



Includes Special Insert for College Students!

TRICARE Coverage While Traveling Overseas

What to Do When Your Child Becomes Ineligible for TRICARE

If you have a child who will soon be ineligible for TRICARE due to his or her age, you may want to look into the Continued Health Care Benefit Program (CHCBP).

Your children remain eligible for TRICARE up to age 21, or age 23 if they are full-time college students, you provide at least 50 percent of their financial support and their Defense Enrollment Eligibility Reporting System (DEERS) information is up-to-date. To extend your college student's benefits beyond his or her 21st birthday, you must update DEERS.

To update DEERS:

- Visit a uniformed services personnel office. To find one near you, go to www.dmdc.osd.mil/rsl.
- Call 1-800-538-9552.

Your college student's TRICARE Prime coverage ends if his or her DEERS record is not updated before age 21.

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Although health care may not cross your mind when planning an overseas trip, it is important to understand how TRICARE covers overseas care in the event you require medical attention.*

To minimize out-of-pocket costs and the need to file claims, you should seek medical attention while traveling only for urgent or emergency care.

Urgent Care

Seek care at a military treatment facility (MTF) whenever possible. If an MTF is not nearby, active duty service members (ADSMs) may contact the TRICARE Global Remote Overseas (TGRO) Alarm Center for assistance. Active duty family members (ADFMs), retirees and others are **not** eligible to use the TGRO Alarm Center for urgent care and must seek care from a host nation provider. The nearest MTF or U.S. Embassy can provide assistance with finding a TRICARE-authorized provider. The TRICARE Area Office (TAO) Customer Service Center may also be able to assist.

Emergency Care

In an emergency, ADSMs and ADFMs enrolled in TRICARE Prime should first contact the TGRO Alarm Center if possible and then go to the nearest emergency room. **Note:** If you go to the emergency room first, you must still contact the TGRO Alarm Center. The TGRO Alarm Center will coordinate payment. If you are admitted, the TGRO contractor will coordinate with Humana Military Healthcare Services, Inc. (Humana Military) to determine if you should be transferred to another facility where more comprehensive medical care is available. **Note:** The TGRO contractor will not transport you back to the U.S. unless medically necessary. Therefore, you may want to consider a travel insurance policy that would cover such transport.

* This article only addresses TRICARE beneficiaries traveling to overseas locations. TRICARE beneficiaries stationed overseas receive health care through the TRICARE Overseas Program.

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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 and federal regulation. Changes to TRICARE programs are continually made as public law and/or federal regulation are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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To reenroll a student in TRICARE Prime, you must update DEERS and document that the student is continuing his or her college education to age 23. Then, you must submit a *TRICARE Prime Enrollment Application and PCM Change Form* to reenroll in TRICARE Prime after the DEERS record is updated. Both steps must be done to reenroll in TRICARE Prime as updating DEERS does not update TRICARE Prime enrollment. If you choose not to reenroll the student in TRICARE Prime, he or she is covered by TRICARE Standard and TRICARE Extra.

Coverage after TRICARE

CHCBP is one option you can use if your college student still needs health care coverage after turning 23. It is a premium-based health care program administered by

Humana Military Healthcare Services, Inc. and is similar to, but not part of, TRICARE. CHCBP gives your student up to 36 months of health care coverage after TRICARE eligibility ends.

The major difference between TRICARE and CHCBP is that you pay a quarterly premium for your child to participate. CHCBP benefits are comparable to TRICARE Standard, using the same providers and program rules.

Visit www.tricare.mil/chcbp for more information on CHCBP. ■

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You must indicate if you have other health insurance and coordinate with your primary insurer to ensure payment for services. The TGRO contractor will not guarantee payment as secondary payer, but can assist you in locating providers.

Note: ADFMs not enrolled in a TRICARE Prime option, as well as retirees and their family members (regardless of TRICARE Prime status), are **not** eligible to use TGRO Alarm Centers. These beneficiaries should contact the nearest MTF or U.S. Embassy for assistance in finding a TRICARE-authorized provider.

Referrals and Claims

When seeking urgent care from a host nation provider, you must obtain a referral from your primary care manager (PCM) or Humana Military before you receive care. If you are admitted to an inpatient facility, contact your PCM or Humana Military as soon as possible to ensure continuity of care and authorization for care.

In most cases, you will be required to pay for care and then file a claim for reimbursement with Humana Military when you return to the U.S. Be sure to use your home address on the claim so it will be processed properly.

Prescriptions

If you need to fill a prescription while traveling overseas, an MTF pharmacy is your least costly option. At a host nation pharmacy, you will have to pay for the medication and then file a claim for reimbursement. If traveling in U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), you may use a TRICARE network retail pharmacy. To locate a network pharmacy, visit www.express-scripts.com/TRICARE.

Helpful Tips

Before leaving for an overseas destination, you should:

- Obtain routine medical care from your PCM
- Fill and pack prescription medications
- Write down your PCM's and Humana Military's phone numbers
- Visit the following Web sites and write down important contact information for the areas where you will be traveling:
 - MTF locator: www.tricare.mil/mtf
 - TGRO Alarm Centers: www.internationalsos.com/private/TRICARE
 - TAOs: www.tricare.mil/overseas
 - U.S. Embassies: www.usembassy.state.gov ■

Moving with TRICARE Made Easy

If you will soon be making a stateside permanent change of station (PCS) move, there are several things that you need to consider to ensure that your TRICARE coverage remains intact.

Plan Ahead

Fill prescriptions and schedule routine physicals, well-child care or immunizations well before you leave. This is particularly important if you or a covered family member is pregnant, has a chronic condition, is undergoing physical therapy or is under the care of a specialist. If you're taking medication for a long-term illness, such as high blood pressure, diabetes or asthma, use the TRICARE Mail Order Pharmacy program, local military treatment facility (MTF) pharmacy or a TRICARE retail network pharmacy to fill prescriptions and guarantee you have enough medication to last throughout your move.

Discuss your ongoing health care needs with your current primary care manager (PCM) or specialist to ensure the care you require is available at your next duty station. Your current providers may be able to call your new MTF or civilian PCM to discuss this.

Have your MTF's or civilian PCM's telephone number available in case you need a referral while you're on the road. If you get nonemergency treatment while traveling and you don't have a referral, you'll be using the TRICARE point of service option, which has higher out-of-pocket costs.

Request Medical Records

Ask your civilian PCM and dentist for copies of your medical records prior to moving. You may be charged an administrative fee for copies of your records. Your new MTF or PCM may also be able to request these records for you without charge. These records are vital to helping new providers understand your medical history.

Check Your Family's Status in DEERS

Call your regional contractor or visit your local MTF or TRICARE Service Center to ensure that your family's information is current in the Defense Enrollment Eligibility Reporting System (DEERS). This will prevent problems if you or your family members need care while en route to your new destination.

Research Your Options

Determine whether TRICARE Prime, TRICARE Prime Remote (TPR) or TRICARE Standard will work best once you move. If you have a family member with special needs, coordinate care with the appropriate Exceptional Family Member Program office so his or her needs will continue to be met.

Know You Don't Have to Disenroll

Disenrolling from a TRICARE Prime option before you get to your new duty station will change your coverage to TRICARE Standard, resulting in higher out-of-pocket costs. Your family will be subject to the 20th-of-the-month rule when you reenroll and you may experience a lapse in TRICARE Prime coverage. For more information on the 20th-of-the-month rule, refer to your *TRICARE Prime Handbook*, visit www.tricare.mil or contact your regional contractor.

Transfer Enrollment upon Arrival

You'll continue to be covered by your current MTF and regional contractor until new enrollment applications are submitted. Your current MTF/civilian PCM, or civilian primary provider if enrolled in TPR, will coordinate your care. ■

TRICARE Reserve Select Premiums to Decrease

Good news! TRICARE Reserve Select (TRS) beneficiaries will see a significant decrease in their 2009 calendar year monthly premiums. The 2009 monthly TRS premiums are:

- Member only: \$47.51
- Member and family: \$180.17

If you are leaving active duty but plan to remain in the Selected Reserve, you may purchase TRS coverage unless you are eligible for the Federal Employees Health Benefits program. For more information about qualifying for and purchasing TRS coverage, visit www.tricare.mil/reserve/reserveselect. ■

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

CONTACTS

Humana Military Healthcare Services, Inc.
1-800-444-5445
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



Preventing Fraud and Abuse: How You Can Help

Of the more than \$1 trillion Americans spend every year on health care, the Federal Government estimates that more than \$100 billion—or, about 10 percent—is lost to fraud and abuse. Yet, in many cases, both can be prevented with your help.

What Constitutes Fraud and Abuse?

Fraud occurs when a person or organization intentionally deceives others to gain some sort of unauthorized benefits. Abuse occurs when a provider bills for services or supplies that are not medically necessary or do not meet professional standards.

Examples of fraudulent activities include:

- Falsifying claims, medical records or eligibility
- Misrepresenting the dates, frequency, duration or description of services rendered
- Misrepresenting who provided the services
- Submitting claims for services not rendered/used

Examples of abuse include:

- A pattern of claims for services not medically necessary
- A pattern of waiving cost-shares and/or deductibles
- Failure to maintain adequate medical or financial records
- Improper billing practices
- Refusal to furnish or allow access to medical records

How You Can Help Stop Fraud and Abuse

Be sure to carefully review your explanations of benefits statements. If you suspect fraud or abuse, you can:

- Call 1-800-333-1620 to report your complaint
- Report it online at www.humana-military.com
- Mail your complaint to:

Humana Military Healthcare Services, Inc.
Attn: Program Integrity
500 W. Main Street, 19th floor
Louisville, KY 40202

By working together to prevent fraud and abuse, and detecting incidents early, we can address them quickly, leading to more affordable health care for all TRICARE beneficiaries. ■

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

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	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	TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Reserve Select www.tricare.mil/reserve/reserveselect Guard and Reserve Web Portal https://www.dmdc.osd.mil/appj/trs/index.jsp	TRICARE Overseas <i>(TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific)</i> 1-888-777-8343 www.tricare.mil/overseas	US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org
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	TRICARE Mail Order Pharmacy 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center (<i>convert retail prescriptions to mail-order</i>): 1-877-363-1433 www.tricare.mil/pharmacy TRICARE Retail Network Pharmacy 1-866-DoD-TRRX (1-866-363-8779) www.tricare.mil/pharmacy	TRICARE Dental Program 1-800-866-8499 www.TRICAREdentalprogram.com TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org
Beneficiary Web Enrollment (BWE) Web Site <i>(Update DEERS)</i> https://www.dmdc.osd.mil/appj/bwe/	TRICARE Web Site www.tricare.mil	Military Health System Web Site www.health.mil



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.

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