



# Preparing for Natural Disasters

*TRICARE is Here for You*

You can be confident that TRICARE, the Department of Defense health care program, will be there for you and your family during a time of crisis. However, you can't predict when a natural disaster may hit or what form it may take—hurricane, fire, blizzard, tornado or flood. That's why it's important you plan ahead. Learn 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.

## **An Ounce of Prevention**

When a natural disaster strikes, you may have little or no time to make important decisions. The following are steps you should take **now** in preparation for a disaster.

### **Write Your Emergency Plan**

- Draw up primary and alternate escape routes and review them with all members of your family.
- Create a contact card with family cell phone numbers, nearest out-of-state relatives and other emergency contacts. Make a copy for everyone in your family.
- Review your life and property insurance and if needed, get extra coverage now. Also, make copies of your insurance policies for your disaster kit. Always store your vital records in a secure location such as a safety deposit box.

### **Preparing Your Disaster Kit**

When you put your family's emergency plan into action, one of the most important items you will bring with you is your disaster kit. The kit should contain water and food, a first aid kit, flashlight, extra clothing, blankets, your prescription medications and copies of insurance policies, including life and property insurance. Also, make sure you have your military ID card and, if you have one, your TRICARE enrollment card. For more information on disaster kits and being prepared, visit the Federal Emergency Management Agency's Web site at [www.fema.gov](http://www.fema.gov).

### **Anticipating Your Special Needs**

If you or someone close to you has a disability or special needs, you may have to take additional steps during an emergency. Find out about special assistance programs available in your community before trouble arises, and register with your local emergency services agency or fire department so they can provide help when needed.

### **TRICARE Regional Contractors**

Your TRICARE regional contractor is here to help you with your health insurance before, during and after a natural disaster. Throughout an emergency, visit [www.tricare.osd.mil](http://www.tricare.osd.mil), your regional contractor's Web site or call the regional contractor for additional information and important updates regarding TRICARE health care options.

<b>TRICARE Regional Contractors</b>	<b>TRICARE Overseas</b>	<b>TRICARE Resources</b>
<b>North Region</b> Health Net Federal Services, Inc. 1-877-TRICARE <a href="http://www.healthnetfederalservices.com">www.healthnetfederalservices.com</a>	<b>TRICARE Pacific</b> Toll-free: 1-888-777-8343 Comm.: 011-81-6117-43-2036 <a href="http://www.tricare.osd.mil/pacific">www.tricare.osd.mil/pacific</a>	<b>Pharmacy Benefits</b> <a href="http://www.express-scripts.com/TRICARE">www.express-scripts.com/TRICARE</a> Retail: 1-866-363-8779 Mail order: 1-866-363-8667
<b>South Region</b> Humana Military Healthcare Services, Inc. 1-800-444-5445 <a href="http://www.humana-military.com">www.humana-military.com</a>	<b>TRICARE Latin America and Canada</b> Toll-free: 1-888-777-8343 Comm.: 1-706-787-2424 <a href="http://www.tricare.osd.mil/tlac">www.tricare.osd.mil/tlac</a>	<b>DEERS</b> <a href="http://www.tricare.osd.mil/DEERS">www.tricare.osd.mil/DEERS</a> 1-800-538-9552
<b>West Region</b> TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) <a href="http://www.triwest.com">www.triwest.com</a>	<b>TRICARE Europe</b> Toll-free: 1-888-777-8343 Comm.: 49-6302-67-6312/6314 <a href="http://www.europe.tricare.osd.mil">www.europe.tricare.osd.mil</a>	<b>TRICARE For Life</b> <a href="http://www.tricare4u.com">www.tricare4u.com</a> 1-866-773-0404





# TRICARE Coverage During a Time of Crisis

TRICARE is ready to help you whenever a natural disaster occurs and wherever it forces you to go. How you seek your medical care during and after a disaster depends on the particular TRICARE program under which you receive care.

## **Getting Emergency Care**

In an emergency, you should call 911 or visit the nearest hospital emergency room. For Prime/Prime Remote enrollees emergency care does not require a referral or authorization; however, you or a family member should notify your PCM (if available) or on-call provider within 24 hours or as soon as possible after receiving emergency care.

## **TRICARE For Life, Standard and Extra**

If you use any of these TRICARE programs and are forced to leave home, your health care remains the same.

## **TRICARE Prime/TRICARE Prime Remote**

During a disaster when you can't reach your primary care manager (PCM), contact your regional contractor for assistance coordinating your health care needs.

On a case-by-case basis, TRICARE may issue temporary blanket authorizations. These allow beneficiaries in the affected area to receive care—other than behavioral health care—without a referral and without paying higher costs associated with the TRICARE point-of-service option. Contact the regional contractor where you are located for information about blanket authorizations.

## **PCM and Enrollment Changes**

If you remain in your new location for an extended period of 30 days or more, you should consider transferring your enrollment to a new PCM or new TRICARE regional contractor.

- Active duty service members and their families can change enrollment as often as needed.
- Other TRICARE Prime beneficiaries can change twice during an enrollment year provided the second transfer is back to the original region.

If your PCM is no longer available, contact your regional contractor, and then complete a TRICARE Prime Enrollment and PCM Change Form.

## **Finding a Provider Away From Home**

If you have been evacuated and need to find a new TRICARE network provider, go to the appropriate regional contractor's Web site and click on the "Find a Provider" link. Here you can find a list of network providers in your new area. Or you can call the regional contractor's toll-free telephone number for assistance with locating a provider.

## **How to Obtain Prescription Medications**

TRICARE recognizes that after a natural disaster, you may not have access to your prescriptions or may not be able to refill prescriptions as you normally would. TRICARE and its pharmacy contractor, ESI (Express Scripts, Inc.), may allow you to refill your prescriptions ahead of schedule at one of the more than 50,000 TRICARE retail pharmacies. If you use the mail order pharmacy, you should contact ESI to update your mailing address after you have relocated or moved to temporary housing. For more information about retail pharmacy prescriptions call ESI at 1-866-363-8779, or for mail order prescriptions call 1-866-363-7667. You can also visit their Web site at [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE).