

## TRICARE Benefit Helps Prevent and Treat Cancer

**T**RICARE beneficiaries have more options for cancer care and greater access to advances in cancer research, prevention and treatment through clinical trials. TRICARE beneficiaries in the following plans are eligible to participate: TRICARE Prime, TRICARE Prime Remote (TPR), TRICARE Standard and TRICARE Extra, TRICARE For Life (TFL) and US Family Health Plan (USFHP).

If you've been diagnosed or are at increased risk for developing cancer, TRICARE covers your participation in clinical cancer trials that are sponsored by the National Cancer Institute (NCI).

Whether you choose to participate in these studies is a decision that you should make with help from your oncologist. Learn more by visiting [www.tricare.mil/cancertrials](http://www.tricare.mil/cancertrials). ■



### The Doctor is in ...

#### National Stroke Awareness Month

##### Dr. Jack Smith

*Acting Deputy Assistant Secretary of Defense for Clinical and Program Policy and Acting Chief Medical Officer, TRICARE Management Activity*

**M**ay is National Stroke Awareness Month. According to the American Heart Association, each year 750,000 Americans have a stroke and nearly 160,000 die from the disease, making it the leading cause of adult disability and the third leading cause of death in our country. Understanding what a stroke is and knowing the risk factors could save your life.

A stroke occurs when blood circulation to the brain fails. Brain cells can die from the decreased blood flow and the lack of oxygen.

There are a number of risk factors that may increase your likelihood of suffering a stroke. Several risk factors, such as age, gender, race, diabetes and family history of stroke, are beyond your control. Controllable stroke risk factors are generally divided into two categories: medical and lifestyle-related.

#### Medical Stroke Risk Factors

- Previous stroke victims are at a high risk for having another.
- Heart disease, especially an irregular heartbeat known as atrial fibrillation, which affects more than 2 million Americans, increases stroke risk four to six times.

- High blood pressure increases stroke risk four to six times, yet it is the single most important, controllable stroke risk factor. Between 40 percent and 90 percent of all stroke patients had high blood pressure before their stroke.

#### Lifestyle-related Stroke Risk Factors

- Smoking doubles the risk of a stroke. Research shows that the risk of stroke for people who have quit smoking for two to five years is lower than people who still smoke.
- Drinking too much alcohol can lead to multiple medical complications, including stroke.

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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.

*The Doctor is in ...*

**National Stroke Awareness Month**

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- High cholesterol directly and indirectly increases stroke risk by clogging blood vessels and putting people at greater risk of heart disease.
- Being overweight and not exercising enough can increase your risk of high blood pressure, high blood cholesterol, diabetes, heart disease and stroke.

Talk to your primary care manager (PCM) about your risk factors for a stroke and how to reduce your risk. Ask your doctor for advice on making the appropriate lifestyle changes. Regular checkups are important, as they may allow your doctor to detect and address problems that might increase your risk of suffering a stroke. ■

**Suicide Awareness and Prevention**

**S**uicide is the 11th leading cause of death in America with 32,000 deaths each year. On average, one American takes his or her own life every 16 minutes. Tragically, approximately 15 percent of people living with depression end their lives by committing suicide. And for each suicide, there are an estimated 25 attempted suicides.

As overwhelming as these numbers may be, the true tragedy is the devastatingly painful emotional state—often caused by depression—that can lead a person to consider, and ultimately, attempt suicide. You may be able to help prevent the loss of life of someone you know or love by recognizing the warning signs.

**Signs of Suicide**

Most suicides are preventable. The main step in prevention is to recognize the many warning signs:

- Withdrawing and isolating oneself from family and peers
- Using alcohol and drugs
- Declining level of performance at work or school

- Increasing levels of irritability
- Expressing feelings of hopelessness and helplessness
- Giving away possessions
- Talking about suicide
- Sleeping pattern or eating habit changes

Suicide doesn't have just one victim. Typically, one suicide intimately affects at least six other people. The pain and suffering of suicide resonates deeply in the family and friends of the deceased. If you suspect that a friend or loved one is thinking about suicide, talk to him or her about the noticeable behavior changes and express your concern. Depression is a treatable condition that can be overcome by using the behavioral health care benefits available through TRICARE. If you think he or she requires emergency behavioral health care assistance, call 911 or proceed directly to the nearest emergency room. ■

*Excerpted from an article by John McKinsey, M.D., © 1999 University of Florida Brain Institute.*

**Suicide Myths and Facts**

**Myth: People commit suicide “out of the blue.”**

**Fact:** In most cases, there are numerous signs and symptoms, which unfortunately are often overlooked or attributed to another cause.

**Myth: People who threaten suicide never actually do it.**

**Fact:** Sixty percent of people who committed suicide told someone else of their intentions.

**Myth: Talking with someone about suicide will encourage the behavior.**

**Fact:** Research has shown that talking to someone about suicide does not encourage suicidal behavior. In fact, it may help identify issues that will increase the chance of the person seeking treatment.

*Source: AchieveSolutions®, ValueOptions, Inc., Centers for Disease Control and Prevention (CDC), and Department of Health and Human Services, 2005.*

## Deployments and Your TRICARE Benefits

The weeks and months leading up to a loved one's deployment can be one of the most stressful times a family will ever face. To help make the days both before and during a deployment easier, here are some things every family should know about their TRICARE benefits.

### Q. I am deploying and my family is returning to my spouse's hometown. How will they receive health care?

A. If your spouse's hometown is in a TRICARE Prime Service Area in the TRICARE South Region, continuing your family's TRICARE Prime coverage is simple. You must change your family's primary care manager (PCM) and update your family's personal information in the Defense Enrollment Eligibility Reporting System (DEERS) using one of two methods:

- Visit the TRICARE Beneficiary Web Enrollment (BWE) site at <https://www.dmdc.osd.mil/appj/bwe/> to make changes; or
- Submit a DD Form 2876, *TRICARE Prime Enrollment Application and PCM Change Form* to Humana Military Healthcare Services, Inc. (Humana Military).

A common mistake you and your family could make is not changing your PCM upon moving and receiving health care in the new location without a referral, which will result in higher point of service (POS) costs. It is very important that you select a new PCM who can provide and coordinate your health care in the new location. Until this is done, you need to coordinate your family's health care with your previous PCM to avoid POS costs.

If the hometown is in a different TRICARE Region, i.e., North or West, but still in a TRICARE Prime Service Area, the above two methods can be used to update your family's enrollment. If a *TRICARE Prime Enrollment Application and PCM Change Form* is used, be sure to submit it to the **new** regional contractor **after** arriving in the new location. **Do not** transfer enrollment before moving and family

members must continue to coordinate care with your family's previous PCM until the PCM changes are made. The new PCM change will take effect on the day it is received by the new regional contractor.

For a list of areas covered by each region, as well as regional contractor information, visit [www.tricare.mil/mybenefit/home/overview/Regions](http://www.tricare.mil/mybenefit/home/overview/Regions). If you're not sure which region covers your family's new location, contact Humana Military at 1-800-444-5445.

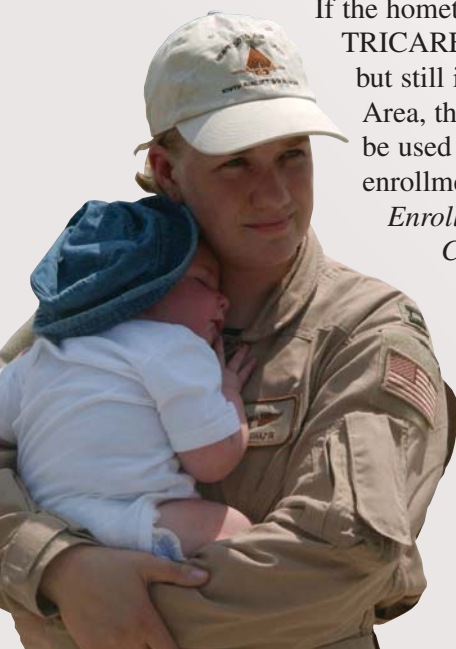
If your family will be living in a non-TRICARE Prime Service Area, your family will need to disenroll from TRICARE Prime **after** arriving at the new location. Your family can disenroll by submitting a *TRICARE Prime Disenrollment Application* form to Humana Military. Once your family is disenrolled from TRICARE Prime, your family's coverage will switch to TRICARE Standard and TRICARE Extra.

### Q. How can I have my family's medical records transferred into this area?

A. You can discuss the best way to transfer your family's medical records to the new area once you inform your family's PCM of the move. Sometimes PCMs can forward records to a new PCM, but in some cases, your family's medical records may have to be hand-carried to the new destination. Both of these options require that you fill out and submit an *Authorization to Disclose Information* form (also called *Authorization for Release of Information*) to your PCM. This form allows you to list anyone you would like to have access to your medical records.

### Q. If my spouse or other family member needs access to my claims, enrollment or referral and authorization information from Humana Military while I'm deployed, what can I do?

A. If you would like someone else—such as a spouse or another family member—to have access to your information, you will need to submit an *Authorization to Disclose Information* form to Humana Military. Instructions are included on the form. ■



# TRICARE Health Matters

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*TRICARE Health Matters* is published by the TRICARE Management Activity. Please provide feedback at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).

## TRICARE

### An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access



## Help Is Available for Injured and Ill Warriors and Their Families

Living with a traumatic injury or illness isn't easy. These catastrophic conditions not only negatively impact the affected warriors, but also their family members. That's why Humana Military Healthcare Services, Inc. (Humana Military) introduced the Warrior Navigation and Assistance Program (WNAP) to support injured or ill active duty service members and activated National Guard and Reserve members and their families.

The new program offers information and guidance to wounded warriors and their families who are navigating the Military Health System (MHS), and assists those who are in transition from the MHS to the civilian health care system. Injured or ill warriors and their family members receive person-to-person guidance and access to a new advocacy unit, specially trained to address the unique challenges that many warriors face.

Through the WNAP dedicated, toll-free number, 1-888-4GO-WNAP (1-888-446-9627), warriors and their families have direct access to a multidisciplinary team that will help solve problems and provide other medical or community resources.

The WNAP provides access to information on all available resources, whether it is through the MHS, Veterans Affairs or community assets. A broad spectrum of clinical programs designed to meet the special needs of soldiers, sailors, airmen, marines, coast guard members and their families also is available.

“Our company is here to assist these American heroes—and their families—in obtaining access to high-quality health care services and ensuring they have actionable information about the full range of their medical benefits as members of the military community,” said Dave Baker, president and CEO of Humana Military. “Creation of this special unit will help us meet their unique needs.”

To learn more, visit [www.humana-military.com](http://www.humana-military.com) and from the Beneficiary Resources home page, click on the “Warrior Navigation and Assistance Program” link. ■