

TRICARE Standard and TRICARE Extra



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

Using TRICARE Standard and TRICARE Extra

TRICARE Standard and TRICARE Extra are available to you if you are not able to, or choose not to, enroll in a TRICARE Prime option. TRICARE Standard and TRICARE Extra have no enrollment forms or fees, but you will have a cost-share for most services and an annual deductible for outpatient services. For cost details under either option, visit www.tricare.mil/costs. For additional benefit details, contact your regional contractor.

You may use TRICARE Standard and TRICARE Extra interchangeably. However, it is important to understand the differences between them so the care you receive best meets your needs and keeps costs low. **Note:** Active duty service members are not eligible to use TRICARE Standard or TRICARE Extra.

TRICARE Provider Types

Understanding the different types of TRICARE providers will help you decide which option to choose—TRICARE Standard or TRICARE Extra.

- **TRICARE network providers** are TRICARE-authorized civilian providers who have a contractual relationship with your regional contractor to provide services to you. TRICARE network providers agree to accept a negotiated rate as the total charge for their services and to file claims for you. Your costs are lower when you see a network provider.

- **Non-network providers** are TRICARE-authorized civilian providers who have not established a contractual relationship with your regional contractor. Non-network providers may determine whether they are “participating” with TRICARE or “nonparticipating” on a claim-by-claim basis. Prior to receiving care, ask whether your provider participates in TRICARE.
- **Participating providers** agree to accept the TRICARE-allowable charge as the full fee for services rendered. They also agree to file TRICARE claims on your behalf.
- **Nonparticipating providers** do not agree to accept the TRICARE-allowable charge as payment in full or to file claims on your behalf. They may charge up to 15 percent above the TRICARE-allowable charge. You are responsible for that amount in addition to any copayments, cost-shares, or deductible.
- **Host nation providers** are overseas providers. If you live or travel overseas and see a host nation provider, you must pay for services then file a claim with TRICARE for reimbursement.

Referrals and Prior Authorizations

Although you do not need a referral from TRICARE to receive care under TRICARE Standard or TRICARE Extra, some services may require prior authorization. For details about prior authorization requirements, contact your regional contractor. See the *For Information and Assistance* section for contact information.

Getting Care with TRICARE Extra: Use a TRICARE Network Provider

When you choose a doctor, hospital, or other health care provider within the TRICARE network, you use the TRICARE Extra option, which means lower out-of-pocket costs and less paperwork for you. To find a TRICARE network provider, visit www.tricare.mil/findaprovider, contact your regional contractor, or visit your local TRICARE Service Center (TSC).

Getting Care with TRICARE Standard: Use Any TRICARE-Authorized Provider

TRICARE Standard offers you the flexibility of seeing any TRICARE-authorized provider. If you need help choosing a provider, contact your regional contractor. Just remember that using a non-network provider means your costs will be higher.

Getting Care Overseas

TRICARE Overseas Program (TOP) Standard is available in overseas locations and works the same as the stateside TRICARE Standard program, except that you receive care from host nation providers. See the “Find a Provider” section by clicking on the “Medical” tab at www.tricare.mil for additional information. To locate an overseas provider,* contact your TRICARE Area Office (TAO) or the local U.S. Embassy or Consulate. **Note:** TRICARE Extra is not available overseas.

* *In the Philippines, you must see a TRICARE-certified provider. You can find a provider by visiting www.tricare.mil or the TRICARE Pacific area Web site.*

Getting Care at an MTF

With TRICARE Standard, TRICARE Extra, and TOP Standard, you may get care at no cost from a military treatment facility (MTF) on a space-available basis only.

Filing Claims

When you use TRICARE Extra, the TRICARE network provider files your claims for you. Because you receive care from a non-network provider when using TRICARE Standard, you may be required to file your own claims. You must also file claims for overseas care. Submit claims to the claims processor for the area where you live, no matter where you received care. For more information about filing claims, call your regional contractor or TAO, or visit www.tricare.mil/claims.

Coordinating Claims with Other Health Insurance (OHI)

If you have OHI, you must follow all rules of that plan. Your OHI is considered your primary insurance and pays before TRICARE. You or your provider must file health care claims with your OHI before filing with TRICARE. After your OHI determines the amount it will pay, submit a copy of the payment determination and the itemized bill with your TRICARE claim. Remember to provide your current OHI information to your TRICARE regional contractor. **Note:** National health insurance programs overseas are considered OHI. If you are enrolled in such programs, seek guidance from an overseas TSC before obtaining care from a host nation provider. For additional OHI information, visit www.tricare.mil/mybenefit/home/Medical/OHI.

For Information and Assistance

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| TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com | TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com | TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com |
| TRICARE Area Office—Eurasia-Africa Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-6314 DSN: 496-6314 www.tricare.mil/eurasiaafrica | TRICARE Area Office—Latin America and Canada Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 www.tricare.mil/tlac Puerto Rico Call Center: 1-800-700-7104 | TRICARE Area Office—Pacific Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: (315) 643-2036 Remote Sites: 011-65-6-338-9277 www.tricare.mil/pacific |
| Defense Enrollment Eligibility Reporting System (DEERS)—Update Information 1-800-538-9552 www.tricare.mil/deers | Find a Network Provider at www.tricare.mil/findaprovider TRICARE Claims Information www.tricare.mil/claims | Locate a U.S. Embassy or Consulate at http://usembassy.state.gov |
| TRICARE Pharmacy Program 1-877-363-1303 Member Choice Center (<i>convert retail prescriptions to mail order</i>): 1-877-363-1433 www.tricare.mil/pharmacy www.express-scripts.com/TRICARE | TRICARE Dental Program (TDP) Stateside: 1-800-866-8499 Overseas: 1-888-418-0466 www.TRICAREdentalprogram.com TRICARE Retiree Dental Program (TRDP) Stateside: 1-888-838-8737 www.trdp.org | Military Health System Web Site www.health.mil TRICARE Web Site www.tricare.mil |

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.