



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## Newborn Necessities: Register in DEERS and Enroll in TRICARE

As of Jan. 1, 2018, newborns or newly adopted children of active duty service members and active duty family members (ADFM) overseas must be registered in the Defense Enrollment Eligibility System (DEERS) **within 120 days** (or within 90 days if stateside).

First, you must record the birth with the nearest U.S. Embassy or Consulate and get a Social Security number (SSN) for your child. Then you can register your child in DEERS to gain TRICARE eligibility.\* Register newborns and newly adopted children in DEERS right away. Prompt registration can prevent delays or problems with coverage and claims processing.

Your child's TRICARE program options depend on his or her sponsor's military status and where you live. ADFMs are automatically enrolled in TRICARE Overseas Program (TOP) Select once registered in DEERS. You will have 90 days from the date of DEERS registration to change or transfer enrollment of the newborn to TOP Prime or TOP Prime Remote (if eligible or command-sponsored). Otherwise, the child will remain in TOP Select.

If you don't register your child in DEERS within 120 days and you live overseas, your child will only be able to receive care at a military hospital or clinic on a space-available basis. You must wait until you experience a Qualifying Life Event

(QLE) or the fall annual open enrollment season to change your child's coverage (See "Coming Fall 2018: Annual Open Enrollment for 2019 Coverage" on page 2).

Enroll your child by calling your TOP Regional Call Center or submitting the appropriate enrollment form to the TOP contractor. Beneficiary Web Enrollment is not available overseas. For more information, go to [www.tricare.mil/baby](http://www.tricare.mil/baby).

### Claims for Newborns

Once a newborn is shown in DEERS as enrolled in a TRICARE plan, the TOP Prime, TOP Prime Remote or TOP Select rule for claim cost-sharing for up to 120 days no longer applies. Claims received after the date of enrollment will be processed according to the cost-sharing amounts of their enrolled plan.

If your child is not registered in DEERS within the allotted time period, they will only be able to receive care on a space-available basis at a military hospital or clinic. The sponsor will only then be able to enroll the child after another QLE or during the next annual open enrollment season.

Once the sponsor enrolls the newborn in TOP Prime or TOP Prime Remote, coverage is backdated to the date of birth and the family may ask the TOP contractor to re-process any claims that



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were denied or should be processed under TOP Prime or TOP Prime Remote.

For claims information, please contact your TOP Regional Call Center and press option 2 for claims assistance. For information on costs, visit [www.tricare.mil/costs](http://www.tricare.mil/costs). ★

\* The point-of-service option does not apply to children for the first 120 days (overseas) or 90 days (stateside) following birth or adoption.

**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. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

## Introducing TRICARE Overseas Program Select

On Jan. 1, 2018, a new program called TRICARE Select replaced TRICARE Standard and TRICARE Extra. Overseas, the program is called TRICARE Overseas Program (TOP) Select. TOP Prime and TOP Prime Remote remain the same.

TRICARE Select is a self-managed plan similar to a civilian preferred-provider organization (PPO) that provides access to both network and non-network TRICARE-authorized providers. It adopts a number of improvements, including additional preventive care services previously only offered to TRICARE Prime beneficiaries.

For overseas active duty family members who are not command-sponsored, retired service members, their families and other eligible beneficiaries, TOP Select is the overseas TRICARE Select plan option.

If you have dependents who used a TRICARE Standard plan through Dec. 31, 2017, they were automatically enrolled in the appropriate TRICARE Select plan on Jan. 1.

They can choose to remain in the TRICARE Select plan unless they choose to change their coverage in 2018. In 2019, you may change plans only if you experience a Qualifying Life Event.

For more information on TOP Select and other overseas TRICARE plans, visit [www.tricare-overseas.com/beneficiaries/plans-and-programs](http://www.tricare-overseas.com/beneficiaries/plans-and-programs). More information about TRICARE Select can be found at [www.tricare.mil/plans/healthplans/ts](http://www.tricare.mil/plans/healthplans/ts). ★

## Take Command: Learn About 2018 TRICARE Changes

**On Jan. 1, 2018, there were several changes to the TRICARE benefit that affect both overseas and stateside beneficiaries.**

Your last issue of the TRICARE Overseas Program Prime Health Matters newsletter outlined a few of the changes for 2018. Here are some additional differences to expect.

### Enrollments and Cost Changes follow the Calendar Year

On Jan. 1, 2018, enrollments and cost changes for TRICARE benefits transitioned from a fiscal year (Oct. 1–Sept. 30) period to a calendar year (Jan. 1–Dec. 31) period. Changing from fiscal year to calendar year makes the TRICARE benefit consistent with how civilian health plans operate. The change largely affects those in plans that have an enrollment fee, which billed by the fiscal year. This includes those retirees and their family members enrolled in TRICARE Reserve Select, TRICARE Retired

Reserve and those in TRICARE Young Adult plans.

However, the transition to calendar year doesn't include all TRICARE programs, including the Extended Care Health Option (ECHO) program, which will remain on the fiscal year.

### Annual Catastrophic Caps and Deductibles Started on Jan. 1

Catastrophic caps and deductibles now cover the calendar year (Jan. 1–Dec. 31). Be aware that as of Jan. 1, 2018, new rules for deductibles and catastrophic caps apply to some costs. Visit [www.tricare.mil/costs](http://www.tricare.mil/costs) to view 2018 catastrophic caps and deductibles. ★

For the most comprehensive and up-to-date information about upcoming TRICARE changes, visit [www.tricare.mil/changes](http://www.tricare.mil/changes).

## Coming Fall 2018: Annual Open Enrollment for 2019 Coverage

Beginning fall 2018, TRICARE will introduce an annual open enrollment season. That means in fall 2018, you can apply for new 2019 coverage or change your health plan. If you remain eligible and do nothing, you'll continue your current coverage into 2019. This is one of several enrollment changes you will be hearing more about in 2018. Visit [www.tricare.mil/changes](http://www.tricare.mil/changes) throughout 2018 to learn more. ★

# Take Command of Your Health Care: Update DEERS and Sign Up for a milConnect Account



## Update DEERS

With all the changes to TRICARE in 2018, take the time now to verify your information in DEERS. Updating your information in DEERS is also an important thing to do during the summer moving season, and arriving at a new station or location. You may update your information in one easy step, by phone, online or by mail. You can:

- Visit <https://milconnect.dmdc.mil> or [www.tricare.mil/deers](http://www.tricare.mil/deers), OR
- Call 1-800-538-9552, OR
- Mail updates to:

Defense Manpower Data Center  
Support Office  
Attention: COA  
400 Gigling Road  
Seaside, CA 93955-6771  
United States of America

Follow the steps listed above to update your information. To find a doctor, book appointments and learn more about your health plan, visit the TRICARE website at [www.tricare.mil](http://www.tricare.mil).

## Register for a milConnect Account

The milConnect website is a convenient self-service portal that allows you to manage your benefits and records. After you register on the milConnect website, you can update DEERS, view or change TRICARE enrollment information, download enrollment cards, sign up for email notifications and much more.

If you already have an account, log in to <https://milconnect.dmdc.mil> to verify that your information is correct and turn on email notifications for important updates, including notifications regarding your TRICARE plan. If you don't have an account, register for one at [www.dmdc.osd.mil/identitymanagement](http://www.dmdc.osd.mil/identitymanagement). ★

**WITH ALL THE CHANGES  
TO TRICARE IN 2018,  
TAKE THE TIME NOW  
TO VERIFY YOUR  
INFORMATION IN DEERS.**



## Establishing Payment Categories—Group A and Group B

As of Jan. 1, 2018, you or your enrolled dependents may have distinct enrollment fees and out-of-pocket costs based on when you or your sponsor entered the uniformed services. Beneficiaries are now divided into two categories, Group A and Group B enrollees as explained below:

- **Group A:** Enrollees whose uniformed services sponsor's initial enlistment or appointment occurred before Jan. 1, 2018. When enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and Continued Health Care Benefit Program, Group A beneficiaries follow Group B cost-shares, deductibles and catastrophic caps.
- **Group B:** Enrollees whose uniformed services sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018.

Because this designation is based on when your sponsor entered the uniformed services, this category cannot be changed by any action taken by the beneficiary (for example, switching plans or failure to pay).

For more comprehensive and up-to-date information about TRICARE changes, visit [www.tricare.mil/changes](http://www.tricare.mil/changes). ★



# HEALTH MATTERS



## How do I find an overseas provider online?

Visit [www.tricare-overseas.com/providersearch](http://www.tricare-overseas.com/providersearch) and use the Provider Search Tool to find a network provider. Select your region, country and TRICARE location to find a primary or specialty care provider near you. TOP Select beneficiaries should contact their TOP Regional

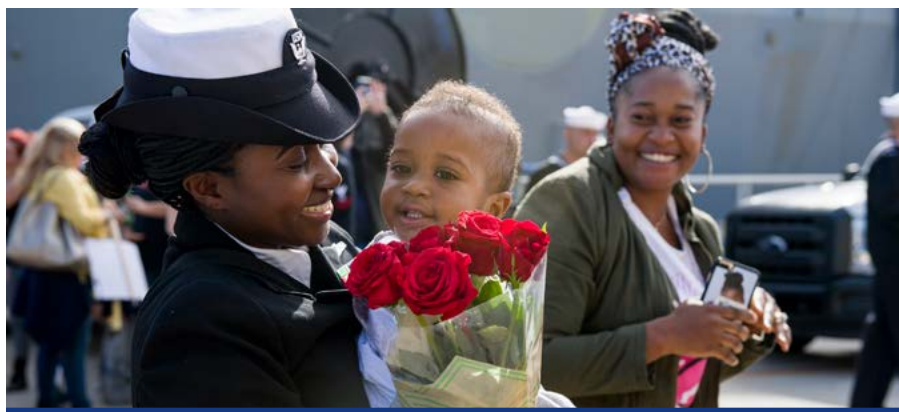
Call Center and press option 6 if they need to clarify the type of provider published in the search directory.

## I'm separating from the service. I only need temporary coverage for my family until my future employer coverage starts. How do I get coverage under the Continued Health Care Benefit Program?

Learn more about the Continued Health Care Benefit Program (CHCBP) at [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp). On this Web page, you can print the *Continued Health Care Benefit Program Enrollment Application* (DD Form 2837). If you need more information, call Humana Military in the U.S. at 1-800-444-5445.

## What if I have two family members enrolled in TOP Prime and one family member in the new TOP Select — Do I have to pay separate enrollment fees?

Yes. Separate plans require separate enrollment fees. TOP Select enrollment fees apply only for retirees, retiree family members, certain survivors and eligible former spouses. For more information, visit [www.tricare.mil/enrollment](http://www.tricare.mil/enrollment). ★



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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/resources/compliments-grievances-and-appeals](http://www.tricare-overseas.com/beneficiaries/resources/compliments-grievances-and-appeals)

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

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