



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

Act Now: TRICARE Open Season Closes Dec. 14

Open season is here. If you choose to do so, you may make changes to your current health coverage. During TRICARE Open Season, you may enroll in a new plan or make changes to your current one until Dec. 14. Enrollment choices will take effect on Jan. 1, 2021.

TRICARE Open Season applies to anyone enrolled in or eligible for TRICARE Prime, including the US Family Health Plan, or TRICARE Select. TRICARE Open Season doesn't apply to active duty service members.

“Open season is an opportunity to review your plan and, if you choose to, make changes for the upcoming year,” said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan with the Defense Health Agency. “This opportunity is only available during open season or after a Qualifying Life Event.”

If you're eligible to take part in open season, you have three choices:

- **Stay in your plan.** If you want to stay in your current TRICARE health plan in 2021, you don't have to take any action. You'll continue in your current health plan as long as you're eligible. (**Note:** You have to take action if you're a Group A retiree enrolled in TRICARE Select to

continue your current coverage. See “Don't Delay! Set Up Your TRICARE Select Enrollment Fees” on page 3.)

- **Enroll in a plan.** If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a health plan.
- **Change plans.** If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch health plans and switch between individual and family enrollment. You can download the *TRICARE Plans Overview* at www.tricare.mil/publications to learn more about your choices in health plans.

If you choose to enroll in or change a health plan, you have three options:

- **By phone:** Call Humana Military at **1-800-444-5445**.
- **By mail:** Submit your enrollment form to your regional contractor. Find forms and mailing addresses online at www.tricare.mil/forms.
- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on “Benefits.” Then click on “Beneficiary Web Enrollment (BWE)” from the menu. **Note:** If you only need to pay fees, don't use the BWE option.

(Continued on page 2)



ISSUE 4 | 2020

ISSUE HIGHLIGHTS

Keep Your DEERS Information Updated, page 2

Don't Delay! Set Up Your TRICARE Select Enrollment Fees, page 3

It's Not Too Late to Get Your Flu Shot, page 4

Make Your FEDVIP Enrollment Choices Before Open Season Ends Dec. 14, page 5

New Telemedicine Options Available, page 6

Beat the Holiday Blues, page 7

FAQ Corner, page 8

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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. Most TRICARE plans meet the Affordable Care Act requirement for minimum essential coverage.

(Continued from page 1)

TRICARE Open Season doesn't apply to TRICARE For Life (TFL). TFL coverage is automatic if you have Medicare Part A and Part B. It also doesn't apply to premium-based plans. You can purchase these premium-based plans at any time:

- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult

Learn more about TRICARE Open Season at www.tricare.mil/openseason. Outside of open season, you may still be able to enroll in a new health plan if you experience a QLE. Learn more about QLEs at www.tricare.mil/lifeevents. ★

“OPEN SEASON IS AN OPPORTUNITY TO REVIEW YOUR PLAN AND, IF YOU CHOOSE TO, MAKE CHANGES FOR THE UPCOMING YEAR,” SAID MARK ELLIS, CHIEF OF THE POLICY AND PROGRAMS SECTION OF THE TRICARE HEALTH PLAN WITH THE DEFENSE HEALTH AGENCY.



Take the Publications Survey

Take the brief publications survey by using the QR code to the left or by clicking on “Publications Satisfaction Survey” at www.tricare.mil/publications.

Keep Your DEERS Information Updated

Did you know that not keeping your family's information current in the Defense Enrollment Eligibility Reporting System (DEERS) could delay their access to health care? Errors can also cause delays with your claims and the delivery of your prescriptions.

Whether you're new to TRICARE or a long-time beneficiary, now's the time to check your DEERS records. You should update DEERS anytime you have a life event, including moving to a new address, getting married or divorced, or having a child. You can make changes to your DEERS records online, in person, by phone, or by mail.

To add or remove a family member:

- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>.
- **By phone:** Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883) or fax updates to 1-800-336-4416.
- **In person:** Visit a local Uniformed Services ID card office. Find an office near you at <https://idco.dmdc.osd.mil/idco>.
- **By mail:** Submit updates to: Defense Manpower Data Center Support Office, Attention: COA, 400 Gigling Road Seaside, CA, 93955-6771.

Find more information about DEERS at www.tricare.mil/deers. ★



Don't Delay! Set Up Your TRICARE Select Enrollment Fees

If you're a TRICARE Select Group A retiree, you must set up monthly automatic payments for your new 2021 TRICARE Select enrollment fees. You need to act now if you want to maintain your TRICARE Select coverage next year.

This change only affects Group A retirees and their family members enrolled in TRICARE Select. You're considered Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. This doesn't affect you if use TRICARE For Life, TRICARE Prime, TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult.

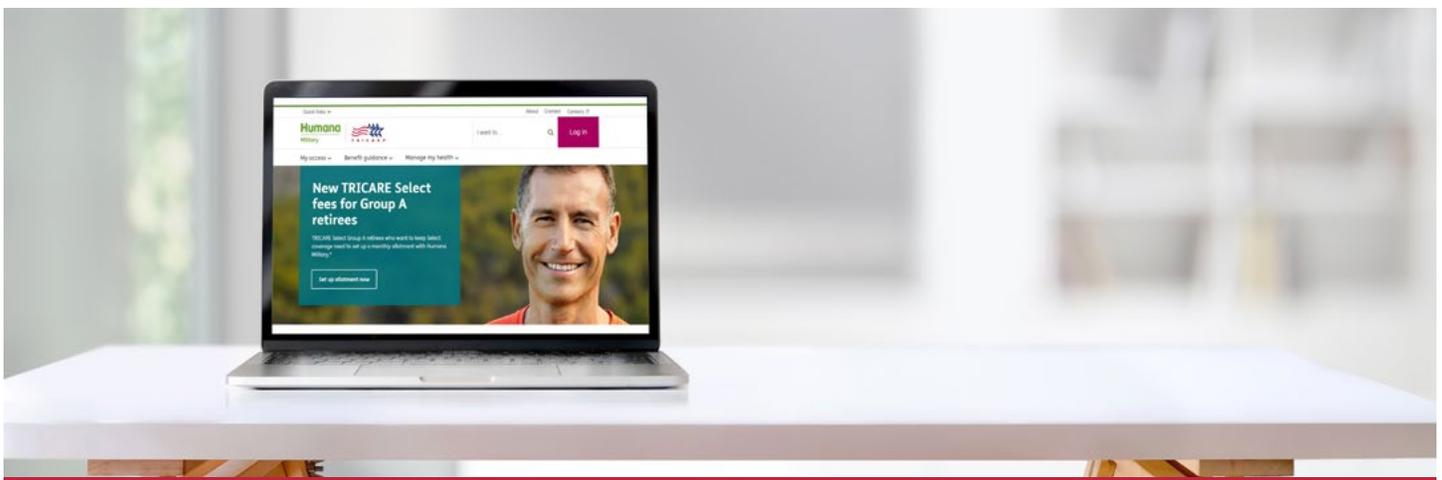
"Take action now to maintain uninterrupted care in 2021," said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan with the Defense Health Agency. "If you have questions or need help setting up your payment, contact your regional contractor right away."

You must make payments by allotment from military retired pay, when feasible. If you didn't set up your allotment before Nov. 20, you may have to pay for one or more months up front while waiting for the allotment to process. If you're unable to pay by allotment, you must set up automatic payments via an electronic funds transfer from a U.S. bank account, credit card, or debit card.

Depending on where you live, you can set up your monthly payment by online self-service, phone, or mail. You can get started by visiting www.humanamilitary.com/selectfees.

Remember, you're subject to disenrollment from TRICARE Select if you fail to pay enrollment fees by Jan. 1, 2021. If this happens, you'll have 180 days from your last paid through date to request reinstatement. Be sure to contact your regional contractor if you have questions or need to reinstate your enrollment.

For more information and for updates, visit www.humanamilitary.com. You can also download the *TRICARE Costs and Fees Sheet* at www.tricare.mil/publications for cost details. ★





It's Not Too Late to Get Your Flu Shot

Are you taking the necessary steps to protect your health this fall? With flu season here and the fight against COVID-19 ongoing, reducing the spread of the flu is more important than ever. The best way to do so is by getting a flu shot.

“Getting the flu vaccine this season will help reduce the overall impact of respiratory illnesses on the population and decrease the burden on the health care system during the COVID-19 pandemic,” said U.S. Air Force Lt. Col. (Dr.) Ruth Brenner, deputy chief of the Immunization Healthcare Division at the Defense Health Agency.

Who needs a flu shot?

The Centers for Disease Control and Prevention recommends a yearly flu vaccine for people 6 months or older. Some people, like those with severe allergies to flu vaccine and its ingredients, shouldn't get a flu shot. Talk to your doctor to see if the flu shot is right for you. Learn more at www.cdc.gov/flu/prevent/whoshouldvax.htm.

Where can I get a flu shot?

TRICARE covers the flu vaccine. You can get a vaccine at no cost in three ways:

- At your local military hospital or clinic
- At a participating TRICARE network pharmacy
- Using a TRICARE-authorized provider

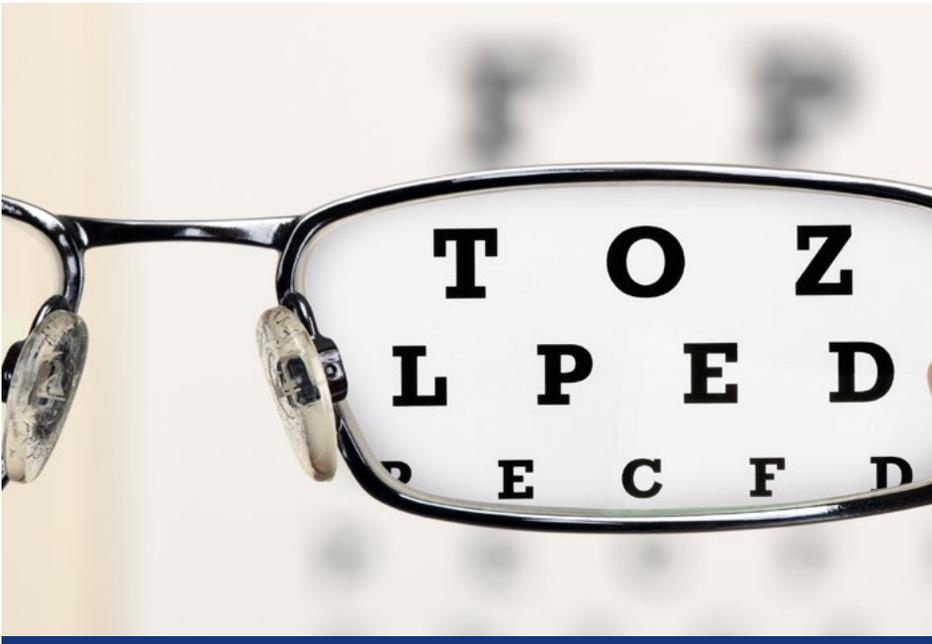
“If you're planning to get a free vaccine at a military hospital or clinic, you still have time,” Brenner adds. “This vaccine will continue to be available at facilities through the entire flu season.”

If you get your flu vaccine at a TRICARE network pharmacy, the pharmacist must administer the vaccine for it to be covered by your pharmacy benefit for free. You can also go to a TRICARE-authorized provider at a participating network onsite clinic. If you go to your doctor for the vaccine, you may have to pay copayments or cost-shares for the office visit.

If you get your vaccine at a non-network pharmacy, you may have out-of-pocket expenses and need to file a claim for reimbursement. The same is true if you get the flu vaccine administered by a TRICARE non-network provider. Be sure to follow the rules of your TRICARE plan. And call ahead to see if your provider or pharmacy is offering the flu vaccine.

While a flu vaccine won't protect you against COVID-19, it can lower your risk for serious illness, hospitalization, or death from flu viruses. It also helps you protect others who aren't or can't be vaccinated. For more on the flu vaccine, visit the flu resources page at www.tricare.mil/flu. ★

Make Your FEDVIP Enrollment Choices Before Open Season Ends Dec. 14



Have you made your choice about your TRICARE health coverage for next year? What about dental or additional vision coverage? Now is the time to address those needs. The Federal Employees Dental and Vision Insurance Program (FEDVIP) provides eligible TRICARE beneficiaries with comprehensive dental and vision coverage.

FEDVIP is a voluntary insurance program run by the U.S. Office of Personnel Management. If you're eligible, you may enroll in or change FEDVIP plans during the Federal Benefits Open Season. Like TRICARE Open Season, the annual Federal Benefits Open Season runs until Dec. 14, 2020. First time enrollment and any changes you make to your FEDVIP plan will go into effect Jan. 1, 2021. If you want to stay in your current FEDVIP plan next year, you don't have to take any action. You'll continue in your current FEDVIP plan as long as you're eligible.

Visit www.benefeds.com to learn more about FEDVIP eligibility, your coverage options, and how to enroll. ★

2021 TRICARE Health Plan Costs Available

As 2021 approaches, note that some costs for TRICARE health plans will change on Jan. 1. Cost changes reflect decisions in Congress, cost-of-living adjustments, changes to the cost of health care services and drugs, and more.

This affects enrollment fees and premiums for some beneficiaries, as well as certain out-of-pocket costs. Premiums for the Continued Health Care Benefit Program (www.tricare.mil/chcbp) changed on Oct. 1.

Want to review costs for your plan? Visit the TRICARE Compare Costs Tool at www.tricare.mil/comparecosts or download the *TRICARE Costs and Fees Sheet* at www.tricare.mil/publications. ★



Payments Made Easy

Did you know that Humana Military now offers an easier, more convenient way to track and pay your bill online? With the “Make a Payment” feature on HumanaMilitary.com, you can pay your current amount due and view your billing summary online.

To get started on making a payment, go to www.humanamilitary.com/beneficiary/make-a-payment, log in to beneficiary self-service and click on “View summary/make a payment.”

Once you’ve made your payment, you can save and download your confirmation. Your online account also gives you other payment options. You can set up an allotment, electronic funds transfer from your bank, or recurring credit card payments. ★



New Telemedicine Options Available

During these uncertain times, TRICARE and Humana Military are working hard to meet your health care needs. With Humana Military’s new telemedicine options, you can get the care you need through secure video chat. This allows you to meet with your health care provider from the comfort of your home.

Not sure if your doctor offers telemedicine services? Use the “Find Care” tab on the Humana Military website. This helps you find network providers near you who offer this service. Learn more at www.humanamilitary.com/beneficiary/findcare.

Covered telemedicine services may include:

- **Doctor On Demand:** Urgent care and behavioral health services (this doesn’t include tele-psychiatry)
- **Telemynd:** Behavioral health services, psychology, and psychiatry (this doesn’t include medicine assisted treatment, substance use disorder, and Applied Behavior Analysis, or [ABA])

Keep in mind, your telemedicine visit must be medically-necessary to be covered by TRICARE. Copayments and cost-shares still apply. Active duty service members need a referral before getting care under the telemedicine benefit. If you’re an active duty family member enrolled in TRICARE Prime, you don’t need a referral or authorization. Be sure to follow your plan’s rules for getting care.

In response to COVID-19, TRICARE has temporarily included audio-only conferencing as a covered telemedicine service for those who don’t have access to video. Telemedicine services don’t include texting.

Want to learn more about telemedicine and your benefit? If so, visit www.tricare.mil/telemedicine. Find COVID-19 resources at www.humanamilitary.com/coronavirus. ★

Beat the Holiday Blues

The holiday season is a time of joy and celebration. But it can also be a source of stress for some people, especially those battling depression. According to the National Institute of Mental Health, depression is a mood disorder that affects how you feel, think, and handle daily life. Seasonal affective disorder (SAD) is a form of depression that comes and goes with the seasons.

As you gear up for the holidays, do what you can to reduce stress. Here are some mental health tips:

1. Limit alcohol. Drinking more than usual can cause additional “blues.”
2. Get plenty of sleep. Getting enough sleep helps you adapt to stress.
3. Learn to say “No.” Doing too much can lead to emotional distress.
4. Make some new traditions. Let someone else cook dinner, find a volunteer activity, or donate to a special cause in memory of a lost loved one.
5. Get support when mourning a loved one. Talking to your friends and family about how you feel can be helpful.
6. Exercise regularly. A quick, 10-minute walk increases heart rate and releases mood-boosting endorphins.
7. Avoid overeating. Choose a balanced diet that includes fruits and vegetables.
8. Postpone important life decisions until you feel better. If possible, discuss decisions with others who know you well.

If you're feeling depressed, talk to your doctor to determine the cause and help you develop a treatment plan. TRICARE covers a wide range of mental health services. Visit www.tricare.mil/mentalhealth to learn more. For more on SAD and depression, go to www.nimh.nih.gov. ★

Download TRICARE Publications

Do you read TRICARE publications to learn more about your TRICARE medical and dental benefit? Maybe you've recently downloaded the *TRICARE Costs and Fees Sheet* or *TRICARE Choices in the United States Handbook*? If so, share your feedback to help us improve your TRICARE benefit resources.

TRICARE publishes handbooks, newsletters, brochures, fact sheets, and more. You can view, print, or download these products anytime. You can also search for specific publications by selecting categories from the drop-down menu. You'll find products covering a wide range of topics, like retiring from active duty, Medicare, pharmacy, and costs and fees.

New TRICARE publications are added or updated to reflect TRICARE changes frequently, so visit the TRICARE Publications page at www.tricare.mil/publications often. And use these resources to help you stay in the know and to take command of your health. ★



HEALTH MATTERS



When do I need to wear a face mask?

To help reduce the spread of COVID-19, the Centers for Disease Control and Prevention recommends that you wear a face mask in public or when around people who don't live in your household. This is especially important when you're in a place where it's hard to maintain social distance. Keep in mind, children under age 2, people who have trouble breathing, or anyone who can't remove the mask on their own, shouldn't wear a face mask. Need tips on how to properly wear and clean your face mask? Visit www.cdc.gov.

How do I check the status of my claim?

You can keep track of your medical claims online. Log in at www.humanamilitary.com/log-in and click on the "Beneficiaries" tab. Once you've signed in, you can check the status of your claims, look up your out-of-pocket expenses, and view your explanation of benefits. Don't forget to ask questions regarding proof-of-payment requests and claims status. It's important to do this before resubmitting a claim, which can delay the payment process, and affect accurate reimbursement. For more on claims, visit www.tricare.mil/claims.

Who can I call if I need emergency advice from a nurse?

If you have health-related questions or concerns, the Military Health System Nurse Advice Line is there for you 24/7. Whether you have an ankle sprain or a sore throat, a registered nurse can help you get the appropriate level of care. The nurse can give you instructions on how to treat your minor injury at home or help you find an urgent care facility, if needed. Visit www.mhsnurseadvice.com to chat or video chat with a nurse. In the U.S., Guam, or Puerto Rico, you can also call **1-800-874-2273** and choose option 1. If you reasonably think you're having an emergency, call 911 or go to an emergency room. ★

TRICARE EAST REGION CONTACT INFORMATION

HUMANA MILITARY

1-800-444-5445
HumanaMilitary.com
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

DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

1-800-538-9552
www.tricare.mil/deers

MILCONNECT (UPDATE DEERS, GET ECORRESPONDENCE)

<https://milconnect.dmdc.osd.mil>

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