TRICARE® Coverage during Natural Disasters

How to access your TRICARE coverage during a natural disaster

There is no way to predict when a natural disaster may strike or what form it may take (*e.g., hurricane, fire, tornado, flood*), but know that TRICARE will be there during a time of crisis. This fact sheet summarizes how to prepare for a natural disaster, how to use TRICARE coverage during a natural disaster, and who to contact for assistance or answers to questions.

TAKE ACTION NOW

When a natural disaster strikes, there may be little or no time to make important decisions. 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 family members.
- 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 all vital records in a secure location, such as a safe deposit box.

For more information on preparing for a natural disaster, visit the Federal Emergency Management Agency Web site at www.fema.gov. Information on planning for your pets during a disaster is available on the Humane Society of the United States Web site at www.hsus.org.

IMPORTANT THINGS TO REMEMBER

- Be sure to have your uniformed services identification (ID) card or Common Access Card (CAC) and TRICARE enrollment card (*if you have one*).
- Take any current medications or prescriptions when relocating to a new area.
- For enrollees in a TRICARE Prime option, if care is received in a new area or from a provider who is not your primary care manager (PCM), keep any receipts and file claims within one year.

Anticipate Special Needs

Extra help may be needed during an emergency for people with disabilities or special needs. Find out if your community offers special assistance programs, and register with local emergency services agencies or fire departments to ensure help is available when necessary.

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 of this fact sheet for contact information.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

TRICARE COVERAGE

Emergency Care

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

Emergency Prescription Refills

While emergency refill procedures are in effect during a disaster in your area, you can take your prescription bottle to any TRICARE retail network pharmacy. Contact Express Scripts, Inc. (Express Scripts) or search the network pharmacy locator at www.express-scripts.com/TRICARE to find a network pharmacy near you. Show your uniformed services ID card and, if you have any difficulties getting your prescriptions filled, contact Express Scripts. See the *For Information and Assistance* section of this fact sheet for contact information.

TRICARE Prime®, TPR, and TPRADFM

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

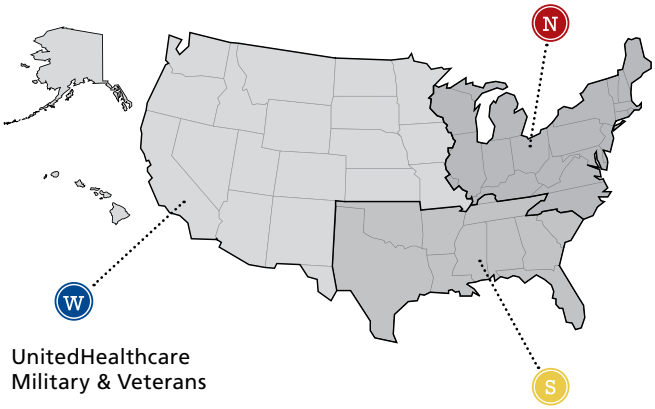
PCM and Enrollment Changes

If remaining in your new location for an extended period (*60 days or more*), consider transferring enrollment to a new PCM. Active duty service members (ADSMs) 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. Non-ADSMs may also disenroll from TRICARE Prime and use TRICARE Standard and TRICARE Extra.

If your PCM is no longer available after the disaster, complete and submit a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) to your regional contractor. Visit www.dmdc.osd.mil/appj/bwe/ or http://milconnect.dmdc.mil and use a valid CAC, Defense Finance and Accounting Service (DFAS) myPay login ID and password, or Department of Defense Self-Service Logon (DS Logon) to access the Beneficiary Web Enrollment Web site.

Finding a Provider Away from Home

To find a TRICARE network provider in a new area after a disaster, go to www.tricare.mil/findaprovider for military hospital and clinic contact information and links to regional



contractors' provider directories. If a TRICARE network provider is not available in your new area, contact the regional contractor for the area where you are located. See the *For Information and Assistance* section of this fact sheet for regional contractor contact information.

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

Your health care remains the same if you use any of these TRICARE programs and are forced to leave home during a natural disaster. With TRICARE Standard and TRICARE Extra, TRICARE Reserve Select, or TRICARE Retired Reserve, you may see any TRICARE-authorized provider (*network or non-network*), but there are lower out-of-pocket costs when choosing a TRICARE network provider. If you pay monthly premiums and you move to a new region for more than 60 days, please update your payment information with the regional contractor. 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, listed in the *For Information and Assistance* section of this fact sheet.

TRICARE Young Adult

Young adults who have purchased coverage under the TRICARE Young Adult (TYA) program follow the rules (*including costs and provider choices*) of the plan in which they are enrolled—either TYA Prime or TYA Standard.

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.hnfs.com	**TRICARE South Region** Humana Military, a division of Humana Government Business 1-800-444-5445 National Guard and Reserve: 1-877-298-3408 Humana-Military.com	**TRICARE West Region** UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com
TRICARE Retired Reserve www.tricare.mil/trr **TRICARE Reserve Select** www.tricare.mil/trs **TRICARE Young Adult** www.tricare.mil/tya	**TRICARE For Life** Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (*TDD/TTY*) 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** MetLife 1-855-MET-TDP1 (1-855-638-8371) (*stateside*) 1-855-MET-TDP2 (1-855-638-8372) (*overseas*) 1-855-MET-TDP3 (1-855-638-8373) (*TDD/TTY*) https://mybenefits.metlife.com/tricare	**TRICARE Retiree Dental Program** Delta Dental of California 1-888-838-8737 www.trdp.org
milConnect Web Site—Update DEERS Information 1-800-538-9552 http://milconnect.dmdc.mil **Beneficiary Web Enrollment Web Site** www.dmdc.osd.mil/appj/bwe/	**TRICARE Web Site** 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 publication, 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.*

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