

TRICARE® Choices for College Students



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This flyer is **not** all-inclusive. For additional information, please contact your regional contractor, local military treatment facility, or overseas contractor.

Maintaining up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS) ensures college students' eligibility for TRICARE health care options. Children are eligible for TRICARE benefits until reaching age 21. Coverage may be extended to an unmarried child of a TRICARE-eligible sponsor until reaching age 23 if:

- The child is a college student enrolled full time at an approved institution of higher education, **and**
- The sponsor provides more than 50 percent of his or her financial support

To extend benefits beyond a student's 21st birthday,* you or your child (*if he or she is over 18*) must update DEERS in person or by phone, fax, mail, or online. For more information, visit www.tricare.mil/deers. TRICARE benefits end on the child's 23rd birthday or when full-time enrollment at an approved institution ends, whichever comes first, unless he or she purchases TRICARE Young Adult or Continued Health Care Benefit Program coverage, described later.

* To avoid automatic disenrollment, update the student's DEERS information **prior** to his or her 21st birthday. Check with your regional contractor to ensure there is no interruption in coverage.

Coverage Choices

The sponsor's status and student's location will determine which health care options are available and what steps you need to take to keep, update, or change TRICARE coverage.

- **TRICARE Standard and TRICARE Extra, TRICARE Reserve Select (TRS), or TRICARE Retired Reserve (TRR) beneficiaries** should update DEERS; their coverage will remain unchanged. TRS and TRR are premium-based

programs similar to TRICARE Standard. For details, please visit the Web sites listed in the *For Information and Assistance* section.

- **TRICARE Prime Remote (TPR) enrollees** must live at their sponsor's qualifying residence to remain eligible for TPR. If moving away from home, TPR enrollees may opt for TRICARE Prime coverage (*if available where they live and all enrollment criteria are met*) or TRICARE Standard coverage.
- **TRICARE Prime and US Family Health Plan (USFHP) enrollees** attending college in the **same** region as their sponsor may remain in TRICARE Prime or USFHP as long as these programs are available where they live and all enrollment criteria are met. To keep students enrolled, update DEERS and inform your regional contractor of the changes. Prime enrollees may need to select a new primary care manager (PCM) and USFHP enrollees may need to select a new primary care physician (PCP).
- **TRICARE Prime and USFHP enrollees** attending college in a **different** region from their sponsor's residential address in DEERS generally may transfer their enrollment if these programs are available in the region they moved to, all enrollment criteria are met, and they opt for split enrollment. Some restrictions may apply; check with your regional contractor for more information. Split enrollment does not increase TRICARE enrollment fees. To use the split enrollment option, you must notify the regional contractor in each region to establish a primary payer. If a child enrolls separately in TRICARE Prime and no other family members are enrolled in TRICARE Prime, it is considered a single enrollment. If TRICARE Prime is not available, students may be covered by TRICARE Standard. **Note:** Split enrollment is generally not available overseas to college students due to command-sponsorship requirements.



Getting Care: Under TRICARE Standard and TRICARE Extra, TRS, or TRR, a student may see any TRICARE-authorized provider (*network or non-network*). Cost-shares and deductibles apply.

If enrolled in TRICARE Prime or USFHP, students must seek all routine, urgent, and non-behavioral health care from an assigned PCM or PCP; otherwise, care may be covered under the point-of-service* (POS) option, resulting in higher out-of-pocket costs. For specialty care, TRICARE Prime referral and authorization rules apply. In an emergency, a student should call 911 or go to the nearest emergency room, and his or her PCM must be notified within 24 hours to ensure proper claims payment. Learn more about the differences among routine, urgent, specialty, and emergency care at www.tricare.mil.

Cost: When using TRICARE Standard and TRICARE Extra, TRS, TRR, or the POS option, students may need to pay up front for services and then file a claim with TRICARE for reimbursement. TRICARE Prime and USFHP enrollees generally have fewer out-of-pocket costs, unless they see a non-network provider.

Other Health Insurance (OHI): Some colleges and universities offer student health plans, which are considered OHI. TRICARE pays second to OHI.

* *The POS option does not apply to emergency care, beneficiaries with OHI, or the first eight behavioral health outpatient visits to a network provider for a medically diagnosed and covered condition.*

Coverage Once TRICARE Eligibility Ends

Students who no longer qualify for coverage under a TRICARE program discussed earlier may have other options:

- **TRICARE Young Adult (TYA):** The TYA program currently offers premium-based TRICARE coverage to qualified dependents of TRICARE-eligible sponsors who “age out” of TRICARE benefits at age 21 (*or age 23 if*

previously enrolled at an approved institution of higher learning) until reaching age 26. For more information about TYA, including information on eligibility requirements and how to purchase it, please visit www.tricare.mil/tya.

- **Continued Health Care Benefit Program (CHCBP):** CHCBP is a premium-based health care program administered by Humana Military Healthcare Services, Inc. (Humana Military). If you qualify, CHCBP provides continued health care coverage for 18–36 months after you lose your military health care benefits. For information about CHCBP, visit Humana Military’s Web site at www.humana-military.com or call **1-800-444-5445**.

Prescription Drug Coverage

A student’s pharmacy benefit remains the same regardless of TRICARE program option. Prescriptions may be filled through a military treatment facility pharmacy, a TRICARE retail network pharmacy,† a non-network pharmacy, or TRICARE Pharmacy Home Delivery. USFHP enrollees receive pharmacy coverage through their designated providers. **Note:** A non-network pharmacy is the most costly option.

To fill a prescription, students need a valid identification card and a prescription written by a U.S.-licensed provider. For additional benefit details, visit www.tricare.mil/pharmacy.

† *Prescriptions may be filled at one of more than 60,000 retail locations in the United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.*

TRICARE Dental Options

College students may enroll in either the TRICARE Dental Program or the TRICARE Retiree Dental Program, depending on their sponsor’s status (*active duty, National Guard and Reserve, or retired*). For more information, visit www.tricare.mil/dental.

For Information and Assistance

TRICARE North Region Health Net Federal Services, LLC www.hnfs.com	TRICARE South Region Humana Military Healthcare Services, Inc. www.humana-military.com	TRICARE West Region TriWest Healthcare Alliance www.triwest.com
US Family Health Plan www.usfhp.com	TRICARE Reserve Select www.tricare.mil/trs TRICARE Retired Reserve www.tricare.mil/trr	TRICARE Young Adult www.tricare.mil/tya Continued Health Care Benefit Program www.humana-military.com

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 regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are 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.*

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

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