

Transferring to a New TRICARE Region While Pregnant

Pregnancy can be an anxious time in a woman's life. A move while pregnant can add even more stress. If you are a TRICARE Prime beneficiary and are moving to a new region during pregnancy, understanding your options can ensure a smooth transition and uninterrupted maternity care.

If you are moving to a TRICARE Prime Service Area, you should first decide whether to enroll in TRICARE Prime or use TRICARE Standard. If you choose to transfer your TRICARE Prime enrollment to your new region, you should do the following:

- Get all routine maternity care before moving.
- Remain enrolled in your current region until the move is complete.
- Obtain a referral from your primary care manager (PCM) in your old region if you need care en route.
- Fill out and submit a *TRICARE Prime Enrollment Application and PCM Change Form* (DD Form 2876) to your new regional contractor once the move is complete.
- Make an appointment to see your new PCM as soon as possible to coordinate continued obstetric care.

If you enroll at a military treatment facility in your new region, you will need a referral from your PCM to see a civilian network obstetrician. Prior authorization from your new regional contractor may also be required.

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Women and Heart Disease: Are You at Risk?

If you think that being female, young and seemingly healthy will protect you from heart disease, think again. It is the number one killer of American women and unless you've been personally affected, you may not understand your risk.

What Is Heart Disease?

"Heart disease" describes three abnormal conditions that affect the heart and its blood vessels:

- 1. Coronary Artery Disease** causes the arteries to narrow and harden, leading to angina and heart attack:
 - **Angina** is the pressing, squeezing chest pain/discomfort that occurs when the heart doesn't get enough blood. It may present as pain in the shoulders, arms, neck, jaw or back, as well as a feeling of indigestion. Angina also increases the likelihood of having a heart attack.
 - **Heart attack** occurs when an artery is severely or completely blocked, preventing the heart from receiving blood for more than 20 minutes.
- 2. Heart failure** doesn't mean your heart has stopped. It means your heart isn't effectively pumping blood and your other organs are not adequately receiving blood. Signs of failure include:
 - Shortness of breath
 - Swelling in feet, ankles and legs
 - Extreme tiredness
- 3. Heart arrhythmias** are changes in the way your heart beats. In most cases, they are harmless and often occur as you age.

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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.

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If you choose TRICARE Standard, you can see any TRICARE-authorized provider. However, as a TRICARE Standard beneficiary, you will have higher out-of-pocket costs than TRICARE Prime. If you move to an area where TRICARE Prime is not available, TRICARE Standard will be your coverage option.

If you are moving overseas and plan to enroll in an overseas TRICARE Prime option, your eligibility will be contingent upon command sponsorship.

If you have any questions or need more information, please call Humana Military Healthcare Services, Inc. at 1-800-444-5445. Beneficiary Counseling and Assistance Coordinators (BCACs) are also available to answer questions, help solve health care-related problems and assist you in obtaining medical care. To locate a BCAC, visit www.tricare.mil/bcacdcao. ■

TRICARE Beneficiary Rights and Responsibilities

In an effort to achieve the best possible health care outcomes and support quality improvement and a cost-conscious environment, the Military Health System (MHS) established a bill of rights and responsibilities to guide TRICARE beneficiaries.

You have the right to:

- Accurate, easily understood information
- A choice of high-quality providers and health care plans
- Emergency care when and where it is needed
- Full participation in decisions regarding your health care
- Respectful and nondiscriminatory care
- Confidentiality of your health information
- A fair and efficient complaint and appeal process

You are also expected and encouraged to assume reasonable responsibility for your health by making an effort to:

- Maintain a healthy lifestyle
- Take an active role in your health care
- Learn about your TRICARE benefits
- Coordinate all health care with your primary care manager and obtain the proper referrals
- Show respect for others in the health care system
- Make a good-faith effort to meet financial obligations
- Report wrongdoing and fraud

To view the complete text of the MHS Patient Bill of Rights, visit www.tricare.mil/patientrights. ■

Women and Heart Disease: Are You at Risk?

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While both men and women are affected by heart disease, women are more likely to die from it. Like men, women experience chest pain and discomfort during a heart attack. However, women are **more** likely to feel shortness of breath, nausea/vomiting, and back or jaw pain—symptoms not exclusively associated with heart disease.

Who's at Risk?

Numerous factors influence whether or not a woman will develop heart disease and not all of them are preventable. If your parents or siblings have/had heart disease, you are age 55 or older, or have gone through menopause, you're at higher risk for heart disease. You're also more likely to develop the disease if you're African-American or Latina, especially if you have risk factors that disproportionately affect these populations (e.g., obesity, high blood pressure and diabetes).

How Can I Lower My Risk?

- Know and control your blood pressure.
- Have your cholesterol checked.
- Avoid smoking.
- Maintain a healthy weight.
- Get tested for diabetes.
- Limit alcohol.
- Reduce stress.
- Exercise regularly.
- Take your medication.

To learn more about heart disease, visit www.4woman.gov or www.heart.org. ■

Ease the Transition from Active Duty

Keep Your TRICARE Prime Coverage through TAMP

Leaving active duty does not necessarily mean that you are no longer eligible for TRICARE benefits. The Transitional Assistance Management Program (TAMP) provides 180 days of transitional health care benefits to assist certain uniformed services members in making a smooth transition to civilian life.

You and your eligible family members may be qualified for health care benefits under TAMP if you (the sponsor) are:

- Involuntarily separating from active duty under honorable conditions;
- A National Guard or Reserve member separating from active duty following more than 30 consecutive days in support of a contingency operation;
- Separating from active duty following involuntary retention (stop-loss) in support of a contingency operation; or
- Separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation.

If you meet one of the requirements listed above, your 180-day coverage will begin the day after you separate from active duty. During this six-month transitional period, you and your family automatically will be covered under TRICARE Standard and TRICARE Extra **unless** you choose to enroll in a TRICARE Prime option.

TRICARE Prime Remote (TPR), TRICARE Prime Remote for Active Duty Family Members (TPRADFM) and TRICARE Global Remote Overseas (TGRO) are not available during TAMP. Therefore, if you were enrolled in one of these program options, you automatically will be disenrolled and covered by TRICARE Standard and TRICARE Extra or TRICARE Overseas Program (TOP) Standard. TPR and TPRADFM beneficiaries may choose to enroll in other TRICARE Prime options where locally available during the TAMP period. TAMP-eligible beneficiaries who reside overseas may enroll in TOP Prime if they reside within the TRICARE Service Area of a local MTF. TAMP-eligible beneficiaries in Puerto Rico are eligible for TOP Prime but they must re-enroll upon demobilization or use the TOP Standard benefit.

If you and your family were enrolled in TRICARE Prime (stateside or overseas program option) while you were on active duty, the change in status requires that a disenrollment take place. If you wish to remain enrolled in an available TRICARE Prime option (as described previously) without a break in coverage, first complete the *TRICARE Prime Enrollment Application and PCM Change Form* (DD Form 2876) or, if enrolling in an overseas option, the *TRICARE Overseas Program Prime Enrollment Application*. Then, submit the completed form to your regional contractor or TRICARE Area Office (TAO) before the TAMP period starts. Or, you can make the enrollment request before the TAMP period ends and your coverage will be retroactive to the date you separated from active duty.

For ADFMs that were not enrolled in a TRICARE Prime option prior to their sponsor leaving active duty but wish to enroll, you must complete the *TRICARE Prime Enrollment Application and PCM Change Form* (DD Form 2876) or *TRICARE Overseas Program Prime Enrollment Application* and submit the form to your regional contractor or TAO. Applications received by the 20th of the month will be effective at the beginning of the following month (i.e., an enrollment received by Dec. 20 would become effective Jan. 1). If your application is received after the 20th of the month, your coverage will not become effective until the first day of the month following the next month (i.e., an enrollment received on Dec. 25 would become effective Feb. 1).

To learn more about TAMP and how to maintain your TRICARE Prime coverage, visit www.tricare.mil. ■



TRICARE HealthMatters

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1-877-249-9179 (active duty)
1-877-298-3408 (National Guard and Reserve)
1-888-4GO-WNAP (Warrior Navigation and Assistance Program)
www.humana-military.com

Claims
1-800-403-3950

Behavioral Health
1-800-700-8646

Pharmacy Customer Service
1-866-DoD-TRRX (retail)
1-866-DoD-TMOP (mail order)
www.express-scripts.com/TRICARE

National TRICARE Web Sites
www.tricare.mil www.tricareonline.com

Update DEERS
1-800-538-9552
www.tricare.mil/deers

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Outreach Process Makes Scheduling Specialist Appointments Easier

If your military treatment facility primary care manager refers you to a civilian network provider for specialty care, the appointment outreach system from Humana Military Healthcare Services, Inc. can help with the process.

Upon being referred to a civilian specialist, a Specialty Appointing Team member will contact you, confirming that you have scheduled an appointment. If the appointment has yet to be scheduled at the time of the call, the Specialty Appointing Team member will offer to assist you with scheduling the appointment and if you accept the offer, will initiate a three-way call to the provider's office. The team member will also provide you with a toll-free number to call back in case you need additional assistance.

The Specialty Appointing Team calls on more than 2,200 evaluation referrals each month. For assistance with scheduling your next civilian specialist appointment, call the Specialty Appointing Team's toll-free number at 1-877-486-7961. ■

MTF Inpatient Admission Cost Increase

The cost for inpatient care provided at a military treatment facility (MTF) has increased from **\$15.15** to **\$15.65** per day for active duty family members and retiree family members using TRICARE Standard or TRICARE Extra and for retiree family members enrolled in TRICARE Prime. There are no costs for MTF inpatient care for active duty service members, retirees and TRICARE Prime active duty family members. ■