

TRICARE Choices for College Students

*A quick
reference guide*



TRICARE Choices for College Students

Your college students' health care needs may be covered under one of several TRICARE program options when they leave home for college. This brochure will help you explore the various options available to your son or daughter while they are away at college.

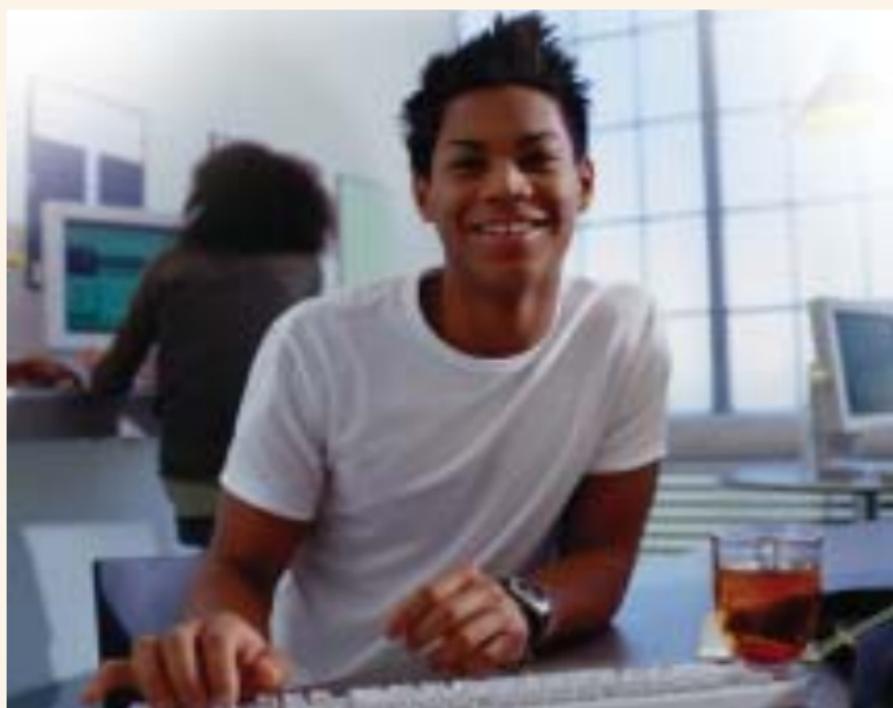
Eligibility

Your children remain eligible for TRICARE up to age 21. To extend their TRICARE coverage through to age 23:

- Your child must be a college student enrolled full-time at an accredited institution of higher education
and
- You must provide more than 50 percent of your child's financial support.

To extend benefits for your college student beyond his or her 21st birthday, call the nearest uniformed services ID card issuing facility for further assistance. Representatives there will be able to advise you about the documentation needed to update the Defense Enrollment Eligibility Reporting System (DEERS) and extend coverage. To locate the nearest ID card facility, visit www.dmdc.osd.mil/rs/.

TRICARE benefits end when your college student reaches age 23 or graduates, whichever comes first. For example, if your child turns 23 on January 3 but doesn't graduate until May, coverage ends at midnight on January 2.



Maintaining Eligibility

College students and parents must keep their records and contact information current in DEERS so that they can maintain TRICARE eligibility, as well as receive important TRICARE information and claims-generated explanation of benefits (EOB) statements.

College students who are age 18 or older may update their own *address, phone number, and e-mail* in one of the following ways:

- Visit a local uniformed services personnel office. The nearest one can be located online at www.dmdc.osd.mil/rsl.
- Call 1-800-538-9552 (Monday-Friday 6 a.m. to 3:30 p.m. PST except federal holidays).
- Fax address changes to DEERS at 1-831-655-8317.
- Mail address changes to: Defense Manpower Data Center Support Office, Attn: COA, 400 Gigling Road, Seaside, CA 93955-6771.
- Update addresses electronically at www.tricare.osd.mil/DEERSAddress.

Exploring Your Student's Health Care Choices

TRICARE Prime

If your college student lives in a TRICARE Prime Service Area, he or she may enroll in TRICARE Prime. Call your regional contractor (see numbers on the back of this brochure) for more information.

Program Costs

For active duty family members (ADFM), there is no enrollment fee or copayments when obtaining authorized care at a military treatment facility (MTF) or through the TRICARE Prime network of civilian providers.

For family members of retirees, there is a small annual enrollment fee, no copayments when obtaining authorized care at an MTF, and minimal copayments when obtaining authorized health care through the TRICARE network of civilian providers.

Split Enrollment

Split enrollment allows you to enroll your college student in one region and the rest of your family in another. Retiree families pay only one enrollment fee. To use the split enrollment feature:

- Notify each family member's regional contractor of the split enrollment status.

- Complete an enrollment application and send it to the new regional contractor when your son or daughter arrives in the region. The contractors will coordinate enrollment fees and send statements to the designated payer.
- Retirees—Be sure to pay your enrollment fees. An unpaid enrollment fee causes the entire family to be disenrolled.

Access to Care

TRICARE Prime benefits cover emergency situations wherever your child travels.

With the exception of emergencies, your college student must receive care from their assigned PCM. A uniformed services ID card and TRICARE Prime enrollment card serve as proof of coverage. Referrals are required when seeking care from a specialist or a provider other than the PCM. Otherwise, the family will incur TRICARE point-of-service (POS) charges (POS deductibles: \$300 per individual/\$600 per family; POS cost-shares: 50 percent of the TRICARE allowable charge).

TRICARE Pharmacy Options

TRICARE offers several convenient ways for your college student to get his or her prescriptions filled.

MTF Pharmacy—Have prescriptions filled at any MTF pharmacy free of charge. MTF pharmacies will accept a written prescription from any TRICARE-authorized provider.

TRICARE Mail Order Pharmacy (TMOP)—TMOP is available for prescriptions that your student takes on a regular basis. Submit your student's written prescription, along with the appropriate copayment, and the medications will be mailed directly to him or her.

TRICARE Retail Pharmacy Network—Your student may have prescriptions filled at any TRICARE network pharmacy for a small copayment.

Non-network Pharmacy—Using a non-network pharmacy is the most costly option and is not recommended. If your student uses a non-network pharmacy, he or she will pay for medications up front and then file a reimbursement claim with TRICARE.

For more information about TRICARE's pharmacy options, use the contact information on the back of this brochure.

TRICARE Extra

Your college student may visit a TRICARE network provider and receive the cost savings of the TRICARE Extra program. To use TRICARE Extra, your child can present his or her uniformed services ID card to any network provider. Annual deductible and cost-shares apply:

- Active duty family members: 15 percent cost-share after deductible is met
- Retired family members: 20 percent cost-share after deductible is met

To locate a network provider, contact your regional contractor or visit the TRICARE Provider Directory Web site at www.tricare.osd.mil/ProviderDirectory.

TRICARE Standard

If your college student is going to be spending most of the year outside of a TRICARE Prime service area and has limited access to the TRICARE provider network, the TRICARE Standard program may be your best option. Your child may choose any non-network TRICARE-authorized provider. After the annual deductible is met, you will pay a percentage of the total charges for any medical care he or she receives:

- Active duty family members: 20 percent cost-share
 - Retired family members: 25 percent cost-share
- Your student may also be responsible for paying an additional 15 percent above the TRICARE allowable charge for services and filing a claim form.

Receiving Care at Military Treatment Facilities

When your college student is at school or home from college, they may receive care at an MTF. Please contact your local MTF for information about setting up an appointment.

TRICARE Dental Options

College students may enroll in either the TRICARE Dental Program (TDP) or the TRICARE Retiree Dental Program (TRDP), depending on their sponsor's status (active duty or retired).

TRICARE Dental Program—The TRICARE Dental Program (TDP) is a dental insurance program administered by United Concordia Companies, Inc. (UCCI). TDP is available to eligible active duty family members, as well as Selected Reserve and Individual Ready Reserve members and their eligible family members.

TRICARE Retiree Dental Program—The TRICARE Retiree Dental Program (TRDP) is a dental insurance program administered by the Federal Services division of Delta Dental Plan (DDP) of California. TRDP offers comprehensive dental coverage for uniformed services retirees and their eligible family members, certain surviving family members of deceased active duty sponsors, and Medal of Honor recipients and their immediate family members and survivors.

For more details about TDP and TRDP benefits, use the contact information on the back of this brochure.

For Information and Assistance

TRICARE North Region Contractor

1-877-TRICARE (1-877-874-2273)
www.healthnetfederalservices.com

TRICARE South Region Contractor

1-800-444-5445
www.humana-military.com

TRICARE West Region Contractor

1-888-TRIWEST (1-888-874-9378)
www.triwest.com

TRICARE Overseas

(TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific)
1-888-777-8343
www.tricare.osd.mil/overseas

DEERS—Verify Eligibility

1-800-538-9552
www.tricare.osd.mil/deers

TRICARE Mail Order Pharmacy Program

1-866-DoD-TMOP (1-866-363-8667)
www.express-scripts.com/TRICARE

TRICARE Retail Pharmacy Program

1-866-DoD-TRRx (1-866-363-8779)
www.tricare.osd.mil/pharmacy

TRICARE Dental Program

1-800-866-8499
www.ucci.com

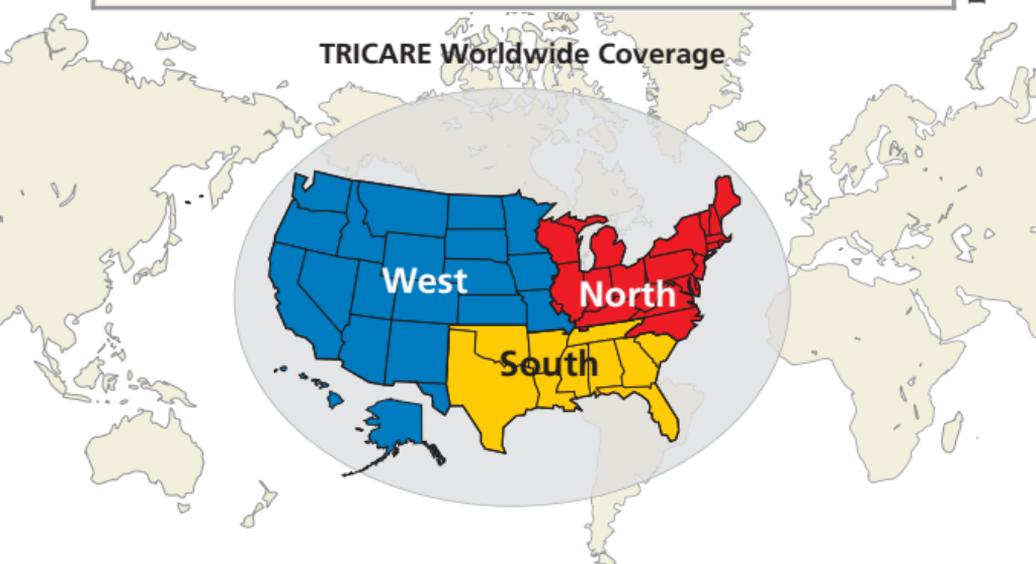
TRICARE Retiree Dental Program

1-888-838-8737
www.trdp.org

TRICARE Information Service

1-888-DoD-CARE (1-888-363-2273)
www.tricare.osd.mil

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An Important Note About TRICARE Program Changes

At the time of printing, this information is current. TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continuous, and new benefits are added regularly. For the most recent information, visit www.tricare.osd.mil.

Please provide feedback on this brochure at:

<http://www.tricare.osd.mil/evaluations/brochures>