



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

Get to Know Your TRICARE Overseas Benefit

Whether you're new to TRICARE health coverage or a long-time beneficiary looking for a refresher, learning about your benefit will help you take command of your health this year.

The first thing you need to know about is the Defense Enrollment Eligibility Reporting System (DEERS). DEERS is a database of active duty and retired service members. It also includes family members and others who are eligible for TRICARE benefits. If you don't keep your family's information current, it could delay their access to health care. Errors can also cause delays with your claims and prescription delivery.

You can find instructions on how to update DEERS at www.tricare.mil/deers.

TRICARE Plans

Your eligibility for certain TRICARE plans depends on factors like your sponsor's status, your relationship to your sponsor, your locations, and whether you're command-sponsored overseas. Active duty service members stationed overseas can only be enrolled in TRICARE Overseas Program (TOP) Prime or TOP Prime Remote. Download the *TRICARE*

Overseas Program Handbook at www.tricare.mil/publications to learn more about your plan options overseas.

Getting Care

- **Finding a provider.** Based on your enrolled location and TRICARE health plan, you may be assigned to a military hospital or clinic, as well as a primary care manager (PCM). Find a military hospital or clinic near you at www.tricare.mil/mtf. If you need assistance finding a specialty care provider, call International SOS Government Services, Inc. or visit www.tricare-overseas.com/provider-search.
- **Preventive care.** TRICARE covers clinical preventive services. You can explore what's covered at www.tricare.mil/coveredservices. For TOP Prime, you get preventive care from your PCM, at your military hospital or clinic, or with a network provider. Referrals or pre-authorizations aren't required for preventive care, and you pay nothing out of pocket. If you use TOP Select or any other TRICARE plan, you can visit any TRICARE-authorized provider. The cost and your cost-shares will depend on the provider you see.

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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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ISSUE RELEASED ON FEB. 24, 2021

TRICARE Coverage of Breast Pumps and Supplies

Do you have questions about TRICARE coverage of breast pumps and supply? Get answers to frequently asked questions and view a list of covered supplies at www.tricare.mil/breastpumpsupplies.

It's important to know that there is a limit to how much TRICARE will pay, and you may need to pay the difference. You'll need to submit the doctor's prescription and receipt with the claim or your payment could be delayed.

You can view the *Breastfeeding Supplies and Counseling Services* brief at www.tricare-overseas.com/breastfeeding-supplies-brief. ★



Take the Publications Survey

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- **Other types of care.** Besides preventive services, the types of care you need fall into four categories: routine, specialty, urgent, and emergency. How you seek non-emergency care may differ by plan. However, if you reasonably think you have an emergency, always go to the nearest emergency care facility or call the Medical Assistance number to coordinate emergency care overseas. You can find contact information on the last page of the newsletter.

Costs

Depending on who you are and the plan you're enrolled in, you may have out-of-pocket costs for certain covered services. Use the TRICARE Compare Cost Tool (www.tricare.mil/comparecosts) to view comprehensive costs for your plan. You can also download the *TRICARE Costs and Fees Sheet* at www.tricare.mil/publications.

Learn more about TRICARE by exploring online resources. Stay informed by signing up to get updates from TRICARE at www.tricare.mil/subscriptions. ★



Cost Terms You Should Know

When you're covered by TRICARE, it helps to know important cost terms. First, TRICARE beneficiaries fall into one of two groups: Group A or Group B. The groups pay different costs and fees.

- You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. When enrolled in a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program), Group A beneficiaries follow Group B deductibles and applicable copayments or cost-shares.
- You're in Group B if your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Active duty service members and active duty family members enrolled in TRICARE Prime generally don't have out-of-pocket costs, unless they're related to the point-of-service option or non-covered TRICARE services. Cost terms mostly apply to TRICARE Select and premium-based plans.

Here are some cost terms to know:

- **Enrollment fees:** Fees you may or may not pay monthly or annually depending on your TRICARE plan and your sponsor's status.

- **Premium:** The amount you pay monthly or quarterly for premium-based plans.
- **Deductible:** The fixed amount you pay out of pocket for covered health care services each calendar year before TRICARE pays anything. Enrollment fees aren't included in your deductible. There is no deductible with TRICARE Prime.
- **Copayment:** The fixed dollar amount you pay for a covered health care service or drug.
- **Cost-share:** The percentage of the total cost of a covered health care service that you pay.
- **Catastrophic cap:** The most you or your family pay out of pocket for covered health care services each calendar year. This protects you because it sets a limit for the amount you'll pay annually for TRICARE covered medical services.

Visit www.tricare.mil/costs to help you better understand your deductible, catastrophic cap, and other TRICARE costs. This is your benefit—take command of your health care by learning more about your costs with TRICARE. ★

How to Find an Overseas Provider

When you're looking to find or change your primary care manager (PCM) or specialty care provider, you have options that depend on your status, plan, and location.

Find a military hospital or clinic near you at www.tricare.mil/mtf. If you aren't located near a military hospital or clinic, TRICARE Service Center, or U.S. Embassy Health Unit, visit www.tricare-overseas.com/providersearch for a list of TRICARE-authorized providers. If you wish to clarify or confirm the type of provider, call the TRICARE Overseas Program (TOP) Regional Call Center. TOP Prime Remote enrollees should contact the call center to get authorization before seeking specialty care.

When you're enrolled in a TOP Prime option, you get most of your care from an assigned PCM at a military hospital or clinic in most cases. If you don't have an assigned PCM, your TOP Regional Call Center will coordinate your care. You'll be referred to a specialist for specialty care, when needed.

If you live or travel in the Philippines, you must see a certified provider. You're encouraged to see a TRICARE preferred-provider. Use the Philippine Provider Search Tool at www.tricare-overseas.com/philippines.htm.

With TOP Select, you aren't assigned a PCM and can get most care from any TRICARE-authorized provider without a referral. Learn more at www.tricare-overseas.com. ★

TOP Select Group A Retirees Payment Catch Up

If you're a TRICARE Overseas Program (TOP) Select Group A retiree and missed the Dec. 31 deadline to set up enrollment fee payment, you've been disenrolled from TOP Select. You have no TRICARE coverage as of Jan. 1, 2021. You're in Group A if you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018.

However, you have until June 30, 2021 to call your TOP Regional Call Center to request reinstatement and reinstate your TOP Select coverage back to Jan. 1, 2021. You'll have to pay enrollment fees back to that date. If you don't request reinstatement, you can only get care at a military hospital or clinic if space is available.

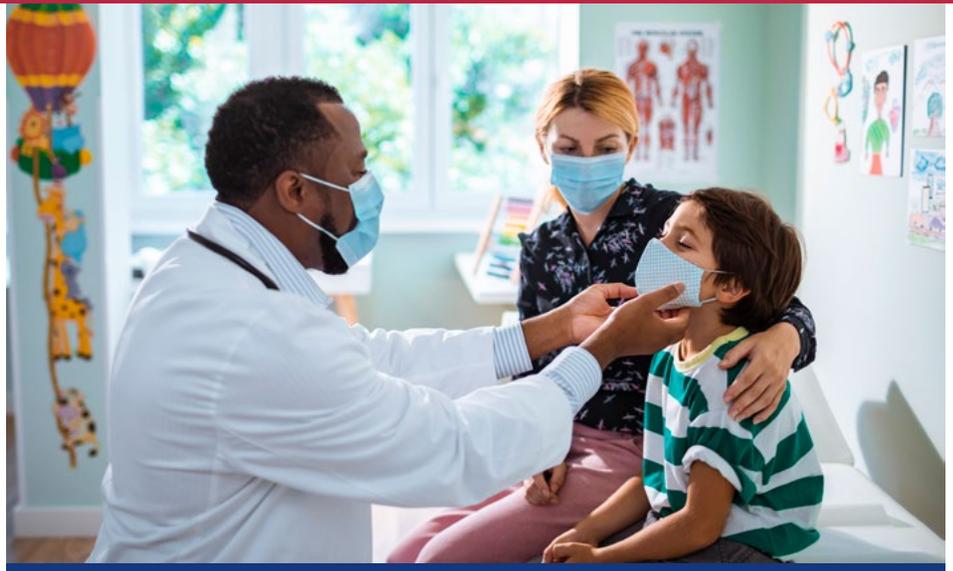
The new fees are:

- For an individual plan, you'll pay \$12.50 per month or \$150 annually.
- For a family plan, you'll pay \$25 per month or \$300 annually.

If you meet requirements, there's no enrollment fee if you're:

- An active duty family member
- A medically retired retiree or family member
- A survivor of an active duty member who died on active duty.

Learn more and download the form at www.tricare-overseas.com/select-retirees. ★



Remember to Schedule Your Annual Exams

Did you know that TRICARE covers preventive health exams tailored for men, women, and children? You can find a complete list of preventive services your TRICARE benefit covers at www.tricare.mil/preventive.

Important preventive health screening tests are covered when provided during a covered Health Promotion and Disease Prevention exam. This includes blood pressure and cholesterol screenings, and more. Learn more at www.tricare.mil/hpdp.

TRICARE covers well-woman exams for women under age 65. They may include breast exams, mammography (including 3D mammography), pelvic exams, Pap smears, and more. Read about what's covered at www.tricare.mil/wellwoman.

“Staying on top of preventive health care helps protect you from disease and illness,” said Dr. James Black, medical director of the Clinical Support Division at Defense Health Agency. “During your preventive care visit, your provider can help identify and address any health issues that you may be experiencing before they worsen.”

Routine checkups for your child includes health exams starting at birth. TRICARE covers well-child exams for children under age 6 (from birth through age 5) (www.tricare.mil/wellchildcare). When required for school enrollment, TRICARE covers physicals. This doesn't include sports physicals.

TRICARE also covers age-appropriate vaccines and immunizations as recommended by the Centers for Disease Control and Prevention. You can view a vaccination schedule at www.cdc.gov/vaccines and learn more about TRICARE vaccine coverage at www.tricare.mil/immunizations.

Take preventive steps to stay healthy. Learn more at www.tricare.mil/preventive. ★

Online Enrollment for Overseas Plans Now Available

Online enrollment through Beneficiary Web Enrollment (BWE) is now available for overseas plans at milConnect at <https://milconnect.dmdc.osd.mil>. Log in to milConnect and click on the “Manage Health Benefits” button to get started.

BWE not only makes it easy to enroll in a TRICARE plan, it also serves as a convenient way to handle other enrollment-related tasks on your own at any time.

Enrolling in a plan you’re eligible for online adds to the list of things you can do on BWE, including:

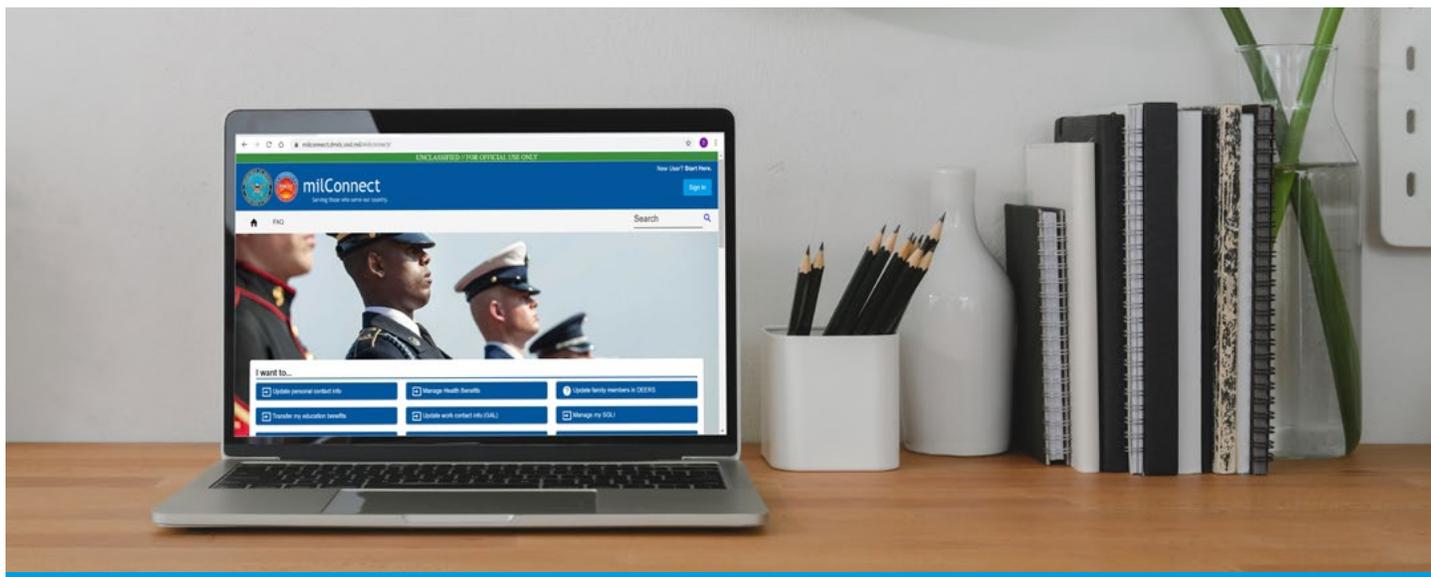
- Update your information in Defense Enrollment Eligibility Reporting System
- Choose or change a primary care manager (PCM), where applicable (Note: This option is limited overseas)
- View your current enrollment status
- Request enrollment cards
- Transfer coverage

- Disenroll from TRICARE Overseas Program (TOP) Prime, TOP Prime Remote, TOP Select, TRICARE Young Adult, TRICARE Retired Reserve, or TRICARE Reserve Select. (Note: Active duty service members can’t disenroll from TOP Prime and TOP Prime Remote.)

Some of these features may be limited in certain locations. You may still enroll in other overseas plans by phone, mail, or in person at an overseas TRICARE Service Center. If you have questions about overseas enrollment or plan eligibility, call your TOP Regional Call Center.

BWE will support new TRICARE Select enrollments, but it doesn’t support fee payment arrangement if you’re a Group A retiree and failed to set up your TOP Select enrollment fees last year. You can visit www.tricare-overseas.com and download the TOP Select Payment Form, which can be submitted via email or fax.

Enrolling in a TOP plan has never been easier. Take command of your health, and make use of BWE and other features available to you through milConnect. ★





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My adult child is aging out of TRICARE. Do I have any options?

Turning age 21 is a Qualifying Life Event. When your child turns age 21, they have 90 days to make changes to their TRICARE health plan. There are exceptions to the age limit (for example, college) that you may explore at www.tricare.mil/childadult.

If your adult child doesn't qualify for an exception, he or she may purchase TRICARE Young Adult coverage up to the age 26, if eligible. Learn more at www.tricare.mil/tya. You should explore other options, such as state marketplace, employer-based, or college/university health insurance plans, or qualify for Medicaid. Depending on where your child resides, he or she may qualify for discounted rates. For more information, go to www.healthcare.gov.

I'm retiring from the military. What do I need to do to continue my TRICARE coverage?

When you and your family experience a Qualifying Life Event, like retiring from active duty, your plan options change. TRICARE Overseas Program (TOP) Prime and TOP Prime Remote aren't available to retirees and their family members. You must enroll in or reenroll in an eligible TRICARE plan within 90 days after your retirement date. You and your family members need to get new ID cards. In some cases, you may qualify for retroactive enrollment up to 12 months after retiring from active duty. To learn more, visit www.tricare.mil/retiring.

Where can I get COVID-19 guidance?

Visit www.tricare.mil/coronavirus to learn more about TRICARE and COVID-19. From there, you can access links to a COVID-19 symptom checker, COVID-19 testing coverage page, and COVID-19 articles. Learn how, where, and when you can get the COVID-19 vaccine at www.tricare.mil/covidvaccine. If you haven't already, you can also sign up for email alerts to keep up with COVID-19 updates at www.tricare.mil/subscriptions. Let TRICARE help you stay safe and healthy this year. ★

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TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

INTERNATIONAL SOS GOVERNMENT SERVICES, INC.

www.tricare-overseas.com

EURASIA-AFRICA

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1-877-678-1207 (stateside)
tricarel@internationalosos.com

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LATIN AMERICA AND CANADA

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Medical Assistance¹

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PACIFIC

TOP Regional Call Centers¹

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TOPProgramIntegrity@internationalosos.com

QUALITY ASSURANCE, GRIEVANCES, APPEALS AND COMPLIMENTS/COMMENDATIONS

www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm

TOPGlobalQualityAssu@internationalosos.com

1. For toll-free contact information, visit www.tricare-overseas.com. Only call Medical Assistance numbers to coordinate overseas emergency care.