



# Costs and Expenses

Tidewater Military Health System - Fiscal Year 2016



## Expense Terms

- \* Annual Deductible - the amount beneficiaries pay each fiscal year (FY) for covered outpatient services before TRICARE begins to pay. Active duty service members (ADSMs) *do not* have a deductible. Active duty family members (ADFM), retirees and retiree family members enrolled in TRICARE Prime or the Uniformed Services Family Health Plan (USFHP) *do not* have a deductible, unless they use the point-of-service (POS) option. The POS deductible is \$300/individual and \$600/family.
  - \* The deductible for non-Prime beneficiaries is \$50/individual and \$100/family for ADFMs of sponsors E-1 to E-4; for all others, the deductible is \$150/individual and \$300/family.
- \* Catastrophic Cap - the maximum amount families pay each FY for covered services, including the retiree Prime enrollment fee. The catastrophic cap *does not* apply to ADSMs.
  - \* ADFMs and TRICARE Reserve Select (TRS) - \$1,000/family; retirees - \$3,000/family.
  - \* The following charges and costs *are not* credited to the cap:
    - \* Charges for non-covered services, including Prime POS.
    - \* 15% balance-billing that TRICARE Standard providers may charge above the TRICARE maximum-allowable charge (TMAC).
    - \* Premiums for TRS, TRICARE Retired Reserve (TRR), TRICARE Young Adult (TYA), Continued Health Care Benefit Program (CHCBP), Medicare, and other health insurance (OHI).
    - \* TRICARE Dental Program (TDP) and TRICARE Retiree Dental Program (TRDP) premiums and cost-shares.
- \* Co-Payment (Co-Pay) - fixed amount a Prime/USFHP retiree or family member pays for network care, including outpatient visits, hospitalization, ambulance and emergency services, inpatient and outpatient behavioral health, ambulatory surgery and inpatient skilled nursing; and the amount a Standard/Extra beneficiary pays for inpatient or ambulatory surgery services.
- \* Cost-Share - the percentage of TMAC a Standard/Extra beneficiary pays for covered services (after meeting the annual deductible); or the percentage of the TMAC a non-ADSM Prime/USFHP beneficiary pays for services (after the annual POS deductible has been met) received under the POS option. The cost-share depends on the TRICARE option used and the sponsor's status:
  - \* Prime/USFHP POS is 50% of TMAC.
  - \* Extra is 15% of TMAC for ADFMs and TRS, and 20% for retirees and others.
  - \* Standard is 20% of TMAC for ADFMs and TRS, and 25% for retirees and others.
- \* Enrollment Fee - the annual payment for retirees and their family members who enroll in Prime/USFHP. The fee for FY-2016 is \$282.60/individual and \$565.20/family.
- \* Premium - monthly or quarterly payment for certain TRICARE programs.
  - \* TRS (monthly) - CY-16 - \$47.90/member-only and \$210.83/member and family.
  - \* TRR (monthly) - CY-16 - \$388.79/member-only and \$957.44/member and family.
  - \* TYA (monthly) - CY-16 - \$306/Prime and \$228/Standard and Extra.
  - \* CHCBP (quarterly) - FY-16 - \$1,300/individual and \$2,925/family.
  - \* TRICARE for Life (TFL) - there is no enrollment fee or premium, but TRICARE-eligible beneficiaries entitled to Medicare (except ADSMs and ADFMs) must purchase Medicare Part B to be eligible for TFL benefits. Most people become eligible for Medicare at age 65, but may become eligible at an earlier age with a qualifying disability. *Note: Medicare-eligible beneficiaries under age 65 may still enroll in TRICARE Prime/USFHP (where available) and the annual enrollment fee is waived.*

## Costs for Covered and Authorized Services Received Outside a Military Treatment Facility (MTF)

(this is a partial list - for complete information, visit [www.tricare.mil](http://www.tricare.mil))

Service/Benefit	Prime		Standard and Extra (includes TRS, TRR and TYA Standard)	
	ADSM/ADFM	Retiree/FM	ADFM and TRS	Retiree/FM and TRR
Outpatient Visits	\$0	\$12/visit	Standard: 20% Extra: 15% (after deductible)	Standard: 25% Extra: 20% (after deductible)
Preventive Services	\$0	\$0		
Durable Medical Equipment	\$0	20%		
Emergency Services	\$0	\$30/visit		
Hospitalization/ Inpatient Skilled Nursing	\$0	\$11/day (\$25 minimum)	\$18/day (\$25 minimum)	Standard: \$810/day or 25% (plus 25% billed services) Extra: \$250/day or 25% (plus 20% billed services)

McDonald Army Health Center  
Joint Base Langley-Eustis  
Information: (757) 314-7500

Naval Medical Center Portsmouth  
Naval Support Activity  
Information: (757) 953-5000

USAF Hospital Langley  
Joint Base Langley-Eustis  
Information: (757) 225-7630



## Avoiding Unauthorized Care and Unexpected Expenses

- \* Beneficiaries covered under Prime, Young Adult Prime or Prime Remote, including all ADSMs, require a referral and authorization for most non-emergency civilian health care services, including hospital admissions and urgent, specialty, and follow-up care.
- \* Unauthorized care for ADSMs may result in financial liability and disciplinary action for the service member.
- \* Unauthorized care for non-ADSMs may result in expensive point-of-service charges.
- \* Disengagement is discontinuation of a non-ADSM's medical management by an MTF physician for a specific episode of care.
  - \* When an MTF can't meet a patient's needs, care may be deferred to a civilian provider for the episode of care.
  - \* Proper disengagement procedures ensure patients are aware of their needs, rights, responsibilities, and possible financial liability. *Note: TRICARE will not cover any health care services outside the MTF for beneficiaries eligible only for direct care within the MTF (such as dependent parents or the newborn child of an unwed dependent daughter).*
- \* Prior authorization is required before traveling to use the TRICARE Prime Travel Benefit, which is for non-ADSM Prime beneficiaries referred for non-emergency specialty care more than 100 miles from the PCM's location.
- \* Access to medical care while traveling can present unique situations, especially for Prime enrollees, or when traveling overseas. Take care of routine needs, including medication refills, before traveling, and know how to obtain care when away from home.
- \* Parents, parents-in-law, or siblings who have been designated by DEERS as dependents of a TRICARE-eligible sponsor, or newborn children of unmarried dependent daughters who have been granted Secretary of the Navy Designee status, are only entitled to space-available direct care services in an MTF. Health care services received outside an MTF are not covered by TRICARE.

### Pharmacy Choices, Prescription Categories, and Prescription Costs

Pharmacy	# Days Supply	Formulary		Non-Formulary (Tier 3)
		Generic (Tier 1)	Brand Name <sup>3</sup> (Tier 2)	
Military Treatment Facility	90	No Cost	No Cost	Not Available
Home Delivery	90	No Cost	\$20	\$49
Retail Network	30	\$10	\$24	\$50
Retail Non-Network (Non-Prime)	30	\$24 or 20% of total cost, whichever is greater (after TRICARE Standard/Extra deductible is met)		\$50 or 20% of total cost, whichever is greater (after deductible is met)
Retail Non-Network (Prime)	30	50% of total cost (after TRICARE Prime Point-of-Service deductible is met)		

#### TRICARE Information and Assistance

- \* Hampton Roads Appointment Center (Prime appointments at Tidewater MTFs) - 1-866-645-4584
- \* Medicare and Social Security: 1-800-772-1213; [www.medicare.gov](http://www.medicare.gov) or [www.ssa.gov](http://www.ssa.gov)
- \* TRICARE - for complete TRICARE program and benefit information, visit: [www.tricare.mil](http://www.tricare.mil)
- \* TRICARE Nurse Advice Line - 24 hours a day, 7 days a week - 1-800-874-2273 (1-800-TRICARE)
- \* TRICARE North Region - [www.tricare.mil/tronorth](http://www.tricare.mil/tronorth)
  - \* Health Net Federal Services - 1-877-874-2273; [www.hnfs.com](http://www.hnfs.com)
- \* TRICARE South Region - [www.tricare.mil/trosouth](http://www.tricare.mil/trosouth)
  - \* Humana Military - 1-800-444-5445; [www.humana-military.com](http://www.humana-military.com)
- \* TRICARE West Region - [www.tricare.mil/trowest](http://www.tricare.mil/trowest)
  - \* United Healthcare Military and Veterans - 1-877-988-9378; [www.uhcmilitarywest.com](http://www.uhcmilitarywest.com)
- \* TRICARE Overseas - International SOS; 1-888-777-8343

#### TRICARE Pharmacy Program Information and Assistance

- \* Accredo (nationwide specialty medication mail order pharmacy) - 1-800-803-2523
- \* Express Scripts - Retail Network and Home Delivery
  - \* 1-877-363-1303; TDD/TTY 1-877-540-6261; [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)
  - \* Specialty medication home delivery - 1-888-455-4342
- \* MCAHC Main Pharmacy - 314-7900 (Option 3); Refills - 314-7965; Toll Free 1-866-878-9321
- \* NMCP Main Pharmacy - 953-0258; Refills - 953-6337; Toll Free 1-866-285-1008
- \* NMCP Pharmacy Formulary - [www.med.navy.mil/sites/NMCP2/PatientsServices/Pharmacy](http://www.med.navy.mil/sites/NMCP2/PatientsServices/Pharmacy)
- \* TRICARE Pharmacy Formulary - [www.express-scripts.com/static/formularysearch/](http://www.express-scripts.com/static/formularysearch/)
- \* TRICARE Pharmacy Program - [www.tricare.mil/mybenefit/home/Prescriptions/PharmacyProgram](http://www.tricare.mil/mybenefit/home/Prescriptions/PharmacyProgram)
- \* USAF Hospital Langley Main Pharmacy - 764-6497; Refills - 764-3784/6419

#### Tidewater

#### Health Benefit Advisors

- Naval Medical Center Portsmouth  
(757) 953-2610/2611
- Branch Health Clinic (BHC) Dam Neck  
953-9322
- BHC Norfolk (Sewell's Point)  
953-8708
- BHC Little Creek (Boone)  
953-8182
- BHC NAS Oceana  
953-3933 (option 7)
- BHC NWS Yorktown  
953-8441
- TRICARE Prime Clinic (TPC) Chesapeake  
953-6382
- TPC Virginia Beach  
953-6710/6711
- McDonald Army Health Center  
(757) 314-7748/7766/7777
- USAF Hospital Langley  
225-5111
- USCG Training Center Yorktown  
(757) 856-2230/2345