



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## Prepare for 2021 Enrollment, TRICARE Open Season Begins

**Open season is almost here. Now is the time to consider whether you or your family members want to make changes to your current health, dental, and vision plan coverage.**

TRICARE Open Season and the Federal Benefits Open Season begins Nov. 9 and ends Dec. 14. Enrollment choices made during this period will take effect on Jan. 1, 2021. (See also “Federal Benefits Open Season Begins Nov. 9” on page 3.)

TRICARE Open Season applies to anyone enrolled in or eligible for TRICARE Overseas Program (TOP) Prime or TOP Select. Stateside eligible beneficiaries may also enroll in or change their TRICARE Prime or TRICARE Select plan.

Note that TRICARE Open Season doesn't apply to active duty service members (ADSMs). During open season, eligible beneficiaries may enroll in or change their or their family member's TOP Prime or TOP Select health plan. Active duty family members living overseas must be command-sponsored to be eligible for TOP Prime and TOP Prime Remote. Eligible retirees and their family members living overseas who are not also eligible for Medicare can only enroll in TOP Select.

“Your health coverage needs may change from year to year,” said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan with the Defense Health Agency. “Open season gives you a chance to assess your plan and, if you choose to do so, make changes for the upcoming year.”

If you're eligible to take part in open season, you have three choices for coverage in 2021:

- **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 2021, or as long as you're eligible. (Note: If you're a Group A retiree enrolled in TOP Select, you may still have to take action. See “TRICARE Overseas Program Select Enrollment Fees Begin Jan. 1” on page 2.)
- **Enroll in a health plan.** If you're eligible for TOP Prime or TOP Select but not enrolled, you can enroll in either health plan.
- **Change health plans.** If you're already enrolled in TOP Prime or TOP Select, you can switch health plans and switch between individual and family enrollment. Eligible retirees and their family members living overseas can only enroll in TOP Select.

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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 the TRICARE Overseas Program contractor, your TRICARE Service Center or your local military hospital or clinic.



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Outside of TRICARE Open Season, you can only enroll in or make these changes following a Qualifying Life Event (QLE). (Read more about QLEs in the article “TRICARE Qualifying Life Events: What You Need to Know” on page 5.)

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

- **By phone:** Call your TOP Regional Call Center (See page 7 for contact information.).
- **By mail:** Mail your enrollment form to International SOS Government Services, Inc. Find forms and mailing addresses at [www.tricare.mil/forms](http://www.tricare.mil/forms).

- **In person:** Visit a TRICARE Service Center. Find contact information on page 7.

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 health plans. These health plans offer continuous open enrollment and include:

- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult
- Continued Health Care Benefit Program

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

## TRICARE Overseas Program Select Enrollment Fees Begin Jan. 1

Starting on Jan. 1, 2021, TRICARE Overseas Program (TOP) Select Group A retirees must pay monthly enrollment fees in order to maintain their TRICARE health coverage. You must set up an enrollment fee payment to avoid a break in coverage.

The monthly enrollment fees are:

- **Individual plan:** \$12.50 per month or \$150 annually
- **Family plan:** \$25 per month or \$300 annually

“In 2021, some TRICARE beneficiaries will pay enrollment fees for the first time, a change mandated by Congress,” said Dr. Danita Hunter, director of the TRICARE Health Plan at the Defense Health Agency. “We’re communicating this well before the change is implemented so

beneficiaries can be informed about the change, as well as their TRICARE plan and cost options.”

You’re in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. Active duty family members enrolled in TOP Select will experience no change, and won’t pay enrollment fees. This change doesn’t apply to survivors of deceased active duty service members or medically retired retirees and family members. This doesn’t apply to you if you use TRICARE Prime, TRICARE For Life, or a premium-based plan. If you get your retirement or other pay from a military pay center, you’ll pay your TOP Select fees via a monthly allotment, where feasible. If you don’t get your retired pay through a military pay center or if your pay doesn’t cover the monthly enrollment fee, you’ll

pay your fees by a recurring credit or debit card transaction. You can also pay through electronic funds transfer (EFT) from a U.S. bank.

Visit [www.tricare-overseas.com/beneficiaries/plans-and-programs/tricare-overseas-program-top-select](http://www.tricare-overseas.com/beneficiaries/plans-and-programs/tricare-overseas-program-top-select) to set up payment by Nov. 20. If you wait until after Nov. 20, you may have to pay for one or more months up front to avoid a break in coverage.

If you fail to pay your enrollment fees by Dec. 31, 2020, you’ll be disenrolled from TRICARE Select. You’ll have 180 days from your last paid-through date to request reinstatement. You’re also responsible for past enrollment fees.

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

# Federal Benefits Open Season Begins Nov. 9

## Enroll in or Make Changes to Your FEDVIP Plans

Your chance to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP) or make changes to your existing plan is during the Federal Benefits Open Season. This year, Federal Benefits Open Season runs from Nov. 9 to Dec. 14. Your coverage will start on Jan. 1, 2021. This is a separate enrollment from TRICARE Open Season.

If you're already enrolled in a FEDVIP dental and/or vision plan and you don't want to make a change, your enrollment will automatically continue in 2021.

Those eligible for FEDVIP dental coverage include:

- Retired service members and their eligible family members
- Retired Reservists and their eligible family members
- Certain survivors
- Medal of Honor recipients and their immediate family members and survivors

You may be able to purchase FEDVIP vision coverage if you're enrolled in a TRICARE health plan or you have TRICARE For Life.

Adult children enrolled in or eligible for TRICARE Young Adult aren't eligible for FEDVIP. Service members and their eligible family members covered by the Transitional Assistance Management Program are also ineligible.

For more information, visit [www.benefeds.com](http://www.benefeds.com). ★



## Overseas, Remember to Register Your Newborn in DEERS

If you've recently given birth, adopted, or added a court-appointed child to your care, you must register them in the Defense Enrollment Eligibility Reporting System (DEERS) within 120 days of birth, adoption or court-appointment (90 days if stateside). You'll need a birth certificate, certificate of live birth from the hospital, record of adoption, or letter of placement of the child into your home by the court.

Once registered in DEERS, overseas children of active duty families will automatically be enrolled in TRICARE Overseas Program (TOP) Select. Make sure your address in DEERS shows as overseas for automatic TOP Select enrollment. If you want to change or transfer your newborn's enrollment to TOP Prime or TOP Prime Remote (if eligible or command-sponsored), you have 90 days following DEERS registration to do so. The enrollment is retroactive to the date of birth.

Enrollment isn't automatic for children of overseas retirees. Retirees have 120 days from the date of birth or adoption to register their child in DEERS and enroll them in TOP Select.

Expecting? Download the *TRICARE Maternity Care Brochure* at [www.tricare.mil/publications](http://www.tricare.mil/publications). You can also visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents) to learn more. ★

# Your Options for Getting Health Care this Fall

Since March, military hospitals and clinics have adjusted policy and procedures to help keep you safe during the world health emergency due to the coronavirus pandemic. Contact your TRICARE Overseas Program (TOP) Regional Call Center for more information about procedures in your area.

## Provider Operating Hours

Operating hours of certain providers may have changed. Contact your TOP Regional Call Center at [www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us) if you have questions or need assistance.

For assistance with Philippines certified or preferred providers, contact Global 24 Network Services by going to [www.tricare-overseas.com/beneficiaries/philippines](http://www.tricare-overseas.com/beneficiaries/philippines).

## Consider Telemedicine

The Centers for Disease Control and Prevention encouraged providers to tweak methods of health care delivery to support social distancing, preserve personal protective equipment, and minimize patient surges in facilities. Telemedicine is a way that you may be able to meet with your TRICARE-authorized provider while also reducing patient and staff contact.

Using a computer or smartphone, you connect with your provider by secure video or audio conferencing. Some services include:

- Office visits
- Preventive health screenings
- Telemental health services

TRICARE may cover medically or psychologically necessary and appropriate telemedicine services overseas. Contact your TOP Regional Call Center for more information, including provider eligibility. Learn more about telemedicine services at [www.tricare.mil/telemedicine](http://www.tricare.mil/telemedicine).

## Underlying Conditions and COVID-19

According to the Centers for Disease Control and Prevention, people of any age with certain underlying medical conditions may have an increased risk of severe illness from COVID-19. These include a number of diseases and conditions ranging from coronary artery disease to obesity.

If you've been prescribed medications, take them exactly as recommended by your provider. If you have concerns or feel sick, contact your provider right away.

For more on TRICARE and COVID-19, check out news articles and resources at [www.tricare.mil/coronavirus](http://www.tricare.mil/coronavirus) and at [www.tricare-overseas.com](http://www.tricare-overseas.com) under "Beneficiaries." You can also visit [www.tricare.mil/covid19faqs](http://www.tricare.mil/covid19faqs) to review frequently asked questions and answers. If you haven't signed up for email alerts, you can do so at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). Visit [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus) for the most current COVID-19 information. ★

## TOP Prime Remote Recordings Available

Are you a TRICARE Overseas Program (TOP) Prime Remote beneficiary? Got questions about how your coverage works? You can listen to recorded webinar briefings online anytime. The webinars run just short of one hour each. Select your region and simply click the title to begin the webinar. Find them by clicking "Educational Resources" under the "Beneficiaries" tab at the top of [www.tricare-overseas.com](http://www.tricare-overseas.com). ★

## TRICARE Qualifying Life Events: What You Need to Know

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You know you can enroll in TRICARE Overseas Program (TOP) Prime, TOP Prime Remote, or TOP Select during TRICARE Open Season. But did you know that certain Qualifying Life Events (QLEs) may also give you and family members the chance to enroll in a new health plan?

A QLE is a certain change in your life, such as marriage, birth of a child, change of address, or retirement from active duty. This means different TRICARE health plan options may be available to you and your family members after a QLE. A QLE for one family member creates a chance for all eligible family members to change their health plan during the QLE period. Learn more by downloading the *TRICARE Qualifying Life Events Fact Sheet* at [www.tricare.mil/publications](http://www.tricare.mil/publications).

“After you experience a QLE, you have the same options available to you as you do during TRICARE Open Season,” said Debra Fisher with the TRICARE Policy and Benefits Office at the Defense Health Agency. “Those options may include doing nothing, enrolling in a health plan, or changing health plans.”

If you want to make a change to your health plan, you must make any eligible changes within 90 calendar days of the QLE.

First, after any QLE, update your or your family member’s information in the Defense Enrollment Eligibility Reporting System (DEERS).

Visit [www.tricare.mil/deers](http://www.tricare.mil/deers) for options for updating your DEERS record. Depending on your QLE, you may need to provide official documents, like a birth or marriage certificate. In that case, you’ll need to visit your nearest ID card office. Call first to make an appointment or to verify which documents to bring.

“Updating DEERS is just the first of two important steps,” Fisher said. “You also need to make your eligible health plan enrollment or enrollment changes.”

Enrollment fees, if required, begin back to the QLE date, not the date when the enrollment request is submitted.

Knowing how to navigate QLEs with TRICARE can help you take command of your health and the health of your family this year. For more information about QLEs and the impact they may have on you or your family, download the *TRICARE Qualifying Life Events Fact Sheet* or visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents). ★



# Understanding COVID-19 Waivers

In response to COVID-19, International SOS and TRICARE introduced several waivers and policies that may help you during this time.

## Copayments, Cost-shares, and Deductibles Waived for Medically Necessary COVID-19 Testing

TRICARE is waiving copayments, cost-shares, and deductibles for medically necessary COVID-19 diagnostic testing and associated services and supplies. This waiver is retroactive to March 18. If you've been tested, you can file a claim for reimbursement. Not all testing is considered medically necessary. Learn more at [www.tricare.mil/covid19faqs](http://www.tricare.mil/covid19faqs).

COVID-19 diagnostic testing and associated services and supplies must follow host nation guidelines. Call your TOP Regional Call Center if you have any questions or need assistance.

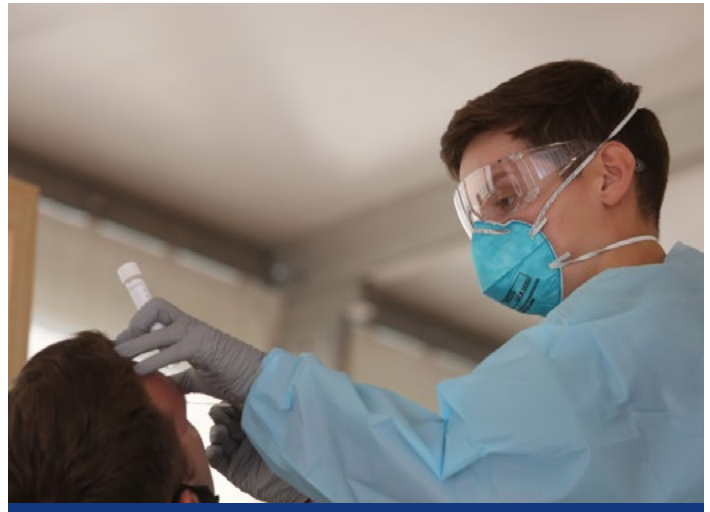
## Extension for Certain Expired Referrals and Authorizations

Waiver extensions are available on certain existing outpatient authorizations that expired between March 1 and June 30. The extension will be for an additional 180 days from the original expiration date. You don't need to take action; authorizations will be extended automatically. Please contact International SOS if you have further questions or need assistance (See page 7 for contact information.).

This extension doesn't apply to authorizations for inpatient care or Applied Behavior Analysis services.

## Extension of the TRICARE Reserve Select Reinstatement Period

Because of the state of emergency due to the global pandemic, TRICARE granted an extension of the reinstatement period for TRICARE Reserve Select (TRS) beneficiaries who have had their accounts terminated for failure to pay premiums. The request for reinstatement for terminated coverage, which is retroactive to the last paid-through date, must be received by International SOS or postmarked no later than the first business day of the sixth month (previously fourth month) after the paid-through date.



This extension will last 90 days following the end of the declared state of emergency, or until directed by the Defense Health Agency (DHA). Please note that this isn't a waiver of the owed premiums. If you have questions, call your TOP Regional Call Center and choose option 6 (See page 7 for contact information.).

Did you know that you can view a packet with all this information and more? Visit [www.tricare-overseas.com/beneficiaries/resources/COVID-19](http://www.tricare-overseas.com/beneficiaries/resources/COVID-19) to download, or call your TOP Regional Call Center to have a packet mailed to you (Find your TOP Regional Call Center contact information at [www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)). The COVID-19 Information Packet includes resources related to accessing health care, COVID-19 testing and treatment, FAQs, and more.

For more about these temporary changes, visit [www.tricare.mil/coronavirus](http://www.tricare.mil/coronavirus) and [www.tricare.mil/covid19faqs](http://www.tricare.mil/covid19faqs). Be sure to check back often, as these sites are updated with new information. ★



# HEALTH MATTERS



## How do I find a provider?

You can search for an overseas health care professional using the provider search tool at [www.tricare-overseas.com/beneficiaries/resources/provider-search](http://www.tricare-overseas.com/beneficiaries/resources/provider-search). If you live or travel in the Philippines, you must see a certified provider for care. TRICARE Overseas Program Select beneficiaries

who live in the Philippines and seek care within the designated Philippine locations are encouraged to see a TRICARE preferred provider.

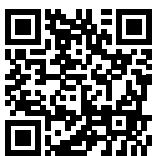
## I'm retiring soon. What do I do to make sure I maintain TRICARE coverage?

Retiring from active duty or turning age 60 as a retired reserve member is a Qualifying Life Event (QLE). You must update your information in the Defense Enrollment Eligibility Reporting System and enroll in a TRICARE health plan within 90 days to continue with uninterrupted coverage. Continuing TRICARE health care coverage isn't automatic. Learn more at [www.tricare.mil/retiring](http://www.tricare.mil/retiring).

You may have the option to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). For more information about FEDVIP and eligibility, visit [www.benefeds.com](http://www.benefeds.com).

## What do Group A and Group B mean?

Group A and Group B beneficiaries have different enrollment fees and out-of-pocket costs. If you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you're in Group A. If you or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you're in Group B. Are you enrolled in a premium-based plan: TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program? If so, both Group A and Group B follow Group B costs. You can view costs based on your beneficiary group at [www.tricare.mil/costs](http://www.tricare.mil/costs). ★



## 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](http://www.tricare.mil/publications).

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## TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

### INTERNATIONAL SOS GOVERNMENT SERVICES, INC.

[www.tricare-overseas.com](http://www.tricare-overseas.com)

### EURASIA-AFRICA

#### TOP Regional Call Center<sup>1</sup>

+44-20-8762-8384 (overseas)

1-877-678-1207 (stateside)

[tricarelon@internationalsos.com](mailto:tricarelon@internationalsos.com)

#### Medical Assistance<sup>1</sup>

+44-20-8762-8133

### LATIN AMERICA AND CANADA

#### TOP Regional Call Center<sup>1</sup>

+1-215-942-8393 (overseas)

1-877-451-8659 (stateside)

[tricarephl@internationalsos.com](mailto:tricarephl@internationalsos.com)

#### Medical Assistance<sup>1</sup>

+1-215-942-8320

### PACIFIC

#### TOP Regional Call Centers<sup>1</sup>

Singapore:

+65-6339-2676 (overseas)

1-877-678-1208 (stateside)

[sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com)

Sydney:

+61-2-9273-2710 (overseas)

1-877-678-1209 (stateside)

[sydricare@internationalsos.com](mailto:sydricare@internationalsos.com)

#### Medical Assistance<sup>1</sup>

Singapore: +65-6338-9277

Sydney: +61-2-9273-2760

### REPORT FRAUD AND ABUSE

1-877-342-2503 (toll-free)

+1-215-354-5020 (direct)

+1-215-354-2358 (fax)

[TOPProgramIntegrity@internationalsos.com](mailto:TOPProgramIntegrity@internationalsos.com)

### QUALITY ASSURANCE, GRIEVANCES, APPEALS AND COMPLIMENTS/COMMENDATIONS

[www.tricare-overseas.com/Beneficiaries\\_Grievances\\_Appeals.htm](http://www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm)

[TOPGlobalQualityAssu@internationalsos.com](mailto:TOPGlobalQualityAssu@internationalsos.com)

1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com). Only call Medical Assistance numbers to coordinate overseas emergency care.