

Healthy Living ...

TRICARE Helps Keep Your Kids Healthy

Regular visits to health care providers are important for your child's health. These visits help prevent illness and disease. They also track growth and development.

TRICARE covers many preventive medical services at no cost, including well-child visits for children from birth up to age 6.

Well-child visits cover:

- Routine newborn care
- Health promotion and disease prevention exams
- Vision and hearing screenings
- Routine vaccines
- Developmental assessments

TRICARE also covers yearly school physicals and vaccines for children ages 5–11 at no cost when you see a network provider. Covered vaccines include a yearly flu shot and any others recommended by the Centers for Disease Control and Prevention.

Note: TRICARE does not cover sports or camp physicals. If your child needs either of these physicals, first check with your military hospital or clinic. Some military hospitals or clinics give these physicals as a free service. If not, you need to submit a *TRICARE Noncovered Services Waiver* to your health care provider. The completed form shows that you know you will pay out of pocket for the physical. To get the form, call Humana Military.

To find out more on your family's coverage before you get care, go to www.tricare.mil/coveredservices. You can search coverage information by topic and learn more about health care services, costs and provider types. ■

Electronic Health Records Help Coordinate Your Care

To improve your health care, the Military Health System (MHS) is expanding its national efforts to electronically share TRICARE beneficiary health records with other organizations.

Through the Virtual Lifetime Electronic Record Health Information Exchange (VLER HIE) Initiative, MHS providers can share your medical information with authorized federal and community health partners. This is done over a secure network known as the eHealth Exchange.

By sharing through the eHealth Exchange, your health care providers have a more complete view of your medical information. This assists them in making the best medical decisions for your health care needs and helps prevent unnecessary procedures, adverse medication interactions and more.

Participation in the VLER HIE Initiative is automatic and you don't have to register. If you don't want to participate, you can opt out. The MHS already uses electronic records

sharing for active duty service members who, unlike non-active duty beneficiaries, may not opt out.

Opting out means your health care team may not have immediate and complete access to your important health information, even in an emergency. If you opt out now, you may opt back in later. For more information, go to www.tricare.mil/vler. ■

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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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

Get Cervical Cancer Screenings

Many women are at risk for cervical cancer, but regular screenings can help prevent the disease.

More than 12,000 women in the U.S. get cervical cancer each year, according to the Centers for Disease Control and Prevention. About half of those women haven't or have rarely been screened. A regular Pap test can detect abnormal cells before they turn into cervical cancer. If you already have cervical cancer, the Pap test can help you find the cancer early when it's most treatable.

Under TRICARE, routine Pap tests are covered yearly for women age 18 and older (younger if sexually active). You can decide with your health care provider how often you need to be screened, but a Pap test is recommended every three years for most women.

Human papillomavirus (HPV) DNA testing is another cancer screening that is covered for women beginning at age 30 when done at the same time as a Pap test. Some cervical cancer is caused by HPV, but there is a vaccine to protect against the most dangerous strains.

TRICARE covers the HPV vaccine for:

- Females ages 11–26. The series of shots may begin as early as age 9, but must be complete before turning age 27.
- Males ages 11–21. The vaccine is also covered for males ages 22–26 who meet certain criteria.

Go to www.tricare.mil/coveredservices to learn more. ■

Humana Military's Online Health Tool

Did you make a New Year's resolution to take better care of yourself in 2016? Humana Military has a tool called MyActiveHealth to help you keep your resolution. To use the tool, go to HumanaMilitary.com, hover over the "Beneficiaries" tab and find "MyActiveHealth" under "Wellness."

Here are a few of the things you can do through the portal:

- View and track your personal health records.
- Print documents like prefilled vaccine records, emergency wallet cards with important contact information and paperwork you may need at your next appointment.
- Complete a 10-minute health assessment to get a report with recommendations. After completing the assessment, actions you can take to improve your health appear on your MyActiveHealth home page to help you stay on track.
- Set health goals and track your progress.
- Get recipes for healthy meals.
- Get the latest news on issues important to your health.
- Play games and use fun tools for getting healthy.
- Listen to health-related podcasts, watch videos or read about personal health.

You can reach your goals this year. Go to Humana Military's MyActiveHealth portal at HumanaMilitary.com today. ■



Help Prevent Medical Identity Theft

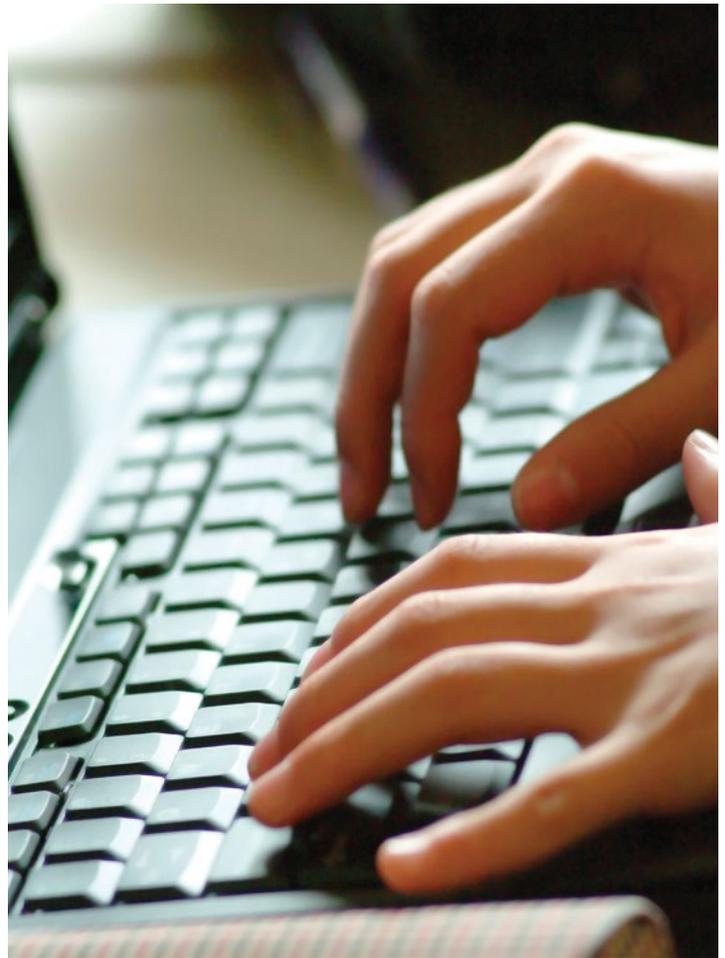
Medical identity theft can cause long-term medical and financial problems.

When false TRICARE claims are filed in your name, the services provided to the identity thief become part of your medical record. That can cause you to not get the right medical care in the future. You could also get a bill for those services. The threat can even affect your bank accounts and credit history if the identity thief gets your sponsor ID number.

These steps can help reduce your risk:

- Never provide or confirm personal information in response to a phone call, email or in-person visit from anyone claiming to represent TRICARE unless you requested it.
- Review every explanation of benefits statement to check for services you didn't get.
- Beware of offers for free consultations or medical services, or people who offer incentives for filling out forms with your TRICARE information.
- Be cautious of providers willing to waive your copayment or deductible.
- Don't let others use your sponsor ID number to get benefits they aren't entitled to.

Preventing identity theft often starts with detecting fraud and abuse. To learn more, go to www.humanamilitary.com/beneficiary/resources/fraud-and-abuse. ■



Protect Yourself from Health Care Fraud and Abuse

Health care fraud and abuse increase health care and coverage costs for those who have TRICARE. It's important for you and your health care providers to be alert and report fraud or abuse.

Fraud happens when a person or organization deceives others to get a benefit they aren't entitled to. Abuse happens when a provider bills for services that were never given, or gives services and products that aren't needed.

Because fraud and abuse threaten the quality and cost of care TRICARE provides, you should report all cases to the Defense Health Agency's (DHA's) Program Integrity Office. Go to www.tricare.mil/contactus/reportfraudabuse or www.health.mil/fraud for contact information.

Last year, DHA's Program Integrity Office got 96 reports of fraud and abuse. In most cases, the reports were about

people who were no longer eligible for TRICARE, but got TRICARE benefits. That is fraud. An example of this would be a divorced spouse who still uses TRICARE, but doesn't meet the rules for continued coverage. To prevent this type of fraud, you must keep your Defense Enrollment Eligibility Reporting System (DEERS) information up to date. Check your DEERS information, especially after a life event like marriage or divorce, or a change in status.

It's also important to check your explanation of benefits statement after seeing a health care provider. Report any differences between the care you got and the care a provider reported, if there are any. Even small differences can be fraud.

With help from you and providers, TRICARE can protect your benefit and keep the cost of health care down. ■

TRICARE HealthMatters

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TRICARE

An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access

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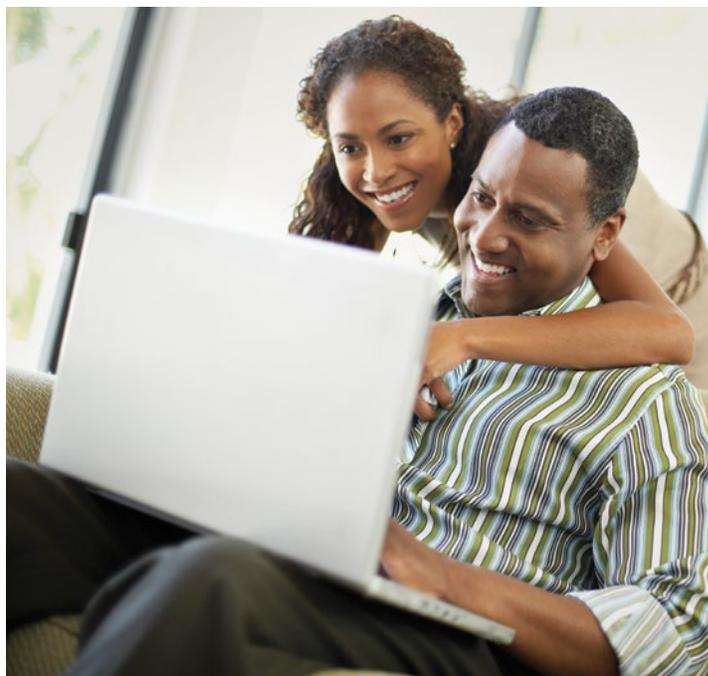
What If You Lose Your TRICARE Network Provider?

If you lose your TRICARE network provider because he or she retires, no longer accepts TRICARE or for another reason, you can find a new network provider. Just go to www.tricare.mil/finddoctor and look for network providers in your region.

Network providers accept TRICARE's payment as the full payment for any covered health care services you get. Network providers also file claims for you and limit your costs to your copayment.

If the network provider you must change is your primary care manager, let TRICARE know by:

- Using the Beneficiary Web Enrollment website at www.dmdc.osd.mil/appj/bwe (stateside only)
- Calling Humana Military at 1-800-444-5445
- Submitting a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change* form (DD Form 2876) to Humana Military. This form is available at www.tricare.mil/pcm. ■



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