

Make Sure Your Newborn is Covered by TRICARE

After months of preparation and waiting, your precious newborn is finally here. Being a new mother or father is exciting as you think about all the possibilities that lie ahead for your child. Along with this excitement come added responsibilities, especially for your baby's health care.

Now is the perfect time to register your newborn in the Defense Enrollment Eligibility Reporting System (DEERS). If you wish to continue TRICARE Prime coverage for your new addition, you will also need to complete a TRICARE Prime enrollment application and submit it to Humana



Military. You should do this as soon as possible after birth—and no later than 60 days afterward—if you want your son or daughter to avoid a lapse in TRICARE Prime coverage.

After 60 days, if your baby isn't registered in DEERS and enrolled in TRICARE Prime, he or she will be covered under TRICARE Standard, which means claims submitted for your baby's care are subject to

deductibles and cost-shares—typically a more expensive option for you. Your baby will continue to be covered under

TRICARE Standard until registered in DEERS and enrolled in TRICARE Prime, or until TRICARE Standard eligibility ends, which is 365 days after birth for any newborn not registered in DEERS.

Step 1: Register Your Baby in DEERS

To establish a newborn's TRICARE eligibility in DEERS, you need to do three things:

1. Obtain a certificate of "live birth" and a copy of a verified and approved DD Form 1172 "Application for Uniformed Services Identification and Privilege Card," which must be signed by the sponsor. (If the sponsor is overseas, a notarized copy of the DD Form 1172 is required.) The certificate of live birth must be authenticated by an attending physician or other responsible person from a U.S. hospital or military treatment facility, and it must show the name of at least one parent.
2. Go to your nearest personnel office (ID card issuing facility) with the certificate of live birth and DD Form 1172 to register your baby in DEERS. You can locate the nearest one by visiting www.dmdc.osd.mil/rsl.
3. Apply for your child's Social Security number (SSN). Go to the Social Security Administration Web site, www.ssa.gov or call 1-800-772-1213 for an application. You don't have to wait until you get your child's SSN to register him or her in DEERS. Just update his or her DEERS information after you receive the SSN.

continued on page 2

School Physicals: Time to Schedule an Appointment!

The back-to-school to-do list includes new clothes and supplies for your young ones, as well as the ever-popular physical exam. Now is the time to contact your primary care manager to make an appointment.

TRICARE covers annual physical exams required for school enrollment for beneficiaries ages 5 to 11. This benefit does not include physicals that may be required to participate in sports activities.

Get a jump on the new school year—and cross another "to do" off your list—by scheduling your child's physical today. ■



Get *TRICARE Health Matters* Delivered to Your Inbox

Want to get the latest important updates from Humana Military Healthcare Services delivered right to your e-mail inbox? Sign up to receive *TRICARE Health Matters* newsletters and bulletins via e-mail. When you do, you'll be freeing up some space in your postal mailbox, as well.

The process is simple, and registration takes just a few minutes. Go to the Humana Military Web site at www.humana-military.com and choose "Online Beneficiary Services." Next, click the "Communications Preferences" link under Universal Services and select "Sign up for electronic communication" to get the process started.

It's important that the information you submit to Humana Military matches your Defense Enrollment Eligibility Reporting System (DEERS) file.

Once you sign up:

- You'll receive newsletters and bulletins delivered via e-mail. The publications feature direct links to the Humana Military Web site that allow you to get more information or register for new programs.

- You can forward the publications to friends and family members interested in learning about TRICARE or Humana Military.
- Your newsletters and bulletins arrive in your inbox sooner than the same publications that are delivered by regular mail.
- You can print newsletters and bulletins, as well as store them electronically for quick reference.
- Your regular mailbox will be less cluttered. Signing up for *TRICARE Health Matters* newsletters and bulletins by e-mail will stop the print versions from being delivered by mail.

Your Personal Information Is Secure

To make sure all the information you submit online stays private, the Humana Military Web site became certified to display the TRUSTe Privacy Seal on Jan. 17. TRUSTe, the leading privacy certification and seal program, awards its privacy seal to companies completing its certification process.

The TRUSTe Privacy Seal signifies a Web site has posted a privacy statement and its information-gathering and dissemination practices address the elements of notice, choice, access and security in the Federal Trade Commission's Fair Information Practices. TRUSTe members agree to:

- Disclose their information gathering and dissemination practices
- Give consumers a choice in limiting any secondary uses of their personal information through opt-in or opt-out
- Provide consumers with access to their personal information to correct any inaccuracies
- Ensure reasonable security mechanisms are being used to protect the data that's collected

"We are pleased to join TRUSTe in providing fair information practices online," said David J. Baker, CEO of Humana Military. "TRUSTe certification serves as a benchmark in our ongoing commitment to safeguard our armed forces' privacy and security." ■

continued from page 1

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Step 2: Enroll Your Baby in TRICARE Prime

Remember, your child is covered under TRICARE Prime for the first 60 days after birth as long as one additional family member is enrolled in TRICARE Prime or TRICARE Prime Remote.

You'll want to add your newborn to your TRICARE Prime family enrollment as soon as he or she is registered in DEERS. To do this, download a Prime Enrollment/PCM Change Form from www.humana-military.com, follow the instructions to add a family member, and submit the form.

It is recommended that the sponsor bring the application to the nearest TRICARE Service Center or fax it to Humana Military using the number provided on the

application. Be sure to keep a copy of the application and a confirmation record of the date the application was submitted. By enrolling within 60 days after birth, you will ensure continuous TRICARE Prime coverage for your son or daughter. ■



Paying TRICARE Prime Enrollment Fees

Humana Military Offers Several Alternative Payment Options

Instead of mailing a check or driving over to the TRICARE Service Center to pay your TRICARE Prime enrollment fees, why not save on stamps and gasoline? Here are several alternative payment options.

Electronically

You can pay your bill quarterly or annually online with a credit card. Just visit Humana Military's enrollment page at www.humana-military.com. Paying online is the quickest and easiest way to make your payments. Plus, it's a secure Web site, so the confidentiality of your personal information will be maintained.

By Phone

You can also pay your enrollment fees with a credit card by phone. To do this, call Humana Military at 1-800-444-5445.

Automatic Monthly Payments

If you don't want to think about making payments, Humana Military's automatic monthly payment methods are for you. There are two ways to set up monthly payments: you can choose to pay monthly with an allotment from retirement pay, or you can pay with an electronic funds transfer (EFT) from your bank account. Keep in mind that you can only pay fees monthly if you select one of these two options.

The advantages of selecting an allotment or EFT are obvious:

- No bill in the mail—deductions are automatic
- Smaller monthly payments—easier to budget
- Never a forgotten payment—no mistaken disenrollments for failure to pay fees

Here's how to get started with either option:

Allotment from Retired Pay

- Complete an Enrollment Fee Allotment Authorization Letter.
- Once authorized, your monthly TRICARE Prime enrollment fee will be deducted automatically from your retirement pay.

Electronic Funds Transfer

- Complete an Electronic Funds Transfer Authorization Form.
- Once authorized, your TRICARE Prime enrollment fee will be deducted automatically from your bank account (checking or savings) each month.

Both the Allotment Authorization Letter and Electronic Funds Transfer Authorization Form are available at www.humana-military.com or by calling 1-800-444-5445. ■

Do You Really Need That Antibiotic?

Antibiotics are credited with saving millions of lives and revolutionizing medicine.

However, it turns out that bacteria are very good at defending themselves. When attacked by an antibiotic, the bacteria that survive develop resistance to the drug and are no longer affected by it. This resistant trait is passed on when the bacteria multiply. The result: more and more antibiotics that no longer work.

As more bacteria become resistant to antibiotics, more bacterial illness, like Legionnaire's disease are emerging. And some old diseases, like tuberculosis are suddenly making a comeback.

What Can Be Done

We can slow antibiotic resistance and keep existing antibiotics effective by using them correctly.

Here's how:

- **Use antibiotics only to treat conditions caused by bacteria.** Bacteria don't cause head colds and flu—viruses do. And since antibiotics don't work against viruses, don't ask your doctor for them if you have a cold or the flu.
- **If your doctor prescribes an antibiotic, take it for the full number of days and doses.** In most cases, you will be asked to finish an entire supply of antibiotics each time one is needed. If you stop taking the drug when you start feeling better, the strongest and

most resistant bacteria will survive and multiply. Then, the infection can return, and a different, more potent drug will be needed to treat it. If you do have antibiotics left, never start taking them again without talking to your doctor.

- **Avoid using antibacterial soaps and cleaners.** Proper washing is sufficient to eliminate bacteria. Scientific evidence is now indicating that these products may make bacterial survivors stronger.

Using antibiotics correctly can help prolong their effectiveness and fight diseases.

Visit www.express-scripts.com/TRICARE for more information on your prescription drug benefit or call 1-866-DoD-TRRx. ■

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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/DEERS

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



Unresolved Financial Issues Debt Collection Assistance Officers Are Here to Help

Having unresolved financial problems can be frustrating and time consuming. It can cause unnecessary stress and worry, especially when you are relocating or planning to relocate to another area. Fortunately, help is available to you.

Debt Collection Assistance Officers (DCAOs), located at military treatment facilities (MTFs) and the TRICARE Regional Offices (TROs), are there to assist you in resolving health care collection-related issues. Contact a DCAO if you have received a negative credit rating or have been sent to a collection agency due to TRICARE related services.

When you visit a DCAO for assistance, you must provide documentation associated with a collection action or adverse credit rating.

This includes:

- Debt collection letters
- Explanation of benefit statements
- Medical/dental bills from providers

The more information you provide, the faster the issue can be resolved. The DCAO will research your claim, provide you with a written resolution of your collection problem, and inform the collection agency that action is being taken to resolve the issue.

DCAOs cannot provide legal advice or repair your credit rating, but they can help you through the debt-collection process by providing documentation for the collection or credit-reporting agency to explain the circumstances relating to the debt. To find a DCAO near you, visit the directory at www.tricare.osd.mil/bcacdcao. ■

Tips to Avoid Debt Collection

- Make sure you obtain all the necessary referrals and authorizations before receiving care.
- Call your providers to make sure they have all of your TRICARE information.
- Never ignore a medical bill and assume TRICARE is handling it.

Keep in mind:

1. Emergency room physicians bill separately for their services, and insurance information might not be forwarded.
2. Ambulance companies also need your insurance information.

Take time to read and learn all you can about your TRICARE benefits.