



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

TRICARE Open Season Begins Nov. 8; Prepare Now for 2022 Enrollment Changes

It's almost TRICARE Open Season, and now is the time to consider whether you or your family members want to make changes to your current health coverage.

“Open season gives you a chance to assess your plan and, if you choose to do so, make changes for 2022 coverage,” said Debra Fisher, program analyst with the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “This chance only comes around once a year, unless you experience a Qualifying Life Event, so don't miss this opportunity.”

As you get ready for open season, you may have questions. We've got answers.

When is TRICARE Open Season?

TRICARE Open Season begins Monday, Nov. 8, and ends Monday, Dec. 13. Enrollment changes made during this period will take effect on Jan. 1, 2022.

Who can participate in open season?

TRICARE Open Season applies to anyone enrolled in or eligible for

TRICARE Overseas Program (TOP) Prime or TOP Select. TRICARE Open Season doesn't apply to active duty service members (ADSMs).

What changes can be made during open season?

Eligible beneficiaries may enroll in or change their or their family member's TOP Prime or TOP Select health plan.

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, 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 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 a TOP Prime option or TOP Select, you can switch health plans and switch between individual and family enrollment. Remember, only ADSMs and their command-sponsored family members are eligible for TOP Prime.

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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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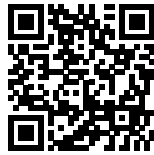
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Enroll or Change FEDVIP Plans Starting Nov. 8

The Federal Benefits Open Season begins on Monday, Nov. 8. If you're eligible for dental or vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP), don't miss your chance to enroll in or change your FEDVIP dental or vision plan. Your eligibility for a FEDVIP plan depends on your beneficiary status. You'll also need to be enrolled in a TRICARE health plan to be eligible for vision coverage. Keep in mind, FEDVIP dental and vision plans are separate and you may or may not qualify for both. Visit www.benefeds.com to check your eligibility, as well as compare FEDVIP plans and rates, enroll in a plan, and more.

Outside of open season, you can only enroll in or make changes to your existing FEDVIP plan if you're newly eligible or experience a FEDVIP Qualifying Life Event (QLE). These may differ from TRICARE QLEs.

If you're currently enrolled in a plan and don't want to make a change, you don't have to do anything. Although your current FEDVIP plan will continue next year as long as you remain eligible, you should still check to make sure you understand any changes to your plan and plan costs for the next year. ★



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.

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Can I still enroll or change plans after open season?

Outside of TRICARE Open Season, you can only enroll in or make these changes to TOP Prime or TOP Select enrollment following a Qualifying Life Event (QLE). A QLE is a certain change in your life, such as marriage or retirement, which opens a 90-day period for you to make eligible enrollment changes for you and your family members.

How do I enroll or change plans?

You can enroll or change your stateside health plan online, by phone, or by mail. For more information, go to www.tricare.mil/enroll.

Does open season apply to all TRICARE plans?

No. 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 these premium-based health plans that offer continuous open enrollment:

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

Note: You can only purchase CHCBP coverage within 60 days of loss of eligibility.

To learn more, visit www.tricare.mil/openseason. Find information about plans in the *TRICARE Plans Overview* at www.tricare.mil/publications. You can also use the TRICARE Plan Finder (www.tricare.mil/planfinder) and Compare Costs Tool (www.tricare.mil/comparecosts). ★

Take Advantage of These Improvements to the TRICARE Overseas Program

Did you know the TRICARE Overseas Program (TOP) is making changes to improve your patient experience? Starting Sept. 1, you'll have access to a wide range of new resources to help you get the care you need.

"International SOS is streamlining its services to make it easier to access quality health care overseas," said Michael Griffin, program analyst with the TRICARE Overseas Program Office at the Defense Health Agency. "The improvements will help you find and communicate more easily with providers, access services, and more."

Here's a closer look at what's coming.

Near Patient Program

The TOP will introduce the Near Patient Program (NPP) in specific locations. This program gives you access to in-country medical and non-medical professionals who can help you navigate the overseas health care system. Teams will collaborate with TOP providers, overseas military hospitals and clinics, and TRICARE Area Offices to answer your questions about medical care in the country where you live.

"We want to ensure that cultural or language differences don't impede your understanding of care," said Griffin. "Connecting with NPP nurses and other clinical staff will help you navigate the local health care system and feel comfortable with your care."

NPP staff members include nurses, who will provide you with day-to-day assistance, and a physician to maintain medical oversight of your care. Clinical quality assurance leads will also work with TOP providers to identify how to improve care and offer more training or support to providers as needed. Each NPP team will have a country lead to manage relationships with providers.

The NPP will be available in: Bahrain, Belgium, Germany, Greece, Italy, Japan, Luxembourg, Netherlands, Poland, Spain, and South Korea. If you aren't in a NPP location, the TOP Regional Call Center will continue to provide you support. See page 6 for TOP contact information.

Medical Records Collection Teams

With the addition of Medical Records Collection (MRC) teams, TOP providers will now submit patient medical records to International SOS, who will ensure they're provided to the Department of Defense for inclusion in your official electronic medical record. These records ensure continuity of care and help your provider manage the patient administration process. MRC teams will work directly with providers in the NPP regions to streamline the records submission process. This will happen in two ways:

1. Electronic submissions. TOP providers will switch from paper to electronic record submission.

2. Translation services. TOP providers won't need to submit medical records in English. MRC teams will provide a medically certified translation of non-English medical records to the military hospital or clinic you're enrolled to, or directly into your electronic medical record if you have TOP Prime Remote.

Safely collecting medical records is a key priority. But you must provide consent by signing a Beneficiary Consent to Release of Medical Information Form for International SOS to collect your records. You can download the release form at www.tricare-overseas.com.

Beneficiary Support Center

Like the TOP Regional Call Center, the Beneficiary Support Center will be available 24/7 to provide general assistance, connect you with telephonic language assistance, and answer your questions about enrollment, claims, and more over the phone. But what makes this new support center different is that you won't always have to dial-in to get your questions answered.

When the MyCare Overseas beneficiary app launches (which will also be available as a web-based portal), you'll be able to use the ChatBot tool to find answers to frequently asked questions. Or you can start a live chat session.

If you have questions about these changes or want to learn more, go to www.tricare-overseas.com or call the TOP Regional Call Center. ★

How TRICARE Works When You Have Other Health Insurance

Did you know you can use other health insurance (OHI) with your TRICARE coverage?

OHI is health insurance you have in addition to TRICARE. It can be a national health insurance program, insurance you get through your employer, or a private insurance program.

OHI acts as your primary insurance and coordinates benefits with TRICARE. That means OHI will pay your claims first and TRICARE will pay second. Any claims you have must be filed and processed with your OHI before TRICARE can consider the charges. Keep in mind, active duty service members aren't eligible for OHI.



How do I report a change in OHI?

Whenever you gain or lose OHI, make sure you tell your pharmacy, doctor, and report the change to the overseas contractor. This will help them coordinate your benefits for payment by both OHI and TRICARE. It will also prevent any claim delays or denials.

Report changes to your OHI with one of the below methods:

- **Online:** Go to your TRICARE contractor's website (www.tricare-overseas.com), sign in to the Beneficiary Secure Claims Portal, and update your OHI information.
- **By phone:** Call the TRICARE Overseas Program (TOP) Regional Call Center and listen carefully to the prompts to connect to the Beneficiary Support Center. See TOP contact information on page 6.
- **By mail or fax:** Go to www.tricare.mil/formsclaims/forms/ohi to fill out a TOP OHI form, and submit it.
- **In person:** A beneficiary service representative can assist you when you visit a TRICARE Service Center.

Following these steps will help you get the care you need and ensure your claims are processed without issue.

What are my health plan options after my OHI changes?

As outlined in the *TRICARE Qualifying Life Events Fact Sheet* (www.tricare.mil/publications), a change in OHI status, such as gaining or losing OHI, is a Qualifying Life Event (QLE). This gives you and your family 90 days to make eligible enrollment changes to your TRICARE plan.

Visit www.tricare.mil/lifeevents to learn more about your options after a QLE. For more information on OHI, go to www.tricare.mil/ohi. ★

Update DEERS to Maintain Coverage

Are you looking to get the most out of your TRICARE coverage? It starts with keeping your information up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS). DEERS records show your and your family’s eligibility for TRICARE and helps you get the care you need. You’ll need to update your DEERS info anytime you or a family member experiences a Qualifying Life Event, like marriage, moving, or birth of a child.

You can make DEERS updates using one of the following options:

- **Online:** Log in to milConnect and access your information by visiting <https://milconnect.dmdc.osd.mil>.
- **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 RAPIDS ID Card Office. Find an office near you at <https://idco.dmdc.osd.mil/idco>.
- **Mail:** Mail updates to:
 Defense Manpower Data Center Support Office
 Attention: COA
 400 Gigling Road
 Seaside, CA 93955-6771
 United States of America

Visit www.tricare.mil/deers to learn more about DEERS. ★

Need to Talk? WE’RE HERE FOR YOU.

THE MILITARY HEALTH SYSTEM OFFERS MANY MENTAL HEALTH RESOURCES.
REMEMBER, YOU ARE NOT ALONE.

TRICARE Mental Health Coverage See what’s covered and how to make an appointment at: www.tricare.mil/MentalHealth	
Military Crisis Line 1-800-273-8255, option 1 http://veteranscrisisline.net	Psychological Health Resource Center 1-866-966-1020 www.health.mil/PHRC
InTransition Program 1-800-424-7877 www.health.mil/inTransition	Real Warriors Campaign www.health.mil/RealWarriors





HEALTH MATTERS



How can I learn about the latest TRICARE news and changes to my coverage?

Have you visited the TRICARE Newsroom? Think of it as your one-stop source for everything TRICARE. From COVID-19 news to TRICARE coverage changes, the newsroom can help you get the information you need. Go to <https://newsroom.tricare.mil> and make sure you bookmark it. Sign up at www.tricare.mil/subscriptions to have updates sent automatically by email to you.

I just had a baby. How can I register my newborn overseas?

After you give birth, you must register your newborn in the Defense Enrollment Eligibility Reporting System (DEERS). This ensures your child can use TRICARE. If you're an overseas sponsor, you have 120 days from the time of your child's birth to complete DEERS registration. To get started, visit a RAPIDS ID Card Office with your child's birth certificate and follow the instructions you receive there. Once your child is registered, they'll be automatically enrolled in TRICARE Overseas Program (TOP) Select. You'll then have 90 days to change your child's enrollment to TOP Prime or TOP Prime Remote, if command-sponsored. Visit www.tricare.mil/enroll to learn more about the TRICARE enrollment process.

How do I check the status of my claims?

Checking on the status of your claims is simple. First, sign in to the Beneficiary Secure Claims Portal. There, you can view the status of your claims and proof-of-payment requests. Don't have an account? Register for one online by going to www.tricare-overseas.com/beneficiaries/claims. You can also call the Beneficiary Support Center and press the option for claims assistance. To find country-specific toll-free contact information, go to www.tricare-overseas.com/contact-us. Need help filing claims online? You can watch a tutorial and find more information at www.tricare-overseas.com/beneficiaries/claims. ★

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TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

INTERNATIONAL SOS GOVERNMENT SERVICES, INC.

www.tricare-overseas.com

EURASIA-AFRICA

TOP Regional Call Center¹

+44-20-8762-8384 (overseas)

1-877-678-1207 (stateside)

tricarelon@internationalsos.com

Medical Assistance¹

+44-20-8762-8133

LATIN AMERICA AND CANADA

TOP Regional Call Center¹

+1-215-942-8393 (overseas)

1-877-451-8659 (stateside)

tricarephl@internationalsos.com

Medical Assistance¹

+1-215-942-8320

PACIFIC

TOP Regional Call Centers¹

Singapore:

+65-6339-2676 (overseas)

1-877-678-1208 (stateside)

sin.tricare@internationalsos.com

Sydney:

+61-2-9273-2710 (overseas)

1-877-678-1209 (stateside)

sydricare@internationalsos.com

Medical Assistance¹

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

internationalsos.com

QUALITY ASSURANCE, GRIEVANCES, APPEALS AND COMPLIMENTS/ COMMENDATIONS

www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm

TOPGlobalQualityAssu@internationalsos.com

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