

TRICARE® Standard and TRICARE Extra



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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.

Using TRICARE Standard and TRICARE Extra

TRICARE Standard and TRICARE Extra allow you to manage your own health care and give you the freedom to seek care from any TRICARE-authorized provider you choose. 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. There are no enrollment forms or fees, but you will have a cost-share for most services and an annual deductible for outpatient services. Visit www.tricare.mil/coveredservices for coverage details.

The key difference between TRICARE Standard and TRICARE Extra is in your choice of providers. With TRICARE Standard, you choose TRICARE-authorized providers outside of the TRICARE network and pay higher cost-shares. With TRICARE Extra, you choose hospitals and providers within the TRICARE network, where available, and receive discounted cost-shares. For cost details, visit www.tricare.mil/costs. **Note:** Active duty service members are not eligible to use TRICARE Standard or TRICARE Extra.

TRICARE Provider Types

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

authorized providers meet TRICARE licensing and certification requirements and are certified by TRICARE to provide care to TRICARE beneficiaries.

- **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. Before getting care, ask whether your provider participates in TRICARE.
- **Participating providers** agree to accept the TRICARE-allowable charge as the full fee for services rendered. You are responsible for any copayments, cost-shares, or deductibles.
- **Nonparticipating providers** do not agree to accept the TRICARE-allowable charge as payment in full. 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 deductibles.
- **Host nation providers** are overseas providers. If you live or travel overseas and see a host nation provider, you may have to pay for services up front then file a claim with TRICARE for reimbursement.



Referrals and Prior Authorizations

Although you do not need referrals 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 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 with TRICARE Extra: Use a TRICARE Network Provider

When you choose a doctor, hospital, or other health care provider within the TRICARE network, you are using 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 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. To locate an overseas provider,* you can contact your TOP Regional Call Center or visit www.tricare-overseas.com. **Note:** TRICARE Extra is not available overseas.

* Certain restrictions apply in the Philippines, where TRICARE beneficiaries are required to see approved providers. For more information on approved providers, contact your TOP Regional Call Center or visit www.tricare.mil/tma/pacific.

Getting Care at a Military Treatment Facility

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. For care received in the United States, submit claims to the regional contractor for the area where you live. For care received overseas, submit claims to the overseas claims processor. You are responsible for making sure your claims are received. For more information, call your regional contractor or visit www.tricare.mil/claims.

Coordinating Claims with Other Health Insurance

If you have other health insurance (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 your TOP Regional Call Center before getting care from a host nation provider. For more OHI information, visit www.tricare.mil/mybenefit/home/Medical/OHI.

You can sign up to receive TRICARE news and benefit updates via e-mail. Visit www.tricare.mil/subscriptions and enter your e-mail address.

For Information and Assistance

TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.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
TOP Regional Call Center— Eurasia-Africa¹ +44-20-8762-8384 tricarelon@internationalsos.com	TOP Regional Call Center— Latin America and Canada¹ +1-215-942-8393 tricarephl@internationalsos.com	TOP Regional Call Center—Pacific¹ Singapore: +65-6339-2676 sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 sydricare@internationalsos.com

1. For toll-free contact numbers, visit www.tricare-overseas.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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