



# 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 Overseas Program (TOP)

Prime or TOP 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 TOP Prime or TOP Select but not enrolled, you can enroll in a plan now.

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

## 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. ★

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- **Change 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. Keep in mind, only active duty service members and their eligible, command-sponsored family members can enroll in TOP Prime and TOP Prime Remote. 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 your TRICARE Overseas Program Regional Call Center and listen to the prompts to speak with the Beneficiary Support Center. Find contact information on page 6.
- **By mail:** Submit your enrollment form to International SOS Government Services, Inc. You can find forms and mailing addresses online at [www.tricare.mil/forms](http://www.tricare.mil/forms).
- **In person:** A beneficiary service representative can assist you when you visit a TRICARE Service Center.

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. 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.”

You can get the flu vaccine and the COVID-19 vaccine at the same time, according to the Centers for Disease Control and Prevention (CDC)

## Who needs a flu shot?

The 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 overseas?

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 to be covered by TRICARE. If you get your vaccine at an overseas pharmacy, you may have out-of-pocket expenses and need to file a claim for reimbursement. You can search online to find a retail network pharmacy at <http://militaryrx.express-scripts.com/find-pharmacy>. Retail network pharmacies overseas are located in the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands..

### 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. Search for a provider overseas at [www.tricare-overseas.com/beneficiaries/resources/provider-search](http://www.tricare-overseas.com/beneficiaries/resources/provider-search).

If you're enrolled in TRICARE Overseas Program Prime Remote, you may also have the option of getting the flu vaccine at a U.S. Embassy Health Unit Clinic.

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). ★

## Download New MyCare Overseas Mobile App

Finding the health care resources you need can be difficult. That's why International SOS Government Services, Inc., the TRICARE Overseas Program (TOP) contractor, created MyCare Overseas. This is a new self-service tool for those enrolled in TOP Prime, TOP Prime Remote, and TOP Select. And it helps you get all of the information you need from one place. The MyCare Overseas app, which is also available as a web-based portal, lets you:

- Get 24/7 access to your Beneficiary Support Center and Technical Support. You can also get in touch with your local Near Patient Team if you're enrolled or traveling in Bahrain, Belgium, Germany, Greece, Italy, Japan, Luxembourg, the Netherlands, Poland, Spain, or South Korea. The Near Patient Program is for beneficiaries enrolled in TOP Prime and TOP Prime Remote.
- Search for TOP network providers
- Find country-specific information, such as emergency numbers and current medical risk rating
- Set appointment reminders
- Access your referral, authorization, and secure claims portal
- Access real-time telephonic language translation assistance

Accessing MyCare Overseas is quick and easy. To start, go to the Apple App Store or Google Play app store, download the app onto your mobile device, and register an account. Not using the app? You can also access the MyCare Overseas portal from your computer or laptop. Visit [www.tricare-overseas.com/beneficiary-app](http://www.tricare-overseas.com/beneficiary-app) to learn more. ★



## How to Get Medical Record Translations

Do you need translations of your medical records? TRICARE Overseas Program Prime Remote beneficiaries can get medical record translation services through the medical records translation portal online.

You can get translation requests of:

- Provider treatment notes
- Consultation results
- Claims and supporting documentation
- Hospitalization summaries
- Provider letters summarizing care
- Emergency treatment results

To learn more, find information at [www.tricare-overseas.com](http://www.tricare-overseas.com). ★



# HEALTH MATTERS



## How can I find a network provider overseas?

Are you looking for a TRICARE network provider? There's an established network of providers in all overseas areas. To find a provider near you, search the overseas

provider directory at [www.tricare-overseas.com/beneficiaries/resources/provider-search](http://www.tricare-overseas.com/beneficiaries/resources/provider-search). If you have questions or need help finding a provider, contact your TOP Regional Call Center.

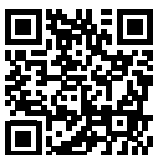
## I'm age 64. What are the steps I need to take to get TRICARE For Life?

Even though Medicare doesn't cover care outside the United States and U.S. territories, you need to sign up for Medicare Part A and Part B before you turn age 65 to get TRICARE For Life (TFL) coverage overseas. 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 the Defense Enrollment Eligibility Reporting System (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 at <https://newsroom.tricare.mil/podcast>.

## Do I have to enroll in the TRICARE Dental Program?

Your TRICARE dental and medical benefits are separate benefits. If you qualify for dental coverage through the TRICARE Dental Program (TDP), you must enroll in the TDP for coverage. The TDP is a voluntary dental plan available to family members of active duty service members and to National Guard and Reserve members, as well as National Guard and Reserve members who aren't on active duty. Learn more about eligibility and enrolling in the TDP at [www.tricare.mil/tdp](http://www.tricare.mil/tdp). ★



## 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)  
[tricarelondon@internationalsos.com](mailto:tricarelondon@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.