

TRICARE

Choices for College Students



When your child leaves home for college, his or her health care needs may be covered by one of several TRICARE program options.

Eligibility

Your child remains eligible for TRICARE up to age 21. Coverage may be extended to age 23 if **both** of these requirements are met:

- Your child is a college student enrolled full-time at an accredited institution of higher education; **and**
- You provide more than 50 percent of his or her financial support.

To extend benefits beyond your child's 21st birthday*, call the nearest uniformed services identification (ID) card-issuing facility for assistance regarding the documentation needed to update the Defense Enrollment Eligibility Reporting System (DEERS). **Note:** TRICARE benefits end on your child's 23rd birthday or upon graduation from college, whichever comes first.

* If enrolled in TRICARE Prime, your child will automatically be disenrolled at age 21 unless DEERS reflects his or her full-time student status. To avoid automatic disenrollment, update your child's DEERS information **prior** to his or her 21st birthday. You should also check with your regional contractor to ensure there has been no interruption in coverage.

Update DEERS

To maintain your child's TRICARE eligibility, it's important to keep his or her DEERS information current while in college. At age 18, children may update their personal information in DEERS. You may update DEERS in one of the following ways: In person at a local ID card-issuing facility; by phone; fax; mail; or online through the DEERS Web site or the Beneficiary Web Enrollment (BWE) Web site. See the *For Information and Assistance* section for details.

For Information and Assistance

<p>TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) TRICARE Reserve Select: 1-800-555-2605 www.healthnetfederalservices.com</p>	<p>TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 National Guard and Reserve: 1-877-298-3408 Active duty programs: 1-877-249-9179 Warrior Navigation and Assistance Program: 1-888-4GO-WNAP (1-888-446-9627) www.humana-military.com</p>	<p>TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com</p>
<p>TRICARE Reserve Select www.tricare.mil/reserve/reserveselect Guard and Reserve Web Portal https://www.dmdc.osd.mil/appj/trs/index.jsp</p>	<p>TRICARE Overseas (TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific) 1-888-777-8343 www.tricare.mil/overseas</p>	<p>US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org</p>
<p>Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 Find ID card-issuing facility at: www.dmdc.osd.mil/rsl. Mail changes to: Defense Manpower Data Center Support Office Attn: COA 400 Gigling Road Seaside, CA 93955-6771 Online changes: www.tricare.mil/DEERS</p>	<p>TRICARE Mail Order Pharmacy 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center (convert retail prescriptions to mail-order): 1-877-363-1433 www.tricare.mil/pharmacy TRICARE Retail Network Pharmacy 1-866-DoD-TRRX (1-866-363-8779) www.tricare.mil/pharmacy</p>	<p>TRICARE Dental Program 1-800-866-8499 www.TRICAREdentalprogram.com TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org</p>
<p>Beneficiary Web Enrollment (BWE) Web Site (Update DEERS) https://www.dmdc.osd.mil/appj/bwe/</p>	<p>TRICARE Web Site www.tricare.mil</p>	<p>Military Health System Web Site www.health.mil</p>



Your Child's Health Care Choices

When selecting the best health care option for your college student, consider these key points:

- **Location:** If the school is in an area where TRICARE Prime is offered or in a US Family Health Plan (USFHP) location, your child may enroll in either option. If not, the other available options are TRICARE Standard, TRICARE Extra, or TRICARE Reserve Select (TRS)*. If using the TRICARE Prime option, your child's enrollment may occur as:
 - *Enrollment within Your Current Region:* If the school is located in your current TRICARE region, your child only needs to change his or her primary care manager (PCM) to remain enrolled in TRICARE Prime. You must update your child's DEERS information, inform your regional contractor of the changes, and select your child's new PCM.
 - *Split Enrollment:* If your child is already enrolled in TRICARE Prime or the USFHP, and the school is in another TRICARE region where these options are available, your family can take advantage of split enrollment by being enrolled in separate locations without increasing any TRICARE Prime enrollment fees (*if applicable*). **Note:** If your child enrolls separately in TRICARE Prime after arriving at college and no other family members are enrolled in TRICARE Prime, it is considered a single enrollment. However, your TRICARE Prime family enrollment fee remains the same, regardless of family members' enrollment.

You **must notify both** regional contractors of the split enrollment status and obtain instructions for setting up the split enrollment. Student enrollment in TRICARE Prime is automatically renewed after one year unless the renewal offer is declined. **Note:** The split enrollment option is generally not available overseas to college students due to active duty family member command-sponsorship requirements.

* TRS is a premium-based health care program available to qualified National Guard and Reserve members and their eligible family members. For additional details, visit the TRS Web site as listed in the For Information and Assistance section of this flyer.

- **Getting Care:** If enrolled in TRICARE Prime or the USFHP, your child must seek all nonemergency and non-behavioral health care from an assigned PCM, otherwise higher point of service costs may apply. If specialty care is required, TRICARE Prime referral and authorization rules apply. Routine appointments are not covered while traveling. If an emergency occurs, your child should call 911 or go to the nearest emergency room. His or her PCM must be notified within 24 hours to ensure proper payment of the claim.

Under TRICARE Standard, TRICARE Extra, or TRS, your child may see any network or non-network, TRICARE-authorized provider. Applicable cost-shares and deductibles apply. Learn more about these programs at www.tricare.mil.

- **Cost:** TRICARE Prime and the USFHP generally have fewer out-of-pocket costs than the other programs. When using TRICARE Standard, TRICARE Extra, or TRS, your child may need to pay up front for needed services and file a claim with TRICARE for reimbursement.
- **Alternative Coverage:** Some colleges and universities offer student health plans. These are considered other health insurance (OHI). TRICARE pays second to OHI coverage.

Prescription Drug Coverage

Whichever TRICARE program option is chosen, your child's pharmacy benefit remains the same. Prescriptions may be filled through a military treatment facility (MTF) pharmacy, the TRICARE Mail Order Pharmacy, a TRICARE retail network pharmacy**, or a non-network pharmacy. **Note:** Using a non-network pharmacy is your most costly option. To fill a prescription, your child needs a valid ID card and a prescription written by a U.S.-licensed provider. To locate a pharmacy or for additional benefit details, visit www.tricare.mil/pharmacy.

** Prescriptions may be filled at one of more than 54,000 retail locations in the U.S., Guam, Puerto Rico, and the U.S. Virgin Islands.

TRICARE Dental Options

College students may enroll in one of two voluntary dental insurance programs—the TRICARE Dental Program or the TRICARE Retiree Dental Program—depending on their sponsor's status (*active duty, National Guard and Reserve, or retired*). See the *For Information and Assistance* section for program contact information.

An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continually made as public law is amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this flyer at www.tricare.mil/evaluations/feedback.