



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## TRICARE Open Season Closes Dec. 13, Here's What to Know

**TRICARE Open Season is here. Like the holiday season, it comes only once a year, so don't miss it. You may enroll in a new plan or make changes to your current one until Dec. 13. Enrollment choices will take effect on Jan. 1, 2022.**

"It's important to pay attention to open season," said Jeremy Schneider, a program analyst with TRICARE Policy and Programs at the Defense Health Agency. "Your health care plan for the next year depends on it. If you miss this opportunity, you'll have to wait another year to enroll in or change your plan, unless you have a Qualifying Life Event."

Qualifying Life Events (QLEs), as outlined in the *TRICARE Qualifying Life Events Fact Sheet*, include moving to a new address, getting married or divorced, or having a child. Learn more about QLEs and download the fact sheet at [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents).

### Who's eligible for TRICARE Open Season?

If you're enrolled in or eligible for TRICARE Prime, including the

US Family Health Plan, or TRICARE Select, open season applies to you. But open season doesn't apply to active duty service members.

If you have Medicare Part A and Part B, you're automatically covered by TRICARE For Life (TFL) and open season doesn't apply to you. If you're under age 65 and have Medicare Part A and Part B, then you have the option to use TFL or enroll in TRICARE Prime. Therefore, open season does apply to you. What if you have a premium-based plan? Open season doesn't apply to the four premium-based plans: TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and Continued Health Care Benefit Program.

If you're eligible to take part in TRICARE Open Season, you have three choices:

- **Stay in your plan:** If you want to stay in your current TRICARE health plan, you don't have to take any action. You'll continue in your current health plan through 2022, or as long as you're eligible.
- **Enroll in a plan:** If you're eligible for TRICARE Prime or TRICARE Select but not enrolled, you can enroll in a plan now.

(Continued on page 2)



ISSUE 4 | 2021

### ISSUE HIGHLIGHTS

TRICARE Formulary Search Tool: Understand Your Prescription Options, page 2

Don't Forget to Check BENEFEDS for Dental and Vision Plans, page 3

Prepare for Flu Season. Get Your Flu Shot, page 4

What Does the Point-of-Service Option Mean for TRICARE Prime?, page 5

FAQ Corner, page 6

### CALL TO ACTION



Starting Dec. 15, where you can fill your prescriptions may change. Read the article, "**Changes Coming to TRICARE Retail Network Pharmacies**," to learn more. You can find the article at <https://newsroom.tricare.mil>.

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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.

## TRICARE Formulary Search Tool: Understand Your Prescription Options

The TRICARE Formulary Search Tool is an online tool that gives information about your medication. Using the tool, you can learn the best ways to fill your prescriptions so you can make informed choices when it comes to your medication therapy.

How to use the tool:

To get started, visit the TRICARE Formulary Search Tool at [www.esrx.com/tform](http://www.esrx.com/tform). Type in the brand-name or generic name and strength of the medication in question. You'll also need to enter the gender and age of the person the prescription is for. A medication search will show:

- Information about the drug and where it can be filled
- Coverage details
- Coverage rules or requirements, such as if the medication requires prior authorization and medical necessity forms
- Drug alternatives, such as generic or brand-name drugs
- Your copayment (if applicable)

For more information on how to use the tool, visit [www.esrx.com/tform](http://www.esrx.com/tform) and navigate to the helpful links section below the search bar. ★

*(Continued from page 1)*

- **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. If you want to compare health plans, go to [www.tricare.mil/compareplans](http://www.tricare.mil/compareplans).

Cost changes are coming in 2022, so you should review your plan's costs, even if you're already enrolled. You can look up current costs for each plan with the TRICARE Compare Costs Tool at [www.tricare.mil/comparecosts](http://www.tricare.mil/comparecosts). Just choose the plan you'd like to see and answer a few questions about who you are.

For 2022 costs, read the TRICARE Newsroom article "Review Your TRICARE Health Plan Costs for 2022" at <https://newsroom.tricare.mil/articles/article/2835574/review-your-tricare-health-plan-costs-for-2022>.

### How do I enroll or change my health plan?

Use one of these three options:

- **Online:** Use the Beneficiary Web Enrollment. Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on the "Manage health benefits" button.
- **By phone:** Call Humana Military at 1-800-444-5445.
- **By mail:** Submit your enrollment form to Humana Military. You can find forms and mailing addresses online at [www.tricare.mil/forms](http://www.tricare.mil/forms).

Open season is also a good time to check your family's information in the Defense Enrollment Eligibility Reporting System (DEERS). If your information in DEERS is incorrect or out-of-date, it could delay your access to health care. Find out more information about DEERS at [www.tricare.mil/deers](http://www.tricare.mil/deers).

Learn more about TRICARE Open Season at [www.tricare.mil/openseason](http://www.tricare.mil/openseason). ★

### Don't Miss Out: Sign Up for Email Updates

Did you know you can get regular news and updates from TRICARE through email?

Be the first to know when new information is available about your medical, dental, and pharmacy benefits. You can also choose from special topics, like COVID-19 and disaster alerts.

Create an account online at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions), and choose the topics that interest you. ★

## Don't Forget to Check BENEFEDS for Dental and Vision Plans

Are you eligible for dental or vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP)? If so, you should check out Federal Benefits Open Season, which ends on Dec. 13, at [www.benefeds.com](http://www.benefeds.com). Don't miss your chance to enroll in, change, or cancel your FEDVIP dental or vision plan.

TRICARE beneficiaries who may qualify for FEDVIP dental coverage include:

- Retired service members and their family members
- Retired National Guard and Reserve members and their family members
- TRICARE For Life beneficiaries

Those who may qualify for FEDVIP vision coverage include:

- Active duty family members
- National Guard and Reserve members and their family members
- Retired service members and their family members
- TRICARE For Life beneficiaries

At the BENEFEDS website, you can check your eligibility, explore plans, enroll in a plan, and more. Keep in

mind, FEDVIP dental and vision plans are separate and you may not qualify for both. Your eligibility depends on your beneficiary status. You also need to be enrolled in a TRICARE health plan or eligible for TRICARE For Life, to be eligible for FEDVIP vision coverage.

If eligible for FEDVIP, you should explore your choices. You can choose from a number of dental and vision carriers. Coverage and costs vary. To search for and compare 2022 plans and rates (premiums and cost-shares) based on where you live, use the online comparison tool at [www.benefeds.com/tools/search-plans](http://www.benefeds.com/tools/search-plans).

If you're currently enrolled in a plan and don't want to make a change, no action is needed. But check to make sure you understand any changes to your plan and plan costs for next year.

Outside of open season, you can only enroll in a FEDVIP plan if you're newly eligible or experience a FEDVIP qualifying life event (QLE). Learn more about these QLEs at [www.benefeds.com/education-support/qles](http://www.benefeds.com/education-support/qles).

The Federal Benefits Open Season runs at the same time as TRICARE Open Season, which is Nov. 8 through Dec. 13, 2021. ★



## Review 2022 Cost Changes to Your Health Plan

The New Year is almost here. This could mean cost changes for your TRICARE health plan, starting 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 individuals, as well as certain out-of-pocket costs. Even if you're keeping your current health plan, you should check for any cost changes that might affect you.

How can you check for these cost changes? The TRICARE website has useful resources to keep you informed about any costs in your health plan.

On the TRICARE Newsroom, the article "Review Your TRICARE Health Plan Costs for 2022" provides information about upcoming 2022 costs, including TRICARE Prime, TRICARE Select, premium-based health care plans, and the TRICARE Pharmacy Program. Read the article at <https://newsroom.tricare.mil/articles/article/2835574/review-your-tricare-health-plan-costs-for-2022>.

Are you unclear about certain health care terms? The TRICARE Cost Terms page provides clear definitions of terms to help you better understand your costs with TRICARE. Find costs terms at [www.tricare.mil/costs/cost-terms](http://www.tricare.mil/costs/cost-terms). ★

## Prepare for Flu Season. Get Your Flu Shot

Flu season is here once again. Are you prepared? With the COVID-19 Delta variant continuing to spread and our health care system overburdened, it's important for all of us to help combat the spread of flu. And the best way to do so is to get a flu shot.

“Getting the flu vaccine is about far more than just protecting yourself,” said Army Lt. Col. (Dr.) Christopher Ellison, deputy director of operations for the Defense Health Agency Immunization Healthcare Division. “Even healthy people have a responsibility to reduce the overall impact of respiratory diseases on the population, particularly the most vulnerable members.”

### Who needs a flu shot?

The Centers for Disease Control and Prevention (CDC) recommends a yearly flu vaccine for everyone 6 months of age and older. If you're at higher risk of developing serious flu complications, it's particularly important to get the vaccine. People at high risk include adults age 65 and over, people with underlying health conditions, pregnant women, infants, and young children. If you aren't sure if you should get the flu vaccine, talk to your doctor. Learn more at [www.cdc.gov/flu/prevent/whoshouldvax.htm](http://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:

#### 1. At a military hospital or clinic

You can get your flu shot at your local military hospital or clinic. The vaccine will continue to be available at military facilities through the entire flu season. To find a military hospital or clinic near you, go to [www.tricare.mil/mtf](http://www.tricare.mil/mtf).

Did you schedule your COVID-19 vaccine through the Defense Health Agency Appointing Portal (DAP)? You can now use DAP to schedule your flu vaccine at a military hospital or clinic. Visit to [www.tricare.mil/dap](http://www.tricare.mil/dap) to learn more.

#### 2. At a participating TRICARE retail network pharmacy

If you get your flu vaccine at a TRICARE retail network pharmacy, the pharmacist must administer the vaccine for it



## YOU CAN GET THE FLU VACCINE AND THE COVID-19 VACCINE AT THE SAME TIME, ACCORDING TO THE CDC

to be covered by TRICARE. 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. You can search <https://militaryrx.express-scripts.com/find-pharmacy> to find a network pharmacy. You can also call 1-877-363-1303.

#### 3. Using a TRICARE-authorized provider

You can go to a TRICARE-authorized provider at a participating network onsite clinic. But if you go to your doctor for the vaccine, you'll need to pay your copayment or cost-share for the office visit. If you get the flu vaccine administered by a TRICARE-authorized non-network provider, you may have to pay out-of-pocket expenses and need to file a claim for reimbursement. Be sure to follow the rules of your TRICARE plan. Visit [www.tricare.mil/findadoctor](http://www.tricare.mil/findadoctor) to find a TRICARE provider.

Protect yourself and those around you by getting a flu vaccine. Learn more at [www.tricare.mil/flu vaccine](http://www.tricare.mil/flu vaccine). ★



# What Does the Point-of-Service Option Mean for TRICARE Prime?

What's point-of-service? Point-of-service is an option for TRICARE Prime enrollees that lets you seek care without a referral.

## Who can use the point-of-service option?

The point-of-service option allows non-active duty service members enrolled in TRICARE Prime, TRICARE Prime Remote, TRICARE Young Adult Prime, or TRICARE Prime Remote for Active Duty Family Members to seek nonemergency health care services from any TRICARE-authorized provider without referrals. Active duty service member can't use point-of-service.

## When can I use the point-of-service option?

- When you receive medical or behavioral health care from a civilian TRICARE-authorized provider without an authorization (for example, without a referral for a specialty office visit or diagnostic exam).
- When you choose your own in-network specialty care provider (for example, gastroenterologist, neurologist, or oncologist) after Humana Military authorizes a referral to see a specialty care provider at a military hospital or clinic.
- When you choose to see a civilian provider, other than your primary care manager, for your routine care.

## What does it mean for my wallet?

When you use the point-of-service option, you may pay more out of pocket. You may pay a deductible or 50% of the TRICARE-allowable charge—or both. These costs don't apply to your yearly catastrophic cap. With the point-of-service option, an individual pays \$300 and a family pays \$600 before your TRICARE plan contributes. After that, your plan will pay 50% of the TRICARE-allowable charge for outpatient or hospitalization.

## When does point-of-service not apply to me?

It doesn't apply in any of these cases:

- Are an active duty service member
- Use a non-TRICARE Prime plan
- Have a referral. (If you have a referral or an authorization, your costs are the same as network costs.)
- Have a newborn or adopted child (until enrolled in TRICARE Prime). New children are covered by TRICARE Prime for 90 days (and 120 days overseas) after birth or adoption, as long as one other family member is enrolled. The point-of-service option won't apply to children during this time or until the date your TRICARE contractor gets the enrollment form.
- Have other health insurance
- Use emergency care

For more on the point-of-service option, go to [www.tricare.mil/pointofservice](http://www.tricare.mil/pointofservice). ★

## Sign Up for Email and Text Notifications

Be sure to get the latest from Humana Military. Signing up for electronic communications lets you get updates more quickly by text message or email. In just a couple of easy steps, you can set up your communication preferences on how you want to be reached about benefits, coverage, plan updates, and more.

Visit beneficiary self-service at [www.humanamilitary.com](http://www.humanamilitary.com) and click the "Log in" button at the top of the page. After logging into or registering for a new account, be sure to click on "Update your communication preferences" to begin receiving emails. Submit your phone number and consent to get information by text. Our tutorial (<https://youtu.be/-fwkFzOti-E>) will take you through this feature with step-by-step video instructions.

Self-service is even easier with the Humana Military self-service app. Sign up for text messages, set your communication preferences, and add your email address. You can also check your claims and referral status through the app, and much more. Go to [www.humanamilitary.com/mobileapp](http://www.humanamilitary.com/mobileapp) or scan the QR code to get started with the app. ★





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## How do I get TRICARE coverage for my newborn child?

You can get TRICARE for your newborn in just two steps. The first step is registering the newborn in the Defense Enrollment Eligibility Reporting System (DEERS). If you're a sponsor, you can add a family member to DEERS by visiting a local ID Card Office. Stateside sponsors have 90 days (120 days for overseas) from the birth of their child to register their child in DEERS. After you register your child in DEERS, you can enroll them in a TRICARE plan. If you're an active duty family member living stateside, your child is automatically enrolled in TRICARE Prime if living in a Prime Service Area (PSA). If living outside of a PSA, your child is automatically enrolled in TRICARE Select. You have 90 days to change your child's enrollment to a different plan. For more information, check out [www.tricare.mil/baby](http://www.tricare.mil/baby).

## I'm age 64. What are the steps I need to take to get TRICARE For Life?

You need to sign up for Medicare Part A and Part B before you turn age 65. TRICARE For Life (TFL) begins the first day you have Medicare Parts A and B. There are no TFL enrollment forms or TFL enrollment fees. Once you show as eligible for TRICARE in DEERS and you have Medicare Part A and Part B, you automatically have TFL coverage. For more information, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl), and download the *TRICARE For Life Handbook* and *TRICARE and Medicare Turning Age 65 Brochure*.

You can also listen to TRICARE's new podcast series on TFL by subscribing to "Get to Know TRICARE" on Apple Podcasts or Spotify. Learn more by going to <https://newsroom.tricare.mil/podcast>. ★

## TRICARE EAST REGION CONTACT INFORMATION

### HUMANA MILITARY

1-800-444-5445  
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)

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

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