



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.

Who's eligible for TRICARE Open Season?

If you're enrolled in or eligible for TRICARE Prime, including the

US Family Health Plan, or TRICARE 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 TRICARE Prime or TRICARE Select but not enrolled, you can enroll in a plan now.

(Continued on page 2)



ISSUE 4 | 2021

ISSUE HIGHLIGHTS

TRICARE Formulary Search Tool: Understand Your Prescription Options, page 2

Don't Forget to Check BENEFEDS for Dental and Vision Plans, page 3

Prepare for Flu Season. Get Your Flu Shot, page 4

November is Diabetes Awareness Month: What is Diabetes?, page 5

What You Need to Know About Referrals, page 6

FAQ Corner, page 7

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

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. 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 and navigate to the helpful links section below the search bar. ★

(Continued from page 1)

- **Change 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. If you want to compare health plans, go to 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. 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 Health Net Federal Services, LLC (HNFS) at 1-844-866-9378.
- **By mail:** Submit your enrollment form to HNFS. You can find forms and mailing addresses online at www.tricare.mil/forms.

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.

Learn more about TRICARE Open Season at 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 about your medical, dental, and pharmacy benefits. You can also choose from special topics, like COVID-19 and disaster alerts.

Create an account online at 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. 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.

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.

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. ★

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.”

Who needs a flu shot?

The Centers for Disease Control and Prevention (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.

Where can I get a flu shot?

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.

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 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



YOU CAN GET THE FLU VACCINE AND THE COVID-19 VACCINE AT THE SAME TIME, ACCORDING TO THE CDC

to be covered by TRICARE. If you get your vaccine at a non-network pharmacy, you may have out-of-pocket expenses and need to file a claim for reimbursement. You can search <https://militaryrx.express-scripts.com/find-pharmacy> to find a network pharmacy. You can also call 1-877-363-1303.

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. Visit www.tricare.mil/findadoctor to find a TRICARE provider.

Protect yourself and those around you by getting a flu vaccine. Learn more at www.tricare.mil/flu vaccine. ★



With Diabetes, Exercise is Key

Getting regular physical activity is one of the most important things you can do for your health. Some benefits include:

- Weight loss or maintenance
- Memory improvement
- Better sleep
- Lower blood pressure
- Lower LDL (bad) cholesterol and increased HDL (good) cholesterol
- Lower risk of certain cancers
- Lower stress
- Diabetes improvement
- Take the stairs
- Walk your dog
- Park farther away
- Get your family out for a bike ride
- Swim or do water aerobics
- Join a gym or recreation center
- Hire a certified fitness professional

Getting regular exercise can help you feel and look better. It puts you back in control of your health and your life.

If you've been diagnosed with diabetes or pre-diabetes, Health Net Federal Services, LLC (HNFS), offers support options. Go to HNFS' Learning Center to listen to "The Essentials of Diabetes Management" (www.tricare-west.com/go/learningcenter). To help you with exercise, check out Module 5 in HNFS' "Healthy Weighs for Life" self-paced weight management program. You can also find this in the Learning Center.

Do you want individualized education, support, and coaching with a disease management specialist? You can nominate yourself to have this. Call HNFS' Chronic Care/Disease Management program at 1-844-732-2436 to get started. Or complete the self-nomination form at the bottom of the Disease Management Program Information and Nomination page at www.tricare-west.com/dmfaq. ★

Need help to get moving and keep going?

It may be challenging to get motivated and find time for you to exercise. Here are a few tips to help:

- Talk with your doctor before starting a new exercise routine
- Set weekly activity goals
- Start with light exercise and work up to higher intensity

November is Diabetes Awareness Month: What is Diabetes?

Did you know that approximately 34 million Americans are living with diabetes, according to the Centers for Disease Control and Prevention (CDC)?

There are two main types of diabetes:

- **Type 1:** The pancreas doesn't make enough insulin. It's usually diagnosed in early ages but can develop at any age.
- **Type 2:** The pancreas makes more insulin than the body needs. Currently, almost 1 in 10 Americans are living with Type 2 diabetes.

If you have diabetes or pre-diabetes, diet and exercise are important factors in managing the disease. Additionally, regular glucose screenings can help you monitor levels to see whether your treatment plan is working. The HbA1c test is one type of screening that measures your average blood sugar level over two or three months. It's recommended that this screening be done at least once per year if you have diabetes or are pre-diabetic.

TRICARE covers no-cost glucose screenings if you have diabetes or pre-diabetes. To search for covered services, visit www.tricare.mil/coveredservices. Be sure to talk to your doctor about what options are best for you.

For more about diabetes, visit the CDC website at www.cdc.gov/diabetes/basics/index.html. ★

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. ★

What You Need to Know About Referrals

Do you have a TRICARE Prime plan? If so, you'll need a referral from your primary care manager (PCM) for most services that aren't included in primary care. For example, if your PCM needs to send you to a cardiologist, you'll need a referral before you see the specialist.

Here are important things to remember about referrals:

- When your PCM submits the referral to your regional contractor for specialty care, your regional contractor may refer you to a military hospital or clinic, even if you have a civilian PCM. Health Net Federal Services, LLC (HNFS) is your West Region contractor.
- If you aren't sent to a military hospital or clinic, your contractor may refer you to a TRICARE network provider, unless one is unavailable. In this case, you may receive approval to see a non-network provider.
- It can take three to five business days for HNFS to process a referral. It may take less time if your PCM marked your referral clinically urgent.
- Under TRICARE Prime, you may use the point-of-service option to self-refer to any TRICARE network or non-network provider. But you may have higher out-of-pocket costs when you do. If you're an active duty service member, you can't use the point-of-service option.

You don't need a referral for most health care services under TRICARE Select. You'll need a referral for applied behavior analysis (ABA). Other services, including ABA, may require pre-authorization.

Need to check referral status?

You can use HNFS' Authorization Status tool at www.tricare-west.com to check the status and print determination letters. Use your DoD Logon or create a secure username and password to get started. You can also check the status of your referral through automated phone options. Call **1-844-866-WEST (9378)**.

Scheduling appointments

Once you have your approval, you can contact the provider listed on the determination letter to schedule your appointment. If you need to, you can request a change to another in-network provider of the same specialty. To do this, log in at www.tricare-west.com and click on the "Change an Authorization" option.

To learn more about referrals, go to www.tricare.mil/referrals. ★



HEALTH MATTERS



How do I get TRICARE coverage for my newborn child?

You can get TRICARE for your newborn in just two steps. The first step is registering the newborn in the Defense Enrollment Eligibility Reporting System (DEERS). If you're a sponsor, you can add a family member to DEERS by visiting a local ID Card Office. Stateside sponsors have 90 days (120 days for overseas) from the birth of their child to register their child in DEERS. After you register your child in DEERS, you can enroll them in a TRICARE plan. If you're an active duty family member living stateside, your child is automatically enrolled in TRICARE Prime if living in a Prime Service Area (PSA). If living outside of a PSA, your child is automatically enrolled in TRICARE Select. You have 90 days to change your child's enrollment to a different plan. For more information, check out www.tricare.mil/baby.

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

You need to sign up for Medicare Part A and Part B before you turn age 65. TRICARE For Life (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 DEERS and you have Medicare Part A and Part B, you automatically have TFL coverage. For more information, visit 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 by going to <https://newsroom.tricare.mil/podcast>. ★

TRICARE WEST REGION CONTACT INFORMATION

HEALTH NET FEDERAL SERVICES, LLC

1-844-866-WEST (1-844-866-9378)
www.tricare-west.com

OTHER IMPORTANT INFORMATION

MILITARY HEALTH SYSTEM NURSE ADVICE LINE

Nurse Advice Line (Stateside)
1-800-TRICARE (1-800-874-2273), option 1
www.mhsnurseadvice.com

DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

1-800-538-9552
www.tricare.mil/deers

MILCONNECT (UPDATE DEERS, GET ECORRESPONDENCE)

<https://milconnect.dmdc.osd.mil>

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