



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## Moving with TRICARE

**Are you moving this summer? You may need to transfer your enrollment to a new region or find a primary care manager.**

Your TRICARE eligibility doesn't change when you move, but it may change your health plan options. Since moving to a new country, stateside region or ZIP code is a Qualifying Life Event, keep these things in mind when you know you're about to move:

- Don't disenroll from any plan before you move.
- You're covered by your current plan on your way to your new location.
- Your TRICARE options may change depending on where you move.
- Make sure you tell your regional contractor and all doctors if you have other health insurance in addition to TRICARE. By law, TRICARE pays after all other health insurance.
- **Update** your address and other personal information in the Defense Enrollment Eligibility Reporting System (DEERS) after you move.
- You have **90 days** from the date of your move to enroll or change enrollment, if you choose.



### Moving with TRICARE Select

Whether you're moving to another area in the same TRICARE region or to a different TRICARE region, moving with TRICARE Select is easy. Just update your personal information in DEERS and find a new TRICARE-authorized network or non-network provider. If you move to a new region, be sure to learn who your new regional contractor is and where to file your medical claims.

This summer, make your transition to a new location a smooth one. Learn more about moving with TRICARE.

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## Moving with TRICARE Prime

	ACTIVE DUTY	NON-ACTIVE DUTY
<b>How many times can you transfer your enrollment each year?</b>	As often as needed	As often as needed
<b>Moving within your current region?</b>	Your regional contractor will help you transfer to a new primary care manager (PCM).	If the new area is a TRICARE Prime Service Area (PSA), change your PCM when you get to your new location. <sup>1</sup>
<b>Moving to a new region?</b>	Call your new regional contractor to transfer your enrollment. If you are in TRICARE Prime, your new regional contractor will work with you to assign a PCM.	If the new area is a PSA, transfer your TRICARE Prime enrollment if you want to keep TRICARE Prime. Don't disenroll from TRICARE Prime before you move to your new location. <sup>2</sup>
<b>Moving overseas?</b>	Before you move, call the appropriate TRICARE Overseas Program (TOP) Regional Call Center (choose option 4) for the area where you are moving. Active duty family members must be command-sponsored for TOP Prime or TOP Prime Remote coverage.	Retirees and their family members aren't eligible for TOP Prime options, but may be eligible for TOP Select.

1. Your new regional contractor will tell you if the US Family Health Plan (USFHP) is available in your new area. USFHP is a TRICARE Prime option. Care is provided through networks of community-based, not-for-profit health care systems in six areas of the U.S. For more information, go to [www.tricare.mil/usfhp](http://www.tricare.mil/usfhp).
2. If you are moving to an area where TRICARE Prime isn't available, you should enroll in TRICARE Select. If you don't enroll in TRICARE Select, you will be using the TRICARE Prime point-of-service option, resulting in higher out-of-pocket costs.

### How do I transfer my TRICARE Prime enrollment?

**Online:** Use the Beneficiary Web Enrollment website at [www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe).

**Phone:** Call your new regional contractor.<sup>1</sup>

**Mail:** Complete a TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form (DD Form 2876) and mail it to your new regional contractor using the address listed on the form. Overseas, you may also drop it off at a TRICARE Service Center. To download DD Form 2876, go to [www.tricare.mil/forms](http://www.tricare.mil/forms).



**YOUR TRICARE ELIGIBILITY DOESN'T CHANGE WHEN YOU MOVE, BUT IT MAY CHANGE YOUR HEALTH PLAN OPTIONS.**



## Tips to Protect Your Skin this Summer

While exposure to sunlight can be beneficial, getting too much can be harmful. Prolonged sun exposure can damage the skin and increase the risk of skin cancer. The good news is that there are ways you can keep your skin protected and still have fun in the sun.

Skin cancer is the most common of all cancers in the U.S. The most preventable cause of skin cancer according to the Centers for Disease Control and Prevention (CDC), is overexposure to ultraviolet (UV) light, either from the sun or artificial sources, like tanning beds and sunlamps. Because it's natural to want to be out in the sun during summer months, the best way to reduce your risk of skin damage, eye damage, and skin cancer is to practice proper sun protection.

Follow these sun safety tips from CDC to help protect yourself:

- Use sunscreen with SPF 15 or higher. Reapply if you stay out in the sun for more than two hours, and after you swim or sweat excessively.
- Cover up with protective, breathable clothing.
- Wear a hat with a wide brim to shade your face, head, ears, and neck.

- Protect your eyes by wearing sunglasses that wrap around and block UV radiation.
- Stay indoors between 10 a.m. and 2 p.m., when the sun is the strongest. Or, seek shade under an umbrella, tree or shelter during midday hours.
- Avoid indoor tanning.

Anyone can get skin cancer. If you notice changes in your skin, such as a new growth, a sore that doesn't heal, or a change in the appearance of a mole, talk to your doctor. TRICARE covers skin cancer exams for people who are at a higher risk for developing skin cancer. You may be at higher risk because of family or personal history of skin cancer, increased occupational or recreational exposure to sunlight, or clinical evidence of precursor lesions.

While the sun can do you good, too much exposure without protection can be dangerous. Avoid consequences of prolonged sun exposure by taking steps to protect your skin when you go outside.

For more information, visit [www.cdc.gov/cancer/skin/basic\\_info/sun-safety.htm](http://www.cdc.gov/cancer/skin/basic_info/sun-safety.htm). ★



## Do You Have a Prescription for Tanzeum?

Tanzeum is a pen injector treatment for type 2 diabetes. The manufacturer, GlaxoSmithKline, announced they will stop making it starting in July 2018. Their decision wasn't related to any safety concerns.

There are several preferred alternative medications. You should talk to your provider about which one is best for you. The preferred generic drug is Metformin (tablet). Preferred brand name alternatives are Bydureon (vial or pen), Bydureon BCise (auto injector), or Trulicity (pen injector). Your provider can transfer your Tanzeum prescription to a preferred alternative without submitting a new prior authorization.

You will be able to buy Tanzeum until the current supply runs out. But it will be a non-formulary drug starting on July 25, 2018.

Do you have questions about Tanzeum and your options? Visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-877-363-1303.



## Take Command: TRICARE Costs Have Changed

As of Jan. 1, 2018, your health care costs may have changed, depending on when you or your sponsor entered the uniformed services and your TRICARE health plan. Beneficiaries now fall into one of two cost groups: Group A or Group B. Because the group designation is based on when your sponsor joined the service, you can't choose or change your group with any action (for example, switching plans or failure to pay).

### Group A and Group B Defined

- Group A: If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you're in Group A. While enrolled in premium-based plans (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program), Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
- Group B: If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you're in Group B.

National Guard and Reserve members will be in Group B for premium-based plans regardless of when the sponsor first

joined the military. If the sponsor joined prior to Jan. 1, 2018 and is activated after Jan. 1, 2018, they will revert to Group A.

### Adjusted Costs for 2018

Within each plan and beneficiary category, each group (Group A or Group B) has different enrollment fees and out-of-pocket costs. Active duty family members in either group who are enrolled in TRICARE Prime and TRICARE Select pay no enrollment fees.

If you have a premium-based health plan, you'll continue to see your yearly premiums adjusted each year on Jan. 1 as they have in the past.

For a detailed view of costs and fees, visit [www.tricare.mil/costs](http://www.tricare.mil/costs). ★

Take  
**COMMAND**

☆☆☆ Enhance Your TRICARE® Experience





## Prepare Now for Back-to-School with Immunizations and Physicals

For parents of school-age children, the month of August fills up with back-to-school activities. Buying school supplies, clothes, or a new backpack helps prepare your child for the school year. For many, preparing for back to school also means immunizations and physicals. TRICARE covers age-appropriate vaccines, as recommended by the Centers for Disease Control and Prevention (CDC) and Department of Health and Human Services (HHS), and physical exams required in connection with school enrollment. Let TRICARE help you check these important items off your back-to-school list and help get your child ready for the new school year.

### Why Wait? Vaccinate

Immunization schedules begin at birth. One reason to start so young is to protect babies when they're most vulnerable to illness and infection. According to the CDC, there are 16 preventable diseases you can protect your child from with routine vaccines. Fourteen of those vaccines can be given before age 2.

- From birth to age 6, children can get vaccines to prevent diseases, such as chickenpox, measles, polio, annual influenza and others.
- Between ages 7–18, children and teens get vaccines that include annual influenza, human papillomavirus (HPV), meningococcal, tetanus, and others.

The HHS recommends parents follow a vaccination schedule for their children. State laws require that school-age children get vaccinated against many preventable diseases. Make sure to keep records of all of your children's immunizations, especially if you move or change doctors.

### What coverage does TRICARE offer?

TRICARE fully covers the vaccines recommended by the CDC. A copayment for the office visit may be required if you receive your vaccination with your provider. Learn more at [www.tricare.mil/isitcovered](http://www.tricare.mil/isitcovered) about how TRICARE protects you and your family with immunizations. ★



## TRICARE Retiree Dental Program Ending this Year

The TRICARE Retiree Dental Program (TRDP) will end on Dec. 31, 2018. Anyone who was in TRDP this year or would have been eligible for the plan will be able to choose a dental plan this fall from among 10 dental carriers in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You'll be able to enroll in FEDVIP during the Federal Benefits Open Season, which runs from Nov. 12 to Dec. 10, 2018. Your new coverage will begin on Jan. 1, 2019.

As an added bonus, this community will also be able to enroll in FEDVIP vision coverage, along with most active duty family members.

More than 3.3 million people are currently covered by FEDVIP. You can choose from dental plans offered by up to 10 different carriers. You may enroll in FEDVIP vision if you're enrolled in any TRICARE health plan. The vision plan offers four options. TRICARE Young Adult enrollees are not eligible to enroll in FEDVIP vision.

After Federal Benefits Open Season, you may only enroll in a FEDVIP plan, if you experience a FEDVIP qualifying life event that allows you to do so. Any election in a FEDVIP plan remains in effect for the entire calendar year.

For more information, visit <http://tricare.benefeds.com> and sign up for email notifications. You'll get an email when new information is available and key dates approach. ★

## Understanding Qualifying Life Events

As you and your family go through changes in life, your TRICARE options may also change. With TRICARE, certain life events (like moving, getting married or divorced, adopting or having a baby, becoming Medicare eligible, or losing health coverage) are called Qualifying Life Events (QLEs). QLEs include military and family-related changes.

Depending on your eligibility, a QLE may allow you to enroll in a new TRICARE plan or change your coverage options. If you want to enroll in or change your plan, you must make the enrollment changes within 90 days following the QLE. No matter when you initiate this change, coverage starts the date of the QLE. You must pay any enrollment fees or premiums due during that period.

If one member in a sponsor's family experiences a QLE, all eligible family members may change their enrollment status during the QLE period.

This is one of several enrollment changes you'll hear more about throughout the year. Visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents) and take command of your health care. ★



**Military Health System**  
*Your health, our priority 24/7*

## Talk to a Registered Nurse 24/7

In the spring of 2018, the Military Health System Nurse Advice Line (MHS NAL) became available to all TRICARE beneficiaries living in the U.S. and in countries with a military hospital or clinic. This includes 14 locations around the globe.

The MHS NAL lets you to talk to a registered nurse after hours or when you aren't sure if you should see a doctor. The registered nurse can:

- Answer your urgent medical and pediatric care questions
- Assess your symptoms and help you decide if you should see a provider
- Help you find health care at the closest emergency room or urgent care center
- Help you schedule a same-day appointment at a military hospital or clinic, if available

The new MHS NAL Beneficiary Portal gives you options beyond a phone call. You can also reach a nurse online 24/7 using a secure web chat or video chat.

The MHS NAL isn't for emergencies. If you have a medical emergency, contact your local emergency medical service or go to the closest emergency room or facility.

The next time you need help making decisions about your immediate health needs, call the MHS NAL. If you are stateside, call **1-800-TRICARE** (1-800-874-2273) and choose option 1. For country-specific numbers, visit [www.mhsnurseadviceline.com](http://www.mhsnurseadviceline.com). ★

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SOUTH KOREA • SPAIN • TURKEY • UNITED KINGDOM  
UNITED STATES**



## Protect Yourself from Food Poisoning

Before you pile food onto your plate at outdoor events this summer, remember that foodborne bacteria thrive in summer temperatures and humidity. They can cause illnesses and pose a serious threat to your health.

According to the Centers for Disease Control and Prevention, contaminated foods and beverages sicken 1 in 6 and kill 3,000 Americans each year. Food poisoning occurs after you swallow food contaminated with germs or toxic substances. These include viruses, bacteria, mold, parasites, and poisonous chemicals. The most common germs that cause foodborne illness include salmonella, norovirus, and Listeriosis. Depending on the type of germs, symptoms range widely, from a mild upset stomach and abdominal

cramping to vomiting, diarrhea, fever, and dehydration.

Most foodborne illnesses are preventable. According to the Department of Agriculture's Food Safety and Inspection Service, you can protect yourself from foodborne illnesses by making sure to:

- **Stay Clean:** Wash your hands regularly and food preparation surfaces. Rinse fruits and vegetables thoroughly under running water.
- **Separate Food:** Separate foods as you prepare them. Cross contamination occurs when germs spread from one ingredient, especially meats, to another through a cutting board or plate.

- **Cook Thoroughly:** Cook meats to the correct temperature on a food thermometer. Temperature guidelines are 145 F for whole meats, 160 F for ground meats, and 165 F for poultry.
- **Chill Quickly:** Keep your refrigerator below 40 F. Return leftovers to the refrigerator quickly, or at a minimum, within two hours. In warm weather, reduce this number to one hour. Meats should marinate in the refrigerator, not on the counter.

You may be at greater risk of food poisoning if you are pregnant, over age 65, or have a weakened immune system. Children younger than age 5 are also at risk. For all these groups, the effects of food poisoning can be more serious. ★





## Scam Alert, Stay Alert

Protect yourself from scams and identity theft. Be vigilant of anyone who contacts you trying to obtain your medical information or offer you free health care services in exchange for your information. TRICARE representatives will never ask for personal information when calling beneficiaries unless you left a message or requested a return call.

Keep your personal and medical information private and safe. Don't share your TRICARE benefit or military identification card with people other than your health care providers.

These tips will help protect you from online scams and identity theft.

### Protect Yourself from Phishing

- Don't reply to emails or texts that request your personal or medical information.
- Don't open emails or click on links contained in emails from an unknown source.
- Use two email accounts, one for health and financial information and the other for social media. Use a different password for each account.

### If You're Social, You're Global

Remember, the web is worldwide. Protect yourself and use the Internet wisely.

- Think carefully before posting anything that you don't want widely shared.

- Social media and websites can be hacked.
- Your web searches and visits can be tracked by others who want your information for their personal and financial gain.
- Consider using a fake name if you interact in a health-related chat room.

### Using Public Wi-Fi? Use Caution

Wi-Fi hotspots are convenient, but not usually secure. You should avoid using public Wi-Fi hotspots and unknown Wi-Fi networks. If you do connect to a public Wi-Fi:

- Protect your information by using encrypted websites. HTTPS (Hypertext Transfer Protocol Secure) sites encrypt the connection between your computer and the website you're visiting.
- Don't share your personal health and financial information.
- Don't use mobile apps that contain your personal health or financial information

Also, it's important to take precaution when speaking to someone over the phone. You don't want to share personal health and financial information over the phone if you don't know the person or why they make be asking for this information. As a reminder, TRICARE will never ask for personal identifiable information when calling beneficiaries.

For more information, visit [www.tricare.mil/cyberfit](http://www.tricare.mil/cyberfit). ★



# Online Tools for Managing Your TRICARE Benefit at HumanaMilitary.com

Humana Military's online self-service tool will help guide you through the care of your health. Using your existing Department of Defense Self-Service Logon (DS Logon) or creating your own account with **HumanaMilitary.com**, you can view, research, and interact with many aspects of your health care.

Communications continue to move to electronic only formats, so we encourage you to confirm or update your communication preferences and provide the most valid and up-to-date email address.

Self-service allows you to explore features such as:

- **Eligibility:** TRICARE programs are available to family members of service members, National Guard and Reserve members, retirees, and their dependents.
- **Electronic referrals and authorizations:** Check details, status, provider information and certain, limited referrals and authorizations.
- **Claims status:** Search by different claim types, rendering provider, date of service, and obtain or file a claim.
- **Primary Care Manager (PCM) changes:** Search our online provider locator to research options and make changes to your PCM.
- **Communication preferences:** Change or update your contact preferences to ensure you never miss a thing.
- **Electronic Explanation of Benefits (EOB):** Find your EOB in a paperless, convenient format online, available anytime at your convenience.
- **Blue Button:** This new feature makes it easy for you to view, download, and print your Electronic Health Record.
- **Care Considerations:** Available for civilian TRICARE Prime beneficiaries, these health messages advise you and your providers about potential clinical risks and any gaps in care.
- **Cobrowse:** This real-time feature allows a customer service representative to view a beneficiary's screen with them to assist or highlight functions found online.
- **Chat with an agent:** A real-time connection to customer service representatives.
- **Send secure message:** Send your protected, sensitive data online to a customer service representative.

While logged in at **HumanaMilitary.com**, be sure to verify your contact information and communication options to ensure you never miss a thing. ★

## Enhancements to Urgent Care Policy

As of Jan. 1, 2018, most TRICARE Prime enrollees don't need a referral for urgent care rendered at TRICARE-authorized urgent care centers or by a TRICARE network provider. Urgent care is defined as a condition that doesn't threaten life, limb or eyesight, but needs attention before it becomes a serious risk to health.

Active duty service members (ADSMs) should continue to visit military hospitals and clinics for care. This benefit update includes those enrolled in the following programs:

### TRICARE Prime:

- If you're a family member or retiree and seek urgent care from a non-network provider outside of a TRICARE-authorized urgent care center, you'll pay point-of-service option cost-shares.
- ADSMs living in a Prime Service Area must seek care at a military hospital or clinic.

### TRICARE Select and other TRICARE plans:

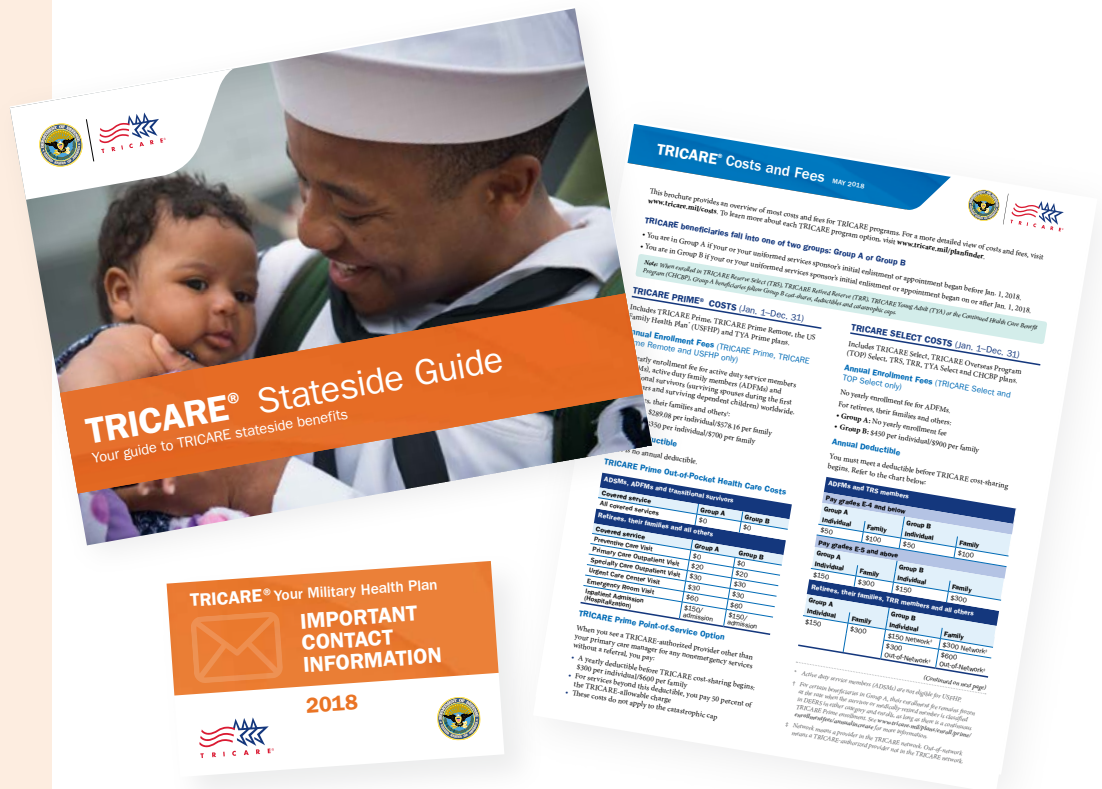
- You'll pay network or non-network copayments or cost-shares, depending on the type of provider you see. ★

## Beneficiary Web Enrollment Self-Service Tool Offers Online Convenience

The Beneficiary Web Enrollment (BWE) website, available at [www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe), is a tool you can use to manage your TRICARE benefit. The secure BWE portal lets you:

- Update your contact information and add your email address in the Defense Enrollment Eligibility System.
- Enroll in, purchase, or disenroll from health and dental plans
- Transfer your TRICARE Prime enrollment
- Select or change a primary care manager
- View enrollment information and check enrollment status
- Request a new enrollment card
- Add or update your other health insurance

Sign in using your valid CAC, DFAS myPay login or DS Logon, and let this online tool help you take command of your benefit. Visit [www.tricare.mil/bwe](http://www.tricare.mil/bwe) to learn more. ★



## TRICARE Publications You Should Be Reading

Do you have questions about your benefit? Answers to most questions can be found on the TRICARE website at [www.tricare.mil/publications](http://www.tricare.mil/publications). The TRICARE website includes downloadable publications that provide information on the go. Check out the following publications:

- The **TRICARE Stateside Guide** provides an overview of TRICARE plans and benefits. It includes information about health care, pharmacy, and dental options.
- The **Costs and Fees Sheet** includes cost information associated with TRICARE program options.
- The **Stateside Contact Wallet Card** gives you contact information in a size that's perfect for your wallet.

Visit [www.tricare.mil/publications](http://www.tricare.mil/publications) for more resources. ★



## TRICARE Young Adult Bridges the Gap between Childhood and Adulthood

Children who age-out of regular TRICARE coverage may qualify to purchase premium-based TRICARE Young Adult (TYA) coverage. TYA offers TRICARE Prime and TRICARE Select coverage worldwide. TYA includes medical and pharmacy benefits, but excludes dental coverage. TYA Prime or TYA Select must be offered in your area and you must meet all criteria to enroll.

### TYA Eligibility

Your physical location, your sponsor's status, and your sponsor's coverage (some plans) determine your eligibility for TYA Prime and/or TYA Select. Special eligibility situations may exist. Generally, you can purchase TYA coverage if you're all of the following:

- A dependent of an eligible uniformed service sponsor
- Unmarried
- At least age 21, but not yet age 26

You can't purchase TYA coverage if you're:

- Eligible for an employer-sponsored health plan
- Otherwise eligible for TRICARE program coverage
- Married
- A uniformed service sponsor yourself (for example, an active duty member or a member of the Selected Reserve)

Adult-age dependents are encouraged to evaluate all health care coverage options after aging out of TRICARE. While you may qualify to purchase TYA coverage, it isn't your only health care coverage option. Financial assistance to purchase commercial health care coverage may be available through the Health Insurance Marketplace. You may also be eligible for Medicaid coverage depending on your status and the state in which you live. Go to [www.healthcare.gov](http://www.healthcare.gov) for more information.

Find more information on how TYA works and related costs at [www.tricare.mil/tya](http://www.tricare.mil/tya). ★





# HEALTH MATTERS



## I'm retiring this summer. How long do I have to enroll in a TRICARE plan after my retirement date?

Before you retire, determine which TRICARE programs best suit your and your family's needs. You'll have 90 days from your retirement date to enroll in a TRICARE plan to continue TRICARE coverage. If you don't enroll in a plan during that time period, you won't have TRICARE purchased care coverage and will only be able to access care at military hospitals and clinics on a space-available basis for the rest of the calendar year.

## Where can I find TRICARE publications?

You can find publications about TRICARE medical, dental, and pharmacy benefits on the TRICARE website at [www.tricare.mil/publications](http://www.tricare.mil/publications). Use the search feature on the TRICARE Publications page to quickly find information to help you make informed decisions about your health care.

## I'm leaving the military and will need a few months of coverage. Does TRICARE offer transitional health care options?

The Transitional Assistance Management Program (TAMP) provides 180 days of premium-free transitional health care benefits to help certain service members and their family members transition to civilian life. If you're eligible, TAMP starts the day after separating from service. For more information, go to [www.tricare.mil/tamp](http://www.tricare.mil/tamp).

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program managed by Humana Military. Though not a TRICARE program, CHCBP offers continued health coverage (18-36 months) after TRICARE or TAMP coverage ends. Certain former spouses who haven't remarried before age 55 may qualify for an unlimited duration of coverage. If you qualify, you can purchase CHCBP coverage within 60 days of loss of TRICARE or TAMP coverage, whichever is later. For more information, go to [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp). ★

## TRICARE EAST REGION CONTACT INFORMATION

### HUMANA MILITARY

1-800-444-5445  
[HumanaMilitary.com](http://HumanaMilitary.com)  
[www.tricare-east.com](http://www.tricare-east.com)

## OTHER IMPORTANT INFORMATION

### MILITARY HEALTH SYSTEM NURSE ADVICE LINE

Nurse Advice Line (Stateside)  
1-800-TRICARE (1-800-874-2273), option 1  
[www.mhsnurseadvice.com](http://www.mhsnurseadvice.com)

### DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

1-800-538-9552  
[www.tricare.mil/deers](http://www.tricare.mil/deers)

### MILCONNECT (UPDATE DEERS, GET ECORRESPONDENCE)

[www.dmdc.osd.mil/milconnect](http://www.dmdc.osd.mil/milconnect)

## TRICARE NEWS AND PUBLICATIONS

You can sign up to get TRICARE news and publications by email at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). To view, print or download TRICARE fact sheets, brochures and other benefit resources, go to [www.tricare.mil/publications](http://www.tricare.mil/publications).

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