Transitioning from Active Duty to Retirement
Agenda

1) Health Care Considerations when Planning Retirement
2) TRICARE Changes at Retirement
3) TRICARE and the Affordable Care Act (ACA)
4) Tidewater Military Health System (MHS)
5) TRICARE Regions and Managed Care Support Contractors
6) TRICARE Eligibility, DEERS and ID Cards
7) Access to Care in a Military Treatment Facility (MTF)
8) TRICARE Triple Options – Prime, Extra and Standard
9) Additional Health Care Benefits and Special Programs
10) TRICARE and Veterans Affairs (VA)
11) Information and Assistance Resources
Retirement Health Care Considerations

- Final duty station and primary care manager
- Terminal leave
- TRICARE cost, benefit and access changes at retirement
- Individual and family medical needs
- Availability of medical services
- Civilian employment health insurance
- Medicare and TRICARE for Life
- Veterans health care
TRICARE Changes at Retirement

- Lower MTF priority for 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
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 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
    - Site locater
      - 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)
Eligibility on Terminal Leave

- While on terminal leave, service members are still active duty until the actual retirement date
  - Remain in TRICARE Prime at final duty station
  - If leaving the area, seek care at any available MTF
    - Contact PCM for authorization for non-emergency care
    - PCM may pre-authorize non-emergency care at an available VA facility
- Family members can keep their current coverage, switch programs or, if in Prime, change their PCM
  - TRICARE Prime is not available everywhere
Eligibility at Retirement

- Regular retirement – service members (SMs) and family members (FM)s keep TRICARE
- Medical retirement – SMs with a service disability rating of at least 30% (not the same as a VA disability rating)
  - Temporary Disability Retirement List (TDRL) – SMs and FM(s) keep TRICARE
    - SM evaluated every 18 months, for up to 5 years, when a decision is made to retain on the TDRL, separate from service, return to duty, or move to the Permanent Disability Retirement List (PDRL)
  - PDRL – SM and FM(s) keep TRICARE
Special Eligibility Situations

- Married service members
  - If one is retired and one is active duty, register under active duty member for lower costs and higher priority for MTF access-to-care
  - If both are retired, register under one for cost savings (one catastrophic cap)
- Newborns
  - Register in DEERS within 60 days to enroll and stay in Prime
  - Register by the first birthday to keep TRICARE eligibility
- Newborn of an unwed dependent daughter – not eligible, unless:
  - Adopted by daughter’s sponsor
  - Baby’s father is a service member and paternity is established
Incapacitated Adult Children

- Permanent eligibility for special needs adult children
  - Unmarried and incapable of self-support because of a qualifying disability that existed before age 21 (or between age 21 and 23 if a full-time student)
  - Incapacitated student – a physician’s statement that the incapacitation occurred between age 21 and 23, and a letter from the school verifying full-time status are required when applying for permanent eligibility
- Child relies on the sponsor for over 50% of support (or did at the time of a sponsor’s death)
- Apply through DEERS at least 90 days before current ID card expires
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 (ADFM) 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
<table>
<thead>
<tr>
<th><strong>TRICARE Triple Options for Retirees</strong></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>Prime</strong></th>
<th><strong>Extra</strong></th>
<th><strong>Standard</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Enrollment Fee</strong></td>
<td>$282.60/single</td>
<td></td>
<td>N/A</td>
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<tr>
<td></td>
<td>$565.20/family</td>
<td></td>
<td></td>
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<tr>
<td><strong>Annual Deductible (FY)</strong></td>
<td>None (except POS)</td>
<td>$150/individual; $300/family</td>
<td></td>
</tr>
<tr>
<td><strong>Point-of-Service (POS) Outpatient Deductible (FY)</strong></td>
<td>$300/individual; $600/family</td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>POS Cost-Share</strong></td>
<td>50%</td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Civilian Provider Visit</strong></td>
<td>$12</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Hospitalization</strong></td>
<td>$11/day</td>
<td>$250/day or 25%</td>
<td>$810/day or 25%</td>
</tr>
<tr>
<td><strong>Outpatient Behavioral Health</strong></td>
<td>$25/individual</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>$17/group</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Provider Category</strong></td>
<td>MTF or Network</td>
<td>Network</td>
<td>Non-Network</td>
</tr>
<tr>
<td><strong>Balance Billing</strong></td>
<td>No</td>
<td></td>
<td>Up to 15%</td>
</tr>
<tr>
<td><strong>Family Catastrophic Cap (FY)</strong></td>
<td></td>
<td>$3000</td>
<td></td>
</tr>
</tbody>
</table>

Tidewater Military Health System – Fiscal Year 2016
TRICARE Prime for Retirees

- Available only in Prime Service Areas (PSAs) in the U.S.
  - Within 40 miles of an MTF or BRAC site
- Enroll within 30 days of retirement to continue Prime uninterrupted; otherwise 20\textsuperscript{th} of the month rule applies
- Enrollment coordinated by the regional contractor
  - Health Net for the North Region – 1-877-874-2273
  - Split enrollment – members in different regions
  - PCM assignment – priority assignment to MTF PCM, where available, or to civilian network PCM
- Medicare-eligible retirees and family members age 65 and older not eligible for Prime or USFHP

Tidewater Military Health System – Fiscal Year 2016
Prime Appointment Access Standards

- Appointments and access-to-care (ATC) standards
  - Emergency – immediately (911 or nearest ER)
  - Urgent care – 24 hours, or less
  - Routine care – 7 days, or less
  - Specialty or wellness care – 28 days, or less
  - Follow-up care – doctor’s discretion
- Drive-time/distance ATC standards
  - PCM – 30 minutes (beneficiary can waive up to 100 miles)
  - Specialty care – 60 minutes
- MTF Prime appointments in Tidewater
  - Hampton Roads Appointment Center (HRAC)
    - 1-866-645-4584

Tidewater Military Health System – Fiscal Year 2016
Prime Point-of-Service (POS)

- Beneficiary liability for unauthorized non-emergency care
  - Includes urgent care and most specialty care without a referral and authorization
  - Does not apply to ADSMs
- Outpatient FY deductible – $300/individual; $600/family
- Inpatient and outpatient cost-share – 50% of the TRICARE-allowable charge
  - Possible additional 15% balance-billing for services received from non-network providers
- POS costs do not apply towards the catastrophic cap, and there is no upper limit

Tidewater Military Health System – Fiscal Year 2016
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
Prime Travel Benefit

- For medically-necessary, non-emergency referrals to a specialist more than 100 miles from the patient’s PCM
  - Does not apply to ADSMs as patients or non-medical attendants (NMA) – must have command travel orders
  - MTF or TRICARE Regional Office (for patients with civilian PCMs) prior-authorization required in all cases
  - Reimbursement for reasonable travel expenses for patient and one authorized NMA
    - Meals, fuel, tolls, parking, lodging, transportation
  - NMCP points-of-contact
    - Health Benefits – (757) 953-2610
    - Travel Office – (757) 953-9375/9376/9380/9787

Tidewater Military Health System – Fiscal Year 2016
Traveling with Prime

- If medical care is needed when traveling away from home, use an MTF, if available
  - Emergencies – call 911 or go to the nearest ER
    - Notify PCM within 24 hours
    - Coordinate all follow-up care with PCM
  - Urgent care – medically-necessary within 24 hours
    - Coordinate with PCM
    - Call the Nurse Advice Line – 1-800-874-2273
    - Unauthorized urgent care is point-of-service
    - Coordinate all follow-up care with PCM
  - Routine care not authorized

Tidewater Military Health System – Fiscal Year 2016
- Charges for services received from civilian providers
- Network providers (Prime and Extra) file the paperwork
- Beneficiary claim form for reimbursement – *Patient’s Request for Medical Payment (DD Form 2642)*
- North Region processor – Health Net/PGBA ([www.mytricare.com](http://www.mytricare.com))
- Coordination of benefits with OHI
  - OHI is usually primary coverage (pays first)
- Explanation of Benefits (EOB) – monthly statement
  - Individual EOBs sent for denied claims or payment due
  - EOBs available online at [www.mytricare.com](http://www.mytricare.com)
- For claims assistance, contact the provider’s billing office, PGBA or a Health Benefit Advisor
Other Programs and Benefits

1) Autism Care Demonstration
2) Breastfeeding Support
3) Cancer Clinical Trials
4) Dental Programs
5) Mental Health
6) National Guard and Reserves
7) Nurse Advice Line
8) OB and Maternity Care
9) Pharmacy
10) Preventive Health
11) Prior Authorization
12) TRICARE for Life
13) TRICARE Overseas Program
14) TRICARE Young Adult
15) Uniformed Services Family Health Plan
16) Veterans Affairs

Tidewater Military Health System – Fiscal Year 2016
Comprehensive Autism Care Demo

- Direct or reinforcement applied behavior analysis (ABA) therapy for patients with an autism spectrum disorder (ASD) diagnosis
- Consolidated three previous programs into one Expanded benefit with fewer requirements
- All services require pre-authorization from Health Net

<table>
<thead>
<tr>
<th>ABA Costs (Co-Pays and Cost-Shares; Apply Towards the Catastrophic Cap)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ADFMs in Prime</strong> – $0</td>
</tr>
<tr>
<td>ADFMs with Standard/Extra FM with TRICARE Reserve Select (TRS)</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Retired FMs in Prime – $12 co-pay per visit</td>
</tr>
<tr>
<td>Retired FMs with Standard/Extra FM with TRICARE Retired Reserve (TRR)</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Tidewater Military Health System – Fiscal Year 2016
Breastfeeding Support

- Eligibility – any pregnant beneficiary, or an 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
Cancer Clinical Trials

- Department of Defense (DoD) partnership with the National Cancer Institute (NCI)
- Research studies for the prevention, diagnosis and treatment of cancers and other illnesses
- Open to all TRICARE beneficiaries; TRICARE shares the cost of evaluation and testing to determine participation eligibility, and medical care during the trial
- Information – 1-800-422-6237
  - [www.tricare.mil/Plans/SpecialPrograms/CancerClinicalTrials](http://www.tricare.mil/Plans/SpecialPrograms/CancerClinicalTrials)
- 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)
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
Guard and Reserves – Gray Area Retiree

- ‘Gray Area’ retiree – under age 60
- TRICARE Retired Reserve (TRR)
  - Eligibility – retirees and FMIs not eligible for or enrolled in a Federal Employee Health Benefit Plan (FEHBP) (self or spouse)
  - Benefits – Extra/Standard (Standard overseas)
  - Monthly premiums (2016)
    - $388.79/member; $957.44/member and family
- To qualify and purchase coverage – complete the online ‘DMDC Reserve Component Purchased TRICARE Application (RCPTA)’ (https://www.dmdc.osd.mil/appj/trs)
- TRICARE Retiree Dental Program (TRDP)
Guard and Reserves – Regular Retiree

- Regular retirement at age 60
  - Reserve member coverage
    - TRICARE Prime/USFHP
    - TRICARE Extra/Standard
    - TRICARE for Life (TFL) – when eligible for Medicare
    - TRDP
  - Family member coverage
    - TRICARE Prime/USFHP
    - TRICARE Extra/Standard
    - TFL – when eligible for Medicare
    - TYA Prime or Standard
    - TRDP
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

Tidewater Military Health System – Fiscal Year 2016
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

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

- 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/
Pharmacy Home Delivery

- Mandatory use of home delivery for select, brand-name maintenance medications (such as allergy, blood pressure, cholesterol or thyroid medications)
- Effective October 1, 2015, required for all beneficiaries, except ADSMs, in the U.S. and U.S. territories
  - Exceptions and waivers
    - Prescriptions filled at an MTF pharmacy
    - Acute care meds (antibiotics, pain meds, etc.)
    - Beneficiaries with OHI prescription coverage
    - Generic versions of maintenance medications
    - If medication is on back-order at Express Scripts
  - Program notifications by mail from Express Scripts
<table>
<thead>
<tr>
<th>Tidewater MTF Pharmacy Site</th>
<th>Published e-RX Site Name</th>
<th>NCPDP/NPI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch Health Clinic (BHC) Dam Neck</td>
<td>DoD PORTS VA DAM NECK ePhcy</td>
<td>4845345 / 1396158168</td>
</tr>
<tr>
<td>BHC JEB Little Creek-Fort Story (Boone)</td>
<td>DoD PORTS VA LITTLE CRK ePhcy</td>
<td>4845357 / 1205249075</td>
</tr>
<tr>
<td>BHC Naval Air Station Oceana</td>
<td>DoD PORTS VA BHC OCEANA ePhcy</td>
<td>4845410 / 1578977666</td>
</tr>
<tr>
<td>BHC Norfolk Naval Station  (Sewells Point)</td>
<td>DoD PORTS VA BHC SEWELLS PT ePhcy</td>
<td>4845369 / 1205249059</td>
</tr>
<tr>
<td>BHC Naval Weapons Station Yorktown</td>
<td>DoD PORTS VA BHC YORKTOWN ePhcy</td>
<td>4845460 / 1952717472</td>
</tr>
<tr>
<td>BHC Northwest</td>
<td>DoD PORTS VA NORTHWEST NSG ePhcy</td>
<td>4845888 / 1548664949</td>
</tr>
<tr>
<td>Kenner Army Health Clinic, Fort Lee</td>
<td>DoD FT LEE ePhcy</td>
<td>4845395 / 1417361866</td>
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<tr>
<td>McDonald Army Health Center (MCAHC)</td>
<td>DoD FT EUSTIS ePhcy</td>
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<td>Naval Medical Center Portsmouth (NMCP)</td>
<td>DoD PORTS VA NMC ePhcy</td>
<td>4845371 / 1548673205</td>
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<tr>
<td>Scott Center Annex NNSY Portsmouth</td>
<td>DoD PORTS VA SCOTT CENTER ePhcy</td>
<td>4845838 / 1013319755</td>
</tr>
<tr>
<td>TRICARE Prime Clinic (TPC) Chesapeake</td>
<td>DoD PORTS VA TPC CHESAPEAKE ePhcy</td>
<td>4845383 / 1508270950</td>
</tr>
<tr>
<td>TPC Virginia Beach</td>
<td>DoD PORTS VA TPC VA BEACH ePhcy</td>
<td>4845408 / 1851704431</td>
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<tr>
<td>USAF Hospital Langley</td>
<td>DoD LANGLEY ePhcy</td>
<td>4845523 / 1720494834</td>
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<tr>
<td>TRICARE Mail Order (Home Delivery)</td>
<td>Express Scripts Home Delivery</td>
<td>2623735 / 1558443911</td>
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Tidewater Military Health System – Fiscal Year 2016
# Preventive Health and Wellness

<table>
<thead>
<tr>
<th>Services</th>
<th>Prime(^1)</th>
<th>Standard, Extra and TRR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breast MRIs</td>
<td>No copayment</td>
<td>No cost-share</td>
</tr>
<tr>
<td>Clinical Preventive Exams</td>
<td></td>
<td></td>
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<tr>
<td>Colon Cancer Screenings</td>
<td></td>
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<tr>
<td>Immunizations and Vaccines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mammograms</td>
<td></td>
<td></td>
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<tr>
<td>PAP Smears</td>
<td></td>
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</tr>
<tr>
<td>Well-Child Care Visits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cardiovascular Screenings</td>
<td>No copayment</td>
<td>Network: 20%</td>
</tr>
<tr>
<td>Eye Exams(^2)</td>
<td></td>
<td>Non-network: 25%</td>
</tr>
<tr>
<td>Genetic Testing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infectious Disease Screenings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Physicals(^2)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) Prime, USFHP, Young Adult Prime

\(^2\) Benefit restrictions and limits may apply

Tidewater Military Health System – Fiscal Year 2016
Prior Authorization

- Required for all beneficiaries when TRICARE is the primary payer
  - Certain medications
  - Adjunctive (medically-necessary) dental
  - Home health care and hospice
  - Non-emergency substance abuse or behavioral health admissions
  - Outpatient behavioral health (after the 8th visit)
  - Skilled nursing facility care (after day 100 for TFL)
  - Most organ transplants
  - ECHO (ADFM benefit only)
- Not required for services authorized under Medicare or OHI
For Medicare-eligible beneficiaries – most at age 65; younger with a disability
- Premium-free Medicare Part A and enrolled in Part B
- Monthly Part B premium; no TFL enrollment fee
- TRICARE pays secondary to Medicare
- Prime not an option for retiree and FM TFL beneficiaries at age 65; under age 65 may enroll in Prime, where available, and the enrollment fee is waived
- Claims and information – Wisconsin Physician Services
  - www.tricare4u.com
- Monthly TFL presentation at NMCP – 2nd Tuesday of each month at 9 a.m. in Internal Medicine
TRICARE Overseas Program (TOP)

- Overseas Prime and Overseas Prime Remote are only for ADSMs and command-sponsored family members
  - All others – TRICARE Standard
    - Space-available MTF care
    - Most care from host nation providers
- To find a provider or get assistance
  - TOP Area Office or MTF
  - U.S. Embassy or Consulate
- TOP regional contractor – International SOS
  - 1-888-777-8343 (from the U.S. only)
  - www.tricare-overseas.com

Tidewater Military Health System – Fiscal Year 2016
TRICARE Young Adult (TYA)

- Eligibility
  - Unmarried child of a TRICARE-eligible sponsor
  - At least 21 (23 if a full-time student), but under age 26
  - Not eligible for an employer health plan
  - National Guard and Reserve sponsors must be eligible for regular TRICARE or TAMP benefits, or must be eligible for and enrolled in either TRS or TRR
    - Children only eligible for TYA Standard/Extra
- Monthly premiums (January – December 2016)
  - Prime: $306; Standard/Extra: $228
U.S. Family Health Plan (USFHP)

- Benefits and costs similar to TRICARE Prime
- 6 geographic locations
- Eligible beneficiaries same as TRICARE, except ADSMs
- Except for emergencies, TRICARE facilities not used

www.usfhp.com; 1-800-748-7347

- Martin’s Point Health Care
- Brighton Marine Health Center
- Saint Vincent Catholic Medical Centers of New York
- Johns Hopkins Medicine
- CHRISTUS Health
- Pacific Medical Centers
Eligibility for VA health care benefits
- Discharged or separated from military service under conditions other than dishonorable
  - Minimum duty requirements may apply
- Reserve and National Guard member called to active duty (other than for training only)
- Military retirement and dual eligibility
  - Retirees and family members keep TRICARE
  - With or without a VA disability rating, retirees may apply for VA health care benefits
- Information – http://www.va.gov/health/
Online Information

- Medicare – [www.medicare.gov](http://www.medicare.gov)
- 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