



TRICARE for Retirees

Tidewater Military Health System - Fiscal Year 2016



TRICARE is one of the most valuable benefits that service members and their families take with them into retirement. There are, however, some changes to TRICARE, including access, choices and costs.

1. All active duty service members (ADSMs) have TRICARE Prime, and receive most of their medical care through the military health system. Active duty family members (ADFMs), retirees, and retiree family members have choices, and can either choose Prime or use TRICARE Standard and Extra.
2. Retirees and their family members who do want Prime should be aware that:
 - * Prime is only available in Prime Service Areas (PSAs) in the U.S. A PSA is generally within 40 miles of a military treatment facility (MTF) or BRAC site.
 - * The primary care manager (PCM) an ADSM or ADFM had while the service member was on active duty may change, even if remaining in the area of the final duty station.
 - * An MTF PCM within the drive-time access standard (30 -minutes from the home address) with space available will take precedence over assignment to a civilian PCM.
 - * There is an annual enrollment fee.
 - * There are co-pays for office visits and other services received from civilian providers.
 - * One routine eye exam is covered every two years.
3. Those who choose not to enroll in Prime, or who live outside a PSA, will have TRICARE Standard and Extra.
 - * The cost-share for civilian network (Extra) health care services increases from 15% to 20%, and the cost-share for civilian non-network (Standard) services increases from 20% to 25%.

4. Other considerations concerning TRICARE coverage for retirees and their family members:

- * The priority for access-to-care in an MTF is lower.
- * Prime Remote, Overseas Prime, Overseas Prime Remote are not available.
- * The Extended Care Health Option (ECHO) program is not available.
- * The annual fiscal year family catastrophic cap increases from \$1,000 to \$3,000.
- * Retirees and family members who are eligible for premium-free Medicare Part A must enroll in Medicare Part B to keep their TRICARE benefits under TRICARE for Life (TFL).
 - * Most people become eligible for Medicare at age 65, but those with a disability may qualify at an earlier age. TFL beneficiaries under age 65 living in a PSA may still enroll in Prime, but Prime is not an option for TFL beneficiaries age 65 and above.
- * Dental coverage is optional under the TRICARE Retiree Dental Program (TRDP), which is offered by Delta Dental of California - www.trdp.org.
- * The sponsor and family members must verify and update DEERS (Defense Enrollment Eligibility Reporting System) and get new ID cards at the time of retirement to avoid a lapse in TRICARE eligibility.
 - * To find an ID office: www.dmdc.osd.mil/rs/; to schedule an ID card office appointment: <https://rapids-appointments.dmdc.osd.mil/>

See over for information about TRICARE choices and costs, and points-of-contact for information and assistance



Health Care Considerations When Planning for Retirement

- * Do you or any of your family members have any special medical needs?
- * Where will you live, and are there adequate medical facilities and services nearby?
- * Will you work?
- * Will your employer offer health care coverage and, if so, what will it cost?
- * Are you or any of your family members eligible for Medicare?
- * Do you know how TRICARE works with other health insurance, and how to coordinate benefits?

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



TRICARE Choices for Retirees and Retiree Family Members

	Prime	Extra	Standard	
Program Type	Managed Care	Preferred Provider	Fee-for-Service	
Annual Enrollment Fee FY-2016	\$282.60/single; \$565.20/family	N/A		
FY Outpatient Deductible	None, except Point-of-Service (POS)	\$150/individual; \$300/family		
FY POS Outpatient Deductible	\$300/single; \$600/family	N/A		
POS Cost-Share	50%			
Civilian Office Visit Co-Pay	\$12			
Civilian ER Co-Pay	\$30			
Civilian Ambulance Co-Pay	\$20	20%	25%	
Civilian Behavioral Health Co-Pay	\$25/individual; \$17/group			
Civilian Hospitalization Co-Pay	\$11/day (\$25 minimum)			
Civilian Hospitalization Co-Pay	\$11/day (\$25 minimum)	\$250/day or 25%	\$810/day or 25%	
Routine Eye Exams	Every 2 years (≥age 3)	Not covered for anyone over age 6		
Referrals and Authorizations	Required for most specialty services	Prior authorization required for certain services		
Providers	MTF or TRICARE Network	Network	Non-Network Participating	Non-Network Non-Participating
Balance Billing	N/A	N/A	Up to 15%	
Claims	Provider files		Provider may file	
FY Family Catastrophic Cap	\$3,000 (does not include Prime POS or Standard balance billing charges)			

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