health System

620 John Paul Jones Circle  
Portsmouth, Virginia 23708



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