

Be Prepared for Your Next Doctor Visit

The phrase “knowledge is power” is especially true when it comes to talking to your doctor. When you are informed about your medical and medication history, you and your doctor can make the best decisions about your health.

One of the best ways to prepare for your appointment is to organize your medication and medical history.

Here’s how:

- **Personal medical history**—Make sure important information, such as allergies, emergency contact(s), past and present medical conditions, etc., is current.
- **Personal medication history**—Keep your medication history up to date and take it with you to discuss with your doctor. Remember to include any over-the-counter (OTC) and herbal medications you may be taking.

- **Help prevent problems**—By sharing with your doctor your complete medical and medication profile, you help identify possible risks and concerns.

- **Learn about ways to save money**—Discuss your TRICARE Pharmacy benefit with your doctor so that when prescribing a medication he or she can decide if there is a lower-priced generic or brand-name medication that will work for you. Visit www.express-scripts.com/TRICARE for more information on your prescription drug benefit or call 1-866-DoD-TRRx.

More Tips on Communicating with Your Doctor

To help you accurately remember the information given to you by your physician, *write it down*. If your doctor uses complicated medical terms

ask him or her to write them down and explain them in plain language. Before you leave the doctor’s office, ask for further explanation about anything you do not understand.

If you feel all your questions were not answered, say so. You may even need to ask the doctor to call you later or book another appointment to make sure that your questions are answered to your satisfaction.

Whether you visit your doctor tomorrow or next month, make the most of your appointment. Share and discuss your medication and medical information with your doctor. It will help to keep you healthy and informed and will make sure your doctor knows all about your health. ■

Too Much Paperwork? We’ll Fix That!

In accordance with TRICARE policy, Humana Military is reducing the amount of paperwork it produces in an attempt to minimize overhead costs on both paper and postage and save you the hassle of receiving unwanted mail.

As part of this effort, Humana Military is reducing the number of TRICARE explanation of benefits (EOBs) that it sends to your home. EOBs are statements detailing the claims that were processed, the portion that TRICARE paid and, when applicable, the portion that you, the beneficiary, owe.

Now, you will no longer receive an EOB if either (1) your financial responsibility for a service is \$0 or (2) your financial responsibility for a service is equal to the TRICARE Prime copayment (which is collected at the time of visit). If you owe an amount above the copayment, you will receive an EOB.

If you receive a statement from your doctor’s office and it looks like they are charging you an amount more than you think you should be paying, please request a copy of your EOB.

Request an EOB for your records

Although you will no longer automatically receive an EOB in either of these two situations, you can always request one either by phone or over the Internet. To request that an EOB be mailed to you, call Humana Military’s claims processor PGBA, LLC, at 1-800-403-3950. When you call, you will need your sponsor’s information, your provider’s information and the date of service. You can also view your EOB on the Internet by logging into the members’ section at www.myTRICARE.com. ■



Behavioral Health Care for ADSMs

How to Arrange for Treatment

As an active duty service member (ADSM), you deserve the best health care, and we want to make obtaining that care as easy and efficient as possible. The following is the process for receiving behavioral health care.

Obtaining Referrals

ADSMs are not eligible for the eight self-referred outpatient behavioral health care visits. All behavioral health care for ADSMs must be referred.

If you are enrolled to a military installation, behavioral health care will always be coordinated by your primary care manager (PCM). Your PCM will refer you for behavioral health care at the military treatment facility (MTF) first. If care is not available at the MTF, your PCM will refer you to a network provider for care. Your PCM also will coordinate necessary authorizations through ValueOptions, Humana Military's behavioral health care subcontractor. Authorizations will be approved for a specified number of visits.

If you are enrolled in TRICARE Prime Remote (TPR), you must see your civilian PCM for a referral. If you are in TPR and do not have a civilian PCM, call ValueOptions at 1-800-700-8646. A ValueOptions Patient Care Coordinator will assist you in obtaining authorization.

Finding a Provider

PCMs will refer you to a specific behavioral health care provider at an MTF, when available, or to a provider in the civilian network. If you don't have a PCM (some TPR beneficiaries do not) and need the name of a behavioral health care provider, call 1-800-700-8646 or visit <http://hmd.humana-military.com/ProvIndex.asp>.

In an Emergency

In emergency situations, call 911 or go immediately to the nearest emergency room. You do not need a referral to do this. However, you (or someone acting on your behalf) will need to contact your PCM or regional contractor as soon as possible following treatment to report the emergency and to coordinate follow-up care. TRICARE defines an emergency as a medical, maternity or psychiatric care need that would lead a "prudent layperson" (someone with average knowledge of health and medicine) to believe that a serious medical condition existed, that the absence of medical attention

would result in a threat to his or her life, limb or sight and requires immediate medical treatment or that painful symptoms exist requiring immediate attention to relieve suffering.

Release of Information

Communicating behavioral health care information to the PCM is important to ensure that you are fit for duty. Behavioral providers will submit consult forms following the initial outpatient visit or a discharge summary following inpatient treatment to the PCM.

Additional Resources

The Military OneSource employee support program offers toll-free consultations with master's-level consultants at 1-800-655-4545. In addition, the Military OneSource Web site at www.militaryonesource.com features articles and assistance on topics, including parenting and child care, personal and family readiness and emotional well-being.

For more information, call Humana Military at 1-800-444-5445 or visit www.humana-military.com. ■



Dealing with Infertility

What to Know before You Seek Treatment

Nothing is more frustrating for couples than wanting to have a baby and being unable to conceive. Feelings of stress and helplessness are common in both men and women. Your TRICARE Prime benefit covers health care procedures related to diagnosing and correcting an underlying medical condition that is causing infertility.

What's Covered

For men, hypothalamic disease, pituitary disease, disorders of sperm transport, disorders of sperm motility or function and/or sexual dysfunction may cause infertility. Under your TRICARE Prime benefit, infertility testing and treatment, including correction of the physical cause of infertility, is covered. Diagnostic services may include semen analysis, hormone evaluation, chromosomal studies, immunologic studies, special and sperm function tests and/or bacteriologic investigation. Therapy may include, but is not limited to, hormonal treatment, surgery, antibiotics, administration of HCG and/or radiation therapy, depending upon the cause.

For women, services and supplies required to diagnose and treat illness or injury involving the female genital system are covered. Infertility testing and treatment, including correcting the physical cause of infertility, are

included under this provision. This does not include artificial insemination, which is excluded from coverage.

Artificial Reproduction Technologies Are Not Covered

One of the primary things to know is that TRICARE cannot cover any form of artificial reproductive technologies, but can, in general, cover treatment of underlying *medical* condition. See the chart for some examples of covered and not covered procedures.

Other Non-Covered Procedures

Reversal of a prior surgical sterilization procedure is not covered. Services and supplies related to artificial insemination (including semen donors and semen banks), in-vitro fertilization, gamete intrafallopian transfer and all other noncoital reproductive technologies are also not covered.

If you choose to seek non-covered infertility treatment from a civilian provider, you will be responsible for the total cost of that care. (**Note:** The status of the provider **does not** change the coverage status of a non-covered infertility treatment.)

To Help You Cope

The Military OneSource employee support program, which may include free counseling services outside of the military system, has a toll-free hot line number at 1-800-655-4545 and a Web site at www.militaryonesource.com. These resources provide a wealth of information to help with day-to-day life issues and emotional well-being.

Questions?

If you have questions about infertility benefits, contact Humana Military at 1-800-444-5445. ■

	Covered	Not Covered
Men	Use of an erectile dysfunction medication in cases of "organic" impotence that is not due to psychological or psychiatric causes	Sperm collection/storage to accommodate artificial reproductive technologies
Women	Use of a follicle stimulating hormone (FSH) to facilitate regulation/release of eggs when conception is attempted through intercourse	Use of a follicle stimulating hormone (FSH) to stimulate release of eggs for harvesting to facilitate artificial reproductive technologies

TRICARE News

On April 19, 2005, TRICARE announced that three prescription medications: Nexium® (esomeprazole), a medication for ulcers and other stomach problems, and Teveten® (eprosartan) and Teveten HCT® (eprosartan with hydrochlorothiazide), both used to treat high blood pressure, are the first to be selected for non-formulary status. Effective July 17, 2005, beneficiaries will begin paying higher cost-shares for these medications as compared to formulary drugs in those classes. Patients currently using Nexium, Teveten, or Teveten HCT may wish to consult their doctor.

More information will be in the next issue of *TRICARE Health Matters* including a list of therapeutic alternatives that may be prescribed. For additional information, visit www.tricare.osd.mil/pharmacy. ■

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

PGBA (claims)
1-800-403-3950

ValueOptions (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.osd.mil
www.tricareonline.com

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

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Men: Start Your Healthy Lifestyle Today

Now more than ever, men are taking control of their health. If you're not leading the healthy life yet, there's no better time to get started. National Men's Health Week recently ran from June 13 to 19, but it shouldn't be the only time to think about your health. Take action now for a healthier lifestyle.

Check-ups/Screenings

Getting regular check-ups and health screenings could save your life. They will help you identify problems like high blood pressure, high cholesterol, diabetes and certain cancers even before you begin to have symptoms. Regular visits also give you a chance to talk to your doctor about any other health concerns you may have.

Clinical preventive services are an enhanced benefit under TRICARE Prime. They are comprehensive health-promotion and disease prevention examinations for beneficiaries, both men and women, ages 24 months and older. These exams include services, such as immunizations, periodic health screenings and other disease prevention examinations.

Nutrition

What you eat today could affect you 10, 20, even 40 years down the road. Do not ignore the warnings against fats, salt and sugar. With a little planning and diligence, though, you can find healthy replacements for your unhealthy favorites. You don't have to sacrifice taste for health. For more information about proper nutrition, visit www.nutrition.gov.

Fitness and Exercise

It only takes 30 minutes a day to gain the benefits of exercise. It doesn't even need to be 30 continuous minutes, just 30 total. Take a walk at lunch for 15 minutes and do another 15 around the neighborhood in the evening. Enlist co-workers, family or pets to go with you to make it more enjoyable. Over time, as you get in better shape, you can increase your daily regimen. Don't let the excuse "there's just not enough time to exercise" keep you from getting fit.

For more information about men's health, visit the National Men's Health Week Web site at www.menshealthweek.org. ■