

In the Aftermath: Hurricanes Katrina, Rita and Wilma Important Information for TRICARE Beneficiaries

Hurricanes Katrina, Rita and Wilma have affected the lives of many TRICARE South Region beneficiaries from Louisiana, southern Mississippi, southwestern Alabama, Texas and Florida. TRICARE and its regional contractors in the South, West and North are working to provide those affected with the most current information about their TRICARE benefits. You can find information about TRICARE benefits online, by phone and at TRICARE Service Centers (TSCs). Here's how to access this information:

TRICARE Web Site

www.tricare.osd.mil/hurricane/index.cfm

TRICARE South Regional Contractor:

Humana Military Healthcare Services

www.humana-military.com

www.humana-military.com/South/hurricaneresources.htm

1-800-444-5445

TRICARE West Regional Contractor:

TriWest Healthcare Alliance

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

TRICARE North Regional Contractor:

Health Net Federal Services, Inc.

www.healthnetfederalservices.com

1-877-TRICARE (1-877-874-2273)

TRICARE Service Centers (TSCs)

www.tricare.osd.mil/tricareservicecenters/default.cfm

TRICARE Pharmacy Programs:

TRICARE Retail Pharmacy Network (TRRx)

1-866-DoD-TRRx (1-866-363-8779)

TRICARE Mail Order Pharmacy (TMOP)

1-866-DoD-TMOP (1-866-363-8667) ■

Additional Resources	
Resource	Contact Information
Military OneSource <i>A resource for active duty service members and their families</i>	1-800-342-9647 www.militaryonesource.com
TRICARE Beneficiary Counseling and Assistance Coordinators (BCACs) <i>Offer assistance with health care benefits, locating a provider and filing claims</i>	www.tricare.osd.mil/bcac
Veterans Affairs (VA) 24-hour Call Center <i>Provides information about where to receive health care, how to receive prescription drugs and how to locate evacuated VA patients</i>	1-800-507-4571
VA Hurricane Katrina Response and Recovery Center <i>Serves as central hub for all services to VA-eligible hurricane victims</i>	1-205-554-3700
TRICARE Information Service <i>Assists with basic questions about TRICARE</i>	1-888-DoD-CARE (1-888-363-2273)

TRICARE Prime Enrollment Affected by Sponsor's Status Change Know When to Re-Enroll

Family member eligibility for TRICARE is based on the sponsor's eligibility for TRICARE, and TRICARE Prime enrollment is affected by a sponsor's change in status. Some examples of a sponsor status change include an active duty service member retiring from active duty, a Reserve Component member being called to active duty, an

activated Reservist being deactivated and a sponsor separating from military service.

Any change in a sponsor's status will result in an automatic disenrollment from TRICARE Prime. The sponsor must actively re-enroll himself or herself and eligible

continued on page 2



TRICARE Coverage While Away from Home

TRICARE covers health care services you receive when you are away from home. But to avoid extra out-of-pocket expenses, you should always schedule routine appointments before or after traveling. Ideally, you should seek medical attention while traveling **only** in cases of urgent or emergency care.

Receiving Urgent Care

TRICARE defines urgent care as care that is required for an illness or injury that is not life threatening, but might worsen or cause you to suffer unnecessarily if not treated immediately. If you require urgent care while traveling, contact your primary care manager (PCM) for a referral. Your PCM will assess your situation and refer you to urgent care services at the closest facility. If you seek urgent care without a referral from your PCM, you are utilizing the TRICARE Prime point-of-service (POS) option, which will result in higher deductibles and cost-shares.

Active duty service members (ADSMs) and their family members do not have a copayment for urgent care received with a referral. Retirees and eligible family members pay \$12 per urgent care visit with a referral when care is received from a network provider at a physician's office. If the urgent care is received from an emergency room, the copayment is \$30.

Be sure to contact your PCM when you return home to coordinate any follow-up care that may be needed from the illness or injury you received.

Receiving Emergency Care

An "emergency medical condition" means a condition with the presence of acute symptoms of sufficient severity (including severe pain, psychiatric disturbances or symptoms of substance abuse) such that a prudent layperson could reasonably expect the absence of immediate medical attention to result in the following:

- Placing the health of the individual (or with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy
- Causing serious impairment to any bodily functions or serious dysfunction of any bodily organ or part

With respect to a pregnant woman who is having contractions, an emergency medical condition also means that there is inadequate time to effect a safe transfer to another hospital before delivery and that a transfer may pose a threat to the health or safety of the woman or the unborn child.

If you require emergency care while traveling, call 911 or go to the nearest emergency room. You (or someone acting on your behalf) should contact your PCM as soon as possible to ensure continuity of care. ADSMs and their family members do not have a copayment for emergency care. Retirees

continued on page 3

TRICARE Prime Enrollment Affected by Sponsor's Status Change

continued from page 1

family members in TRICARE Prime to continue coverage. If the sponsor does not re-enroll, he or she will be covered by TRICARE Standard and may incur higher out-of-pocket costs.

In some instances, you can plan for the status change and resulting disenrollment by taking the necessary steps ahead of time to ensure you have seamless coverage. For example, if you know you are retiring, make sure you update your information in the Defense Enrollment Eligibility Reporting System (DEERS) and re-enroll in TRICARE Prime within 30 days of your retirement date. This will ensure that you and your family have no break in TRICARE Prime coverage.

Not every situation is planned. For instance, a Reserve Component sponsor and eligible family members could be enrolled in TRICARE Prime for 180 days following active duty service under the Transitional Assistance Management Program (TAMP). If during this TAMP period, the sponsor is called again to active duty, the sponsor and their family members will be automatically disenrolled from TRICARE Prime. While the family cannot plan specifically for this scenario, they can avoid a lapse in TRICARE Prime coverage by knowing that they must re-enroll if it happens.

To make sure you don't get caught by surprise, put TRICARE Prime on your retirement, activation or deactivation checklist. Make sure you understand when an automatic disenrollment could occur and plan for it. And remember, if you are disenrolled from TRICARE Prime and you don't re-enroll immediately, it does not mean that you cannot re-enroll later. In most cases, you'll be automatically covered by TRICARE Standard until you re-enroll in TRICARE Prime.

Contact Humana Military at 1-800-444-5445 or visit www.humana-military.com if you have been disenrolled or anticipate a change in sponsor status. Customer service representatives can answer questions or send you a new TRICARE Prime enrollment application.

If you are retiring from active duty and moving into the TRICARE North or West region, please contact one of the following to enroll in TRICARE Prime:

TRICARE North Region: Health Net Federal Services
1-877-TRICARE or www.healthnetfederalservices.com

TRICARE West Region: TriWest Healthcare Alliance
1-888-TRIWEST or www.triwest.com ■

It's Your Site—Make the Most of It!

When it comes to getting the most up-to-date information about your TRICARE benefits, you don't have to leave the comfort of your own home. Just log onto www.humana-military.com. Humana Military developed this Web site as an easy way for you to stay informed about TRICARE and the latest health care trends.

Are You Registered?

First things first. Although there is quite a bit of information available to anyone who visits the Web site, the most personalized, helpful information is reserved for registered TRICARE beneficiaries. Registration is free, secure and easy. By registering, you are making the most of Humana Military's Web site by *making it your own*.

The requirements: To register, you must first make sure that your Defense Enrollment Eligibility Reporting System (DEERS) information is current. You can do so by telephone at 1-800-538-9552, by fax at 1-831-655-8317 or online at www.tricare.osd.mil/deers. Web site registration also requires that you be a current TRICARE beneficiary with at least one claim processed by Humana Military. Registration typically takes about 3 minutes. Upon completion, you'll be able to access "secured" services, so named because your health information in this section is highly protected by the site's sophisticated security technologies.

Secured Services

You can find the Secured Services section by going to the home page and clicking on "Online Beneficiary Services." The services in this secured area let you manage your TRICARE coverage. You can change your address, check on your TRICARE eligibility, obtain online referrals and authorizations for specialty care, print a temporary Prime enrollment verification document and request a Prime enrollment card.

Universal Services

Universal Services lets you conduct much of your TRICARE business online, as well. You can find a provider,

enroll in TRICARE Prime, pay TRICARE Prime enrollment fees and access TRICARE forms.

The Answer Place and Site Search

If you can't seem to find the information you need, simply type a question into "The Answer Place" or the site's search tool. Both are developed with artificial intelligence to recognize the content of your question and find the most accurate answer. The technology is far more sophisticated than the typical key word search.

Located in the Beneficiary Resources area of the site, The Answer Place offers topics you can browse, including phone numbers, information about benefits and your privacy rights, and a form to request information.

Health and Wellness

While in the Beneficiary Resources area of the site, don't forget to click on "Health and Wellness" to read (or hear in the audio library) tips for maintaining an overall healthy lifestyle. One particularly helpful area is the "Behavioral Health" section, which answers your questions about coverage, costs and obtaining behavioral health services.

Disease Management (New!)

With medical breakthroughs constantly being made, a big part of disease management stems from what you know. Whether you are prone to a family history of a particular disease or have been diagnosed with one, keeping healthy can depend on your ability to manage your condition. In July, we started with the most important issue first—your heart. We developed the **Humana Military Heart Failure Program** to monitor your treatment plan and personal activities, all in an effort to increase your quality of life. The Humana Military Web site now features a section of articles and references to educate you on managing your condition. Just go to Beneficiary Resources and click on "Disease Management."

Visiting www.humana-military.com regularly will improve the way you manage your TRICARE benefits. Visit today! ■

TRICARE Coverage While Away from Home

continued from page 2

and eligible family members pay \$30 per emergency room visit.

Filing Claims

If you seek urgent or emergency care while traveling, claims must be filed

with the regional contractor in the area in which you live—not the area in which you received the care. If you are referred to or go to a provider/facility that is not in the TRICARE network (your PCM will always refer

you to a network facility when possible), you may be responsible for filing your own claim with TRICARE. Facilities and providers in the TRICARE network will file claims for you. ■

Humana Military Healthcare Services, Inc.
500 West Main Street
P.O. Box 740062
Louisville, KY 40201-7462

CONTACTS

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

.....
Health Matters is published by the TRICARE Management Activity. Please provide feedback at www.tricare.osd.mil/evaluations/newsletters.



Managing Stress during the Holidays

The holidays can be an extremely busy time of year. It's easy to become overwhelmed and exhausted by the many activities of the season, from buying and wrapping gifts to hosting and attending gatherings. Here are some helpful tips to manage stress during this holiday season:

Keep It Simple

- Share cooking responsibilities, host a potluck or use a catering service for holiday meals.
- Take advantage of any gift-wrapping services that stores may offer.
- Shop on the Internet or from mail-order catalogs.
- Plan quick and easy meals and make extra for leftovers.

Be Organized

- Make a prioritized "To Do" list of things you want to get accomplished.
- Plan ahead: Decide what gifts you want to give and what food you will need to prepare.
- Start your shopping and holiday projects early; you'll get the best selection and you'll avoid crowds.
- Make a calendar to keep track of family activities.

Take Care of Yourself

- Get seven to eight hours of sleep each night.
- Eat healthy foods, such as fruits, vegetables and whole grains.
- Try relaxing with meditation, yoga or massage therapy.
- Make time for physical activity.

For more information on how to manage your stress, visit the Beneficiary portion of Humana Military's Web site. Click on "Health and Wellness," then "Wellness Information." ■

