



TRICARE for Life

Tidewater Military Health System - Fiscal Year 2016



TRICARE for Life (TFL) and Medicare

- * Medicare is federal health insurance for most people age 65 and older. Individuals with disabilities may qualify at a younger age.
 - * Medicare has 4 parts - A, B, C and D. Most beneficiaries entitled to Medicare have premium-free Part A, and must enroll in Medicare Part B to keep their TRICARE eligibility. Parts C and D are commercially-available, optional programs.
 - * Part A is hospital insurance that covers inpatient care in a hospital or skilled nursing facility. Most TFL beneficiaries are entitled to premium-free Part A, either under themselves or a spouse.
 - * Part B is medical insurance for outpatient care. Part B has a monthly premium.
 - * Part C, or Medicare Advantage Plans, combine Parts A and B (and sometimes D) into a health maintenance organization or a preferred provider option plan. Part C plans *are not* the same as Medicare supplement, or Medigap, plans
 - * Part D, prescription coverage, is not recommended for TFL beneficiaries, who already have the TRICARE pharmacy benefit.
 - * Enrollment in Parts A and B is usually automatic, especially for those already receiving Social Security benefits.
 - * Most people receive their Medicare card in the mail 3 to 4 months before the eligibility date. If not received, contact Medicare at least 3 months before the eligibility date to initiate the enrollment process. When the card is received, visit an ID card office to update DEERS (Defense Enrollment Eligibility Reporting System) and obtain a new ID card.
- * Beneficiaries new to TFL may see some changes in benefits, costs and access to health care.
 - * Medicare is primary coverage, and pays first. TFL acts as a wrap-around coverage, or supplement, and pays last. For beneficiaries with other health insurance (OHI, such as an employer plan) the order of payment may be different.

- * TFL claims are processed by Wisconsin Physician Services (WPS). For information, call 1-866-773-0404, or go to www.tricare4u.com.
- * TRICARE Prime is an option in Prime Service Areas (PSAs) for beneficiaries under age 65, including those who have Medicare because of a disability. The Prime enrollment fee is waived for these beneficiaries. Prime is not an option for Medicare-eligible beneficiaries at age 65 and older.
- * Most TFL patients receive care from civilian providers, usually with little or no cost.
- * TFL beneficiaries have space-available access to routine and specialty appointments in a military treatment facility (MTF). Access to ancillary services (emergency room, pharmacy, immunizations, lab and x-ray) is the same as for other beneficiaries.
- * Some MTFs offer TRICARE Plus, a program that provides Prime-like access to primary care for TFL beneficiaries. Where available, Plus is administered by the MTF. There is no enrollment fee, but getting into the program is usually by invitation only. The TRICARE Plus program at Naval Medical Center Portsmouth (NMCP) is managed by the Internal Medicine Clinic.

Verifying and Maintaining Eligibility

- * The sponsor and family members must update DEERS (Defense Enrollment Eligibility Reporting System) and get new ID cards when there is a change in status (including retirement or transitioning to TFL) to avoid a lapse in TRICARE coverage.
 - * To find an ID office near you, go to www.dmdc.osd.mil/rsi
 - * To schedule an appointment at an ID card office, go to <https://rapids-appointments.dmdc.osd.mil/>

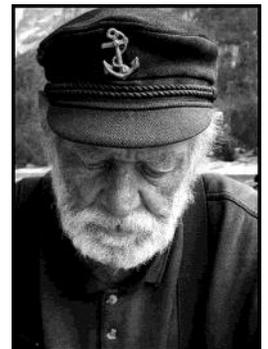
See over for additional information

TFL Training Seminar

- * The Tidewater Military Health System and Naval Medical Center Portsmouth offer an informative presentation on TRICARE for Life on the second Tuesday of each month from 9 to 11 a.m..
- * This session explains entitlements and responsibilities, and how TFL works with DEERS, Medicare, Social Security, and other health insurance.
- * No registration needed; for information, call 953-0436.

- * Location - Internal Medicine Conference Room, Building 2 (Main Hospital), 2nd Floor (stop at the Information Desk near the Pharmacy, or at the Internal Medicine Clinic front desk, for directions).
- * Dates for 2016:

January 12	May 10	September 13
February 9	June 14	October 11
March 8	July 12	November 8
April 12	August 9	December 13



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



Who Pays for Health Care - Medicare, TRICARE or the Patient?

Health Care Service	Medicare Pays	TRICARE Pays	Patient Pays
Covered by both Medicare and TRICARE	Medicare-authorized amount	Remaining expense	Nothing
Only covered by Medicare (i.e., chiropractic care)		Nothing	Medicare deductible and co-pays
Only covered by TRICARE (i.e., overseas care, most vaccines, or most prescription drugs)	Nothing	TRICARE-authorized amount	TRICARE deductible and co-pays
Not covered by either (i.e., cosmetic or elective surgery, experimental procedures)		Nothing	All expenses



Using TRICARE Pharmacy Home Delivery - Getting Started

- * In Person - An MTF provider can enter new prescriptions directly into the military health care system. MTF pharmacies can also help beneficiaries register and transfer new and existing prescriptions to Home Delivery.
- * Online - Create an account (or sign in, if already registered) at www.express-scripts.com/TRICARE.
- * Telephone - To switch prescriptions filled at an MTF pharmacy to Home Delivery, have the prescription information (or pill bottles) and provider's name and telephone number handy when calling the *Member Choice Center* at 1-877-363-1433.
- * Mail - Write the patient name, date of birth and sponsor ID number on the back of each prescription. Complete the *Web Prescription Order Form* (available online), attach the prescriptions and mail to: Express Scripts, Inc., PO Box 51250, Phoenix, AZ 85072-9954.
- * Fax - Prescriptions are only accepted by fax directly from a provider's office; and not if faxed from other locations (such as home or work). Complete the *Web Prescription Order Form*, and have the provider complete the *Doctor/Prescriber* information. Fax to 1-877-895-1900; from overseas to 1-602-586-3911. Prescriptions for Schedule II controlled drugs cannot be faxed. These must be mailed.

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 or www.ssa.gov
- * TRICARE - for complete TRICARE program and benefit information, visit: 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
 - * Health Net Federal Services - 1-877-874-2273; www.hnfs.com
- * TRICARE South Region - www.tricare.mil/trosouth
 - * Humana Military - 1-800-444-5445; www.humana-military.com
- * TRICARE West Region - www.tricare.mil/trowest
 - * United Healthcare Military and Veterans - 1-877-988-9378; 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
 - * 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
- * TRICARE Pharmacy Formulary - www.express-scripts.com/static/formularysearch/
- * TRICARE Pharmacy Program - 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