

TRICARE Coverage during Natural Disasters



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

You cannot predict when a natural disaster may strike or what form it may take (e.g., hurricane, fire, tornado, flood), but you can be confident that TRICARE will be there for you and your family during a time of crisis. This flyer summarizes how to prepare for a natural disaster, how to use your TRICARE coverage during a natural disaster, and who to contact if you have questions or need assistance.

Take Action Now

When a natural disaster strikes, you may have little or no time to make important decisions. You and your family can take the following steps **now** to prepare for a disaster.

Prepare an Emergency Plan

- Draw up primary and alternate escape routes and review them with all members of your family.
- Choose both a local and a long-distance meeting place (e.g., the home of a relative or friend).
- Create a contact card for each family member that includes phone numbers of immediate family members, your nearest out-of-state relatives, and other emergency contacts.
- Plan for pet needs and accommodations.
- Know how to shut off the gas, water, and other utilities at home.
- Review and make copies of all insurance policies (e.g., life, property) and, if needed, get extra coverage now.
- Store your vital records in a secure location, such as a safety deposit box.

Prepare a Disaster Kit

Since you do not know where you will be when a disaster strikes, keep disaster kits in multiple locations (e.g., at home, at work, in your vehicles). The kits should contain:

- Water and food
- First aid supplies
- Flashlights, a battery-powered radio, and extra batteries
- Clothing and blankets
- Hygiene and personal items (e.g., toilet paper, glasses, contact lens solution)
- Items for infants (e.g., formula, diapers, pacifiers)

Be sure you also have your uniformed services identification card or Common Access Card (CAC) and TRICARE enrollment card (if you have one). For more information, visit the Federal Emergency Management Agency Web site at www.fema.gov. Information on preparing your pets for a disaster is available on the Humane Society of the United States Web site at www.hsus.org.

Anticipate Special Needs

You may need extra help during an emergency if you or someone close to you has a disability or special needs. Find out if your community offers special assistance programs, and register with your local emergency services agency or fire department so you can get help when you need it.

Know Who to Contact for Help

For information and TRICARE updates throughout an emergency, visit www.tricare.mil or your regional contractor's Web site, or call your regional contractor. See the *For Information and Assistance* section for contact information.



TRICARE Coverage

Emergency Care

In an emergency, call 911 or go to the nearest hospital emergency room. If enrolled in TRICARE Prime, TRICARE Prime Remote (TPR), or TRICARE Prime Remote for Active Duty Family Members (TPRADFM), notify your primary care manager (PCM) or regional contractor within 24 hours (*or as soon as possible*) after receiving emergency care.

TRICARE Prime, TPR, and TPRADFM

Contact your regional contractor if you cannot reach your PCM or need assistance coordinating care. TRICARE may issue temporary blanket referrals and authorizations for care during a crisis to make accessing care as easy as possible. This allows TRICARE beneficiaries in affected areas to receive care without a referral or authorization (*except behavioral health care*) and without paying higher costs associated with the point of service option.

PCM and Enrollment Changes

If remaining in your new location for an extended period (*30 days or more*), consider transferring your enrollment to a new PCM. Active duty service members and their families can change enrollment to a new region as often as needed. Other TRICARE Prime beneficiaries can change twice during an enrollment year, as long as the second transfer is back to the original region. Active duty family members may also disenroll from TRICARE Prime and use TRICARE Standard and TRICARE Extra.

If your PCM is no longer available after the disaster, you will need to complete and submit a *TRICARE Prime Enrollment Application* and *PCM Change Form* to your regional contractor.

Finding a Provider Away From Home

To find a TRICARE network provider in your new area after being evacuated, go to www.tricare.mil/findaprovider. You may also use the “Find a Provider” tool on your regional contractor’s Web site or call your regional contractor for assistance. If a TRICARE network provider is not available, you can receive care from a TRICARE-authorized non-network provider with a referral from your PCM and regional contractor.

TRICARE Standard, TRICARE Extra, TRICARE Reserve Select, and TRICARE For Life

Your health care remains the same if you use any of these TRICARE programs and are forced to leave home. With TRICARE Standard, TRICARE Extra, or TRICARE Reserve Select, you may see any TRICARE-authorized provider (*network or non-network*), but you will have lower out-of-pocket costs if you choose a TRICARE network provider. With TRICARE For Life (TFL), you may see any TRICARE-authorized provider, but you will have lower out-of-pocket costs if you see a Medicare-participating provider. For details, visit your regional contractor’s Web site or the TFL Web site. See the *For Information and Assistance* section.

Prescription Medications

After a disaster, TRICARE may allow you to refill your prescriptions ahead of schedule at any TRICARE retail network pharmacy. Contact Express Scripts, Inc. (Express Scripts) for assistance. If you use the Mail Order Pharmacy, contact Express Scripts to update your mailing address as soon as you have relocated or moved to temporary housing, and also update your information in the Defense Enrollment Eligibility Reporting System (DEERS). See the *For Information and Assistance* section for contact information.

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 www.humana-military.com	TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Reserve Select Web Application (apply online) https://www.dmdc.osd.mil/appj/trs/ TRICARE Reserve Select Web Site www.tricare.mil/trs	TRICARE For Life Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD) www.TRICARE4u.com	TRICARE Pharmacy Program Express Scripts, Inc. 1-877-363-1303 www.tricare.mil/pharmacy www.express-scripts.com/TRICARE
TRICARE Active Duty Dental Program United Concordia Companies, Inc. 1-866-984-ADDP (1-866-984-2337) www.addp-ucci.com	TRICARE Dental Program United Concordia Companies, Inc. 1-800-866-8499 (<i>stateside</i>) 1-888-418-0466 (<i>overseas</i>) www.TRICAREdentalprogram.com	TRICARE Retiree Dental Program Delta Dental of California 1-888-838-8737 www.trdp.org
Defense Enrollment Eligibility Reporting System (DEERS)—Update Information 1-800-538-9552 www.tricare.mil/deers	TRICARE www.tricare.mil TRICARE Disaster Information www.tricare.mil/disasterinfo	Federal Emergency Management Agency www.fema.gov American Red Cross www.redcross.org

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 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.