Active Duty Orientation
1) TRICARE and the Affordable Care Act (ACA)
2) Tidewater Military Health System (MHS)
3) TRICARE Regions and Managed Care Support Contractors
4) TRICARE Eligibility, DEERS and ID Cards
5) Access to Care in a Military Treatment Facility (MTF)
6) TRICARE Triple Options – Prime, Extra and Standard
7) Additional Health Care Benefits and Special Programs
8) Internet and Telephone Resources for Information and Assistance
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
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

Tidewater Military Health System – Fiscal Year 2016
TRICARE Regions and Contractors

TRICARE Regional Offices (TRO)

TRO North
1-866-307-9749
www.tricare.mil/tronorth

TRO South
1-800-554-2397
www.tricare.mil/trosouth

TRO West
1-800-558-1746
www.tricare.mil/trowest

Regional Contractors

North Region
Health Net Federal Services
1-877-874-2273
www.hnfs.com

South Region
Humana Military
1-800-444-5445
www.humanamilitary.com

West Region
United Healthcare
1-877-988-9378
www.uhcmilitarywest.com

TRICARE Overseas Program
International SOS
1-888-777-8343
www.tricare-overseas.com

Tidewater Military Health System – Fiscal Year 2016
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](http://www.milconnect.dmdc.mil)
    - Site locator
      - [www.dmdc.osd.mil](http://www.dmdc.osd.mil)
  - Appointments
    - [https://rapids-appointments.dmdc.osd.mil](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)
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
- 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
TRICARE for ADSMs

- All ADSMs have TRICARE Prime and priority access to care in military treatment facilities (MTF)
  - Update enrollment with duty station or status change
  - Assigned to PCM at command Medical Department or designated MTF
- PCM gives routine care and coordinates specialty care
- All non-emergency health care is through the Military Health System (MHS)
- MTF appointments in Tidewater scheduled by the Hampton Roads Appointment Center - 1-866-645-4584
Emergency Care for ADSMs

- In an emergency, call 911 or go to the nearest hospital ER
- ADSMs must notify their Medical Department or PCM after receiving emergency care
  - The patient, hospital staff or a patient representative can contact the NMCP Clinical Communication Center at (757) 953-6289 for assistance
- ADSMs (and other Prime patients) admitted to a civilian hospital after an ER visit may be transferred to a military inpatient facility (such as NMCP) if the patient is stable and the necessary level of care is available at the MTF
- Follow-up care must be coordinated through the PCM
TRICARE Triple Options for ADFMs

<table>
<thead>
<tr>
<th></th>
<th>Prime</th>
<th>Extra</th>
<th>Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None (except POS)</td>
<td>Sponsor E-4 and below:</td>
<td></td>
</tr>
<tr>
<td><strong>(Fiscal Year – FY)</strong></td>
<td></td>
<td>$50/individual; $100/family</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>All others: $150/individual; $300/family</td>
<td></td>
</tr>
<tr>
<td><strong>Point-of-Service (POS)</strong></td>
<td>$300/individual; $600/family</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Deductible (FY)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>POS Cost-Share</strong></td>
<td>50%</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Civilian Provider Visit</strong></td>
<td></td>
<td>15%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Hospitalization</strong></td>
<td>$0</td>
<td></td>
<td>$18/day</td>
</tr>
<tr>
<td><strong>Outpatient Behavioral Health</strong></td>
<td></td>
<td>15%</td>
<td>20%</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></td>
</tr>
<tr>
<td><strong>Family Catastrophic Cap (FY)</strong></td>
<td>$1000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Tidewater Military Health System – Fiscal Year 2016
TRICARE Changes after Retirement

- Lower priority for MTF access-to-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
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
Breastfeeding Support

- Eligibility – any pregnant beneficiary, or a 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
Dental

- Active Duty Dental Program (ADDP) – for ADSMs
  - Military dental treatment facility
- TRICARE Dental Program (TDP) – for ADFMs
  - Optional, premium-based coverage
- 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)
Extended Care Health Option (ECHO)

- Supplements basic TRICARE benefits for ADFMs with qualifying physical or mental conditions
- Sponsor must first be enrolled in the mandatory, service-specific Exceptional Family Member Program (EFMP)
- All services must be pre-authorized by Health Net
  - Health Net ECHO case manager – 1-877-874-2273
  - Tidewater ECHO case manager – 1-800-977-7531
- Fiscal year limit on benefits – $36,000/beneficiary
- Monthly cost-share per family based on sponsor’s pay grade, and only applies in months benefits are used
- www.tricare.mil/welcome/specialprograms/ECHO.aspx
## ECHO Costs and Limits

<table>
<thead>
<tr>
<th>Sponsor Pay Grade</th>
<th>Monthly Cost Share</th>
<th>Sponsor Pay Grade</th>
<th>Monthly Cost Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-1 to E-5</td>
<td>$25</td>
<td>W-5, O-5</td>
<td>$65</td>
</tr>
<tr>
<td>E-6</td>
<td>$30</td>
<td>O-6</td>
<td>$75</td>
</tr>
<tr>
<td>E-7, O-1</td>
<td>$35</td>
<td>O-7</td>
<td>$100</td>
</tr>
<tr>
<td>E-8, O-2</td>
<td>$40</td>
<td>O-8</td>
<td>$150</td>
</tr>
<tr>
<td>E-9, W-1, W-2, O-3</td>
<td>$45</td>
<td>O-9</td>
<td>$200</td>
</tr>
<tr>
<td>W-3, W-4, O-4</td>
<td>$50</td>
<td>O-10</td>
<td>$250</td>
</tr>
</tbody>
</table>

- Monthly cost-share is per sponsor; not per ECHO beneficiary
- Cost-share is paid only if ECHO benefits are used during the month
- Fiscal year limit for what TRICARE will pay for covered benefits per ECHO beneficiary is $36,000 (not including the ECHO Home Health Care Benefit)
- Unused amounts are not transferable between family members
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
National Guard and Reserves

- Components
  - Air Force Reserve
  - Air National Guard
  - Army National Guard
  - Army Reserve
  - Coast Guard Reserve
  - Marine Corps Reserve
  - Navy Reserve

- Categories
  - Ready Reserve
  - Selected Reserve
  - Retired Reserve and Standby Reserve
Guard and Reserves – TRICARE Options

- TRICARE options are based on the sponsor’s status
  - Activated for less than 30 days – line-of-duty (LOD) care only
  - Activated for more than 30 days – ADSM/ADFM benefits
  - TRICARE Reserve Select (TRS) – inactive Selected Reserves and family members
  - TRICARE Retired Reserve (TRR) – ‘gray area’ retirees (under age 60) and family members
  - TRICARE for Retirees – regular TRICARE coverage for retirees and their family members when the sponsor reaches age 60
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

Call 1-800-TRICARE (874-2273); Option 1
24 hours a day, 7 days a week
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>Home Delivery (1-877-363-1303)</td>
<td>90</td>
<td>No Cost</td>
<td>$20</td>
</tr>
<tr>
<td><a href="https://www.express-scripts.com/tricare">www.express-scripts.com/tricare</a></td>
<td></td>
<td></td>
<td>$49</td>
</tr>
<tr>
<td>Retail Network (1-877-363-1303)</td>
<td>30</td>
<td>$10</td>
<td>$24</td>
</tr>
<tr>
<td><a href="https://www.express-scripts.com/tricare">www.express-scripts.com/tricare</a></td>
<td></td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td>Retail Non-Network</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>Prime</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ADFM Non-Prime</td>
<td></td>
<td>Greater of $24 or 20% of the total cost after Standard/Extra deductible is met</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/](https://www.express-scripts.com/static/formularySearch/)
## Preventive Health and Wellness

<table>
<thead>
<tr>
<th>Services</th>
<th>Prime¹</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>
</tr>
<tr>
<td>Colon Cancer Screenings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Immunizations and Vaccines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mammograms</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PAP Smears</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Well-Child Care Visits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cardiovascular Screenings</td>
<td>No copayment</td>
<td></td>
</tr>
<tr>
<td>Eye Exams²</td>
<td></td>
<td>Network: 20%</td>
</tr>
<tr>
<td>Genetic Testing</td>
<td></td>
<td>Non-network: 25%</td>
</tr>
<tr>
<td>Infectious Disease Screenings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Physicals²</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Prime, USFHP, Young Adult Prime
2 Benefit restrictions and limits may apply

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Tidewater Military Health System – Fiscal Year 2016
Online Information

- Medicare – www.medicare.gov
- Reserve Affairs – www.defenselink.mil/ra
- Social Security – www.ssa.gov
- TRICARE – www.tricare.mil
- Veterans Affairs – www.va.gov
- Veterans Health Administration – 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
Tidewater Military Health System
620 John Paul Jones Circle
Portsmouth, Virginia 23708

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edward.m.coryell.civ@mail.mil

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Health Net Federal Services