



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 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 Prime, including the US

Family Health Plan, or TRICARE Select. TRICARE Open Season doesn't apply to active duty service members.

What changes can be made during open season?

Eligible beneficiaries may enroll in or change their or their family member's TRICARE Prime or TRICARE 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 TRICARE Prime or TRICARE Select but not enrolled, you can enroll in either health plan.
- **Change health plans.** If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch health plans and switch between individual and family enrollment.

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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 your TRICARE regional contractor or local military hospital or clinic. Most TRICARE plans meet the Affordable Care Act requirement for minimum essential coverage.

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. ★

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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 TRICARE Prime or TRICARE 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). ★

Stay Healthy by Getting Screened for Cervical Cancer

Did you know that cervical cancer was once one of the most common causes of cancer death for American women?

However, the cervical cancer death rate dropped significantly with the increased use of the Pap test. Cervical cancer can often be found early, and sometimes even prevented with regular Pap tests and screenings. The Pap test is recommended for all women between the ages of 21 and 65. The human papillomavirus (HPV) test is another screening test for cervical cancer. This test screens for types of HPV that can cause pre-cancers and cancers of the cervix.

Despite the recognized benefits of cervical cancer screening, not all American women get screened. In fact, most cervical cancers are found in women who have never had a Pap test or who have not had one recently.

In 2021, the American Cancer Society predicts there will be:

- 14,480 new cases of invasive cervical cancer
- 4,290 deaths from cervical cancer



Benefits of Cervical Screening

Screening can prevent most cervical cancers by finding abnormal cell changes (pre-cancers) so they can be treated before turning into a cervical cancer. Cervical pre-cancers are diagnosed far more often than invasive cervical cancer.

Don't wait to make your appointment. TRICARE covers screening Pap tests for female beneficiaries beginning at age 21. The frequency may be up to you and your provider; however, screening Pap tests should be performed at least once every three years. If you're over age 30 and have had normal Pap test results, talk with your doctor about how often you should get screened.

Learn more about TRICARE coverage of cancer screenings at www.tricare.mil/cancerscreenings. ★

Manage Your Prescriptions Using the Express Scripts Mobile App

Looking for a fast and easy way to manage your prescriptions? Visit the Apple App Store or Google Play app store to download the Express Scripts mobile app. You can also visit www.express-scripts.com/mobileapp/index.html.

This free app lets you manage your TRICARE pharmacy benefit when you're at home or on the go. To get started, simply log in with your TRICARE Express Scripts username and password. If you don't have an account, you can register for one online at <https://militaryrx.express-scripts.com>.

Once you've signed in on your phone, you can securely:

- Order refills or renewals
- Pay bills
- Set automatic refills
- Manage medications

If you're eligible, you can also request to move any eligible prescription you take on a regular basis to TRICARE Pharmacy Home Delivery (www.tricare.mil/homedelivery). Take command of your TRICARE pharmacy benefit, and get the medications and care that you need. ★

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 Medicare, health insurance you get through your employer, or a private insurance program. OHI is your primary insurance and it works with TRICARE to coordinate your health care benefits.

“OHI must be used before TRICARE,” said Valerie Palmer, management and program analyst for the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “That means any claims you have must be filed and processed with your OHI before TRICARE can consider the charges. If TRICARE receives your claim before your OHI processes it, TRICARE will deny it.”

Keep in mind, if you’re using Medicaid, TRICARE supplements, or certain state or federal programs, TRICARE is the primary payer.

How do I report a change in OHI?

Whenever you gain or lose OHI, tell your TRICARE contractor, pharmacy, and doctor about the change. This will help them coordinate your benefits for payment by both OHI and TRICARE. It will also prevent any claim delays or denials. TRICARE becomes the primary payer when you lose OHI.

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

- **Online:** Go to your TRICARE contractor’s website (www.tricare-west.com), sign in with your DS Logon, and update your OHI information.
- **By phone:** Call your TRICARE contractor.
- **By mail or fax:** Go to www.tricare.mil/formsclaims/forms/ohi to fill out and submit your TRICARE contractor’s OHI form.
- **In person:** Visit your local military hospital or clinic, or a RAPIDS ID Card Office (<https://idco.dmdc.osd.mil/idco>).

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 90 days to make eligible enrollment changes to your TRICARE plan. For example, you may choose to switch from TRICARE Prime to TRICARE Select. Visit www.tricare.mil/lifeevents to learn more about your options after a QLE.

Whether you’ve gained or lost OHI, be sure to report your OHI status and follow your plans’ rules. This will help you get the care you need and ensure your claims are processed without issue. For more on OHI, go to www.tricare.mil/ohi. ★



How TRICARE Prime and TRICARE Select Differ

Each open season gives you an opportunity to assess your and your family’s health care needs and current TRICARE plans, and then decide if you want to change plans.

Look into which TRICARE plans you may be eligible for based on your sponsor’s status:

- How much does the plan cost?
- Do you want to pick your own health care provider?
- Do you expect any big life changes in the next year?

Consider these types of questions to make the best decisions for your family.

You can learn which plans you’re eligible for based on sponsor status and where you live at www.tricare.mil/planfinder. Compare plans and costs using TRICARE tools at www.tricare.mil/compareplans and www.tricare.mil/comparecosts.

Use this chart to compare some of the key features of TRICARE Prime and TRICARE Select. ★



| TRICARE PRIME | TRICARE SELECT |
|--|--|
| A health maintenance organization, or HMO, style plan available when living in a stateside Prime Service Area | A preferred provider organization, or PPO, style plan available when living anywhere stateside |
| Get most of your care coordinated through your primary care manager | Manage your own health care and choose your own TRICARE-authorized providers |
| Referrals required for specialty care and certain other services | Referrals not required for most services |
| Pre-authorization for some services | Pre-authorization for some services |
| Get care from an established network of doctors and other health care providers | Seek care from any TRICARE-authorized provider. However, you pay higher out-of-pocket costs if you get care outside the established network of providers |
| No deductible applies. Copayments apply for beneficiaries, except active duty service members and their family members | Deductible, copayments, and cost-shares apply |

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 at <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. You can 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

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

Manage Your Health Coverage Using Self-Service Tools

Health Net Federal Services, LLC (HNFS) offers self-service tools to help you easily find important health care information. Once logged in at www.tricare-west.com, you can access authorization letters, review explanations of benefits (EOB), check claims status, review status of outstanding authorizations, manage your payment, and more.

How to Log In

To access secure tools, log in using your Department of Defense Self-Service Logon (DS Logon) or unique HNFS username and password.

Get a DS Logon through the My Access Center at <https://myaccess.dmdc.osd.mil>.

Tip: All HNFS secure tools require a premium DS Logon. You get this automatically if you used your Common Access Card (CAC) to get a DS Logon. Your DS Logon is free and grants you access to Department of Defense, Department of Veterans Affairs, and TRICARE websites with one username and password.

If you don't have a DS Logon, get a unique HNFS username and password by clicking "Register" at the top of most pages at www.tricare-west.com > **Beneficiary**. This option allows you to create an account so you can see your personal information.

Secure Portal

Remember, HNFS doesn't mail authorization letters or individual EOBs. Access these documents through your secure inbox. Don't forget to set your preferences so you can receive text or email notifications when authorizations or claims have processed.

HNFS offers online tool guides at www.tricare-west.com > **Education** > **Guides and Handbooks** > **Web Resources** to assist you when accessing certain web tools. ★



Free Online Classes Teach You How to Manage Stress

Everyone experiences stress in one way or another.

The stress response is a normal reaction to the demands of life. There is positive stress, such as getting married or getting a promotion, and also negative stress, such as losing a job or getting sick or injured. We each respond to stress differently. Not being able to control stress can have negative effects on our emotions, behaviors, and physical well-being.

You can learn more about stress management. Health Net Federal Services, LLC (HNFS) offers recorded stress management classes through the Learning Center (www.tricare-west.com/go/learningcenter). These classes can help you identify the signs and symptoms of stress, improve

your resiliency, learn techniques to keep stress under control, and more.

HNFS also offers disease management services that can help those whose stress has led to anxiety or depression. Learn more about the disease management nomination process by scrolling to the bottom of the disease management FAQ page at www.tricare-west.com/content/hnfs/home/tw/bene/wellness/dmeducationcenter/DM_FAQs.html. ★

Need to Talk? WE'RE HERE FOR YOU.

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

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





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Health Net Federal Services, LLC
P.O. Box 2890
Rancho Cordova, CA 95741

CHECK THIS OUT...

Open season will take place from Nov. 8 to Dec. 13

TRICARE Open Season begins on Nov. 8. Find out what this means for you and what you can do to prepare.

See page 1.

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How do I find a network doctor?

You can find a network provider in your area with the Find a Doctor Tool (www.tricare.mil/finddoctor). You can access provider directories in the left sidebar or at www.tricare.mil/networkproviders. A network provider may minimize your out-of-pocket costs. And when using TRICARE Select, you have a choice of providers.

How can I learn about the latest TRICARE news and changes to 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. ★



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