



Updated January 2018

Separating from Active Duty

Your Options For Care After Separating From Active Duty

March 2018

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Separating from Active Duty

Today's **AGENDA**

Health Care Coverage

Transitional Coverage

Benefit Information

Other Important Information

For Information and Assistance





Keep DEERS Information Up To Date

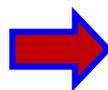


Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsi.

Note: You must use this option to add family members in DEERS.



Log on to <http://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-831-655-8317**.

The Affordable Care Act

TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).



Each tax year, you will get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.



Terminal Leave

Terminal Leave

Sponsors	Family Members
<ul style="list-style-type: none">• Get care as an active duty service member (ADSM)• May seek care at any military hospital or clinic, but must remain enrolled in TRICARE Prime at current duty station• May not transfer enrollment	<ul style="list-style-type: none">• Remain covered by their current program (for example, TRICARE Prime or TRICARE Select)• Can transfer enrollment to another TRICARE Prime or TRICARE Select location



Today's
AGENDA

Preparing for Retirement

TRICARE Program Options

TRICARE Benefit Information

For Information and Assistance



TRICARE Stateside Regions

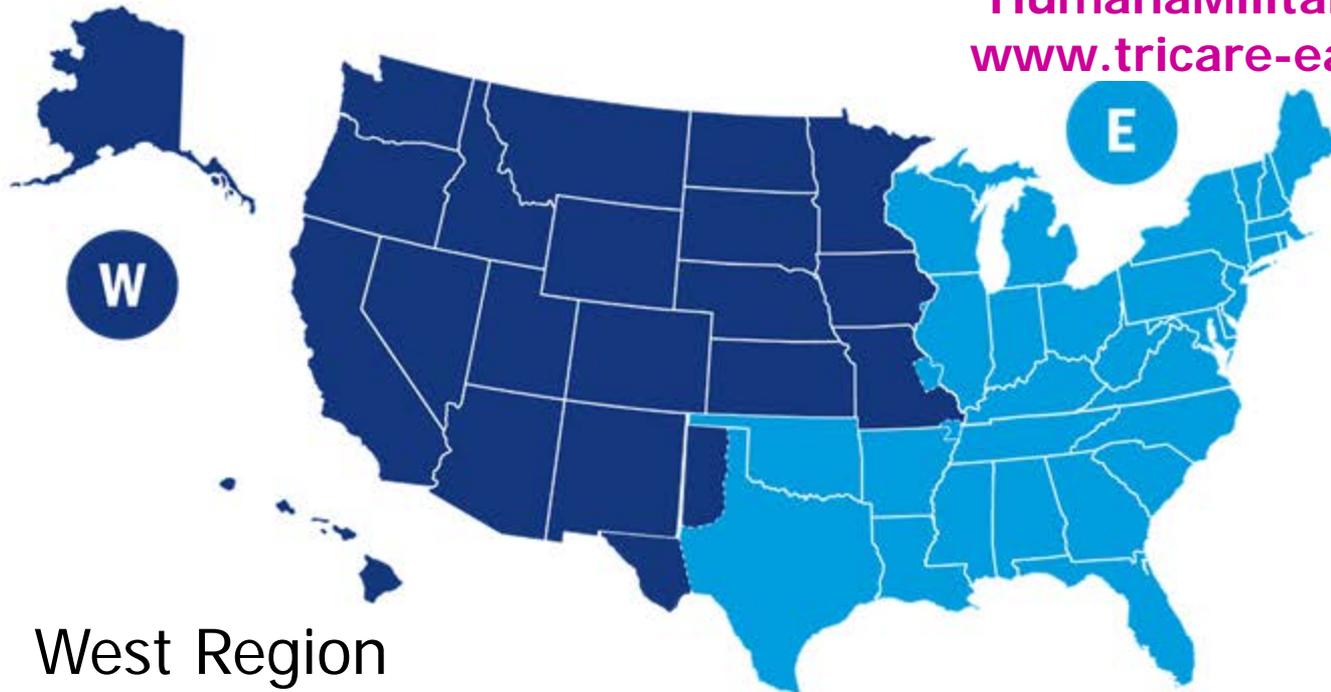
East Region

Humana Military

1.800.444.5445

[HumanaMilitary.com](https://www.humanamilitary.com)

www.tricare-east.com



West Region

Health Net Federal Services

1.844.866.9378

www.tricare-west.com



TRICARE Overseas Program

International SOS: www.tricare-overseas.com



Latin America and Canada

Canada, the Caribbean Basin, Central and South America, Puerto Rico and the U.S. Virgin Islands

1.877.451.8659

Eurasia-Africa

Africa, Europe and the Middle East

1.877.678.1207

1.877.678.1208

Pacific

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea and Western Pacific remote countries



Today's **AGENDA**

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Line of Duty Care



- Limited to illnesses, injuries and diseases incurred or aggravated in the line of duty (LOD)
- Includes injuries sustained while traveling to and from a duty station
- Must have an LOD determination
- Care provided at military hospitals or clinics or coordinated by the Defense Health Agency—Great Lakes (DHA-GL)

Note: TAMP does not cover LOD care.

Line of Duty Care (continued)

- Care needed after orders expire
 - If a National Guard or Reserve member resides 50 miles or less of a military hospital or clinic, LOD determination requests go to the military hospital or clinic.
 - If a National Guard or Reserve member resides more than 50 miles from a military hospital or clinic, LOD requests go to the DHA-GL.
 - Find instructions and forms at www.health.mil/greatlakes or call **1-888-647-6676**, option 2

Note: Authorized LOD care is limited to the specific injury, illness or disease that was incurred or aggravated while in a qualified duty status (for example, If your left arm was injured and an LOD determination was approved for that condition, care for a right knee issue is not authorized under the same LOD).

Coverage Options

- Transitional health care options:
 - Transitional Assistance Management Program (TAMP)
 - Continued Health Care Benefit Program (CHCBP)
- If you're transitioning to the National Guard or Reserve, you may qualify to purchase TRICARE Reserve Select (TRS). For more information, go to **www.tricare.mil/trs**.



Active duty coverage ends on your last day of active duty.



Coverage Options

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 - Transitional Assistance Management Program [TAMP]
 - Continued Health Care Benefit Program (CHCBP)
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Active duty coverage ends on your last day of active duty.





TAMP Eligibility

- You and your eligible family members may get TAMP health care benefits after active duty if you:
 - Involuntarily separate from active duty under honorable conditions. This includes service members who receive a voluntary separation incentive or voluntary separation pay and aren't entitled to retirement pay.
 - Are a National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation
 - Separate following involuntary retention (stop-loss) in support of a contingency operation
 - Separate following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
 - Separate and agree to immediately become a member of the Selected Reserve with no gap in service
 - Separate due to a sole-survivorship discharge

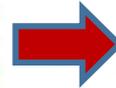


TAMP Overview

- 180 days of transitional health care benefits
- Begins the day after you separate from active duty



You have 90 days from the start of TAMP to enroll or reenroll in a TRICARE plan.



All beneficiaries covered as active duty family members (ADFMs), including the sponsor



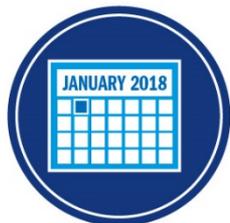


Program Options

Program Options during TAMP

TRICARE Prime®	TRICARE Select®
Available in Prime Service Areas (PSAs)	Available anywhere
 Enrollment required	Enrollment required 
Get most care from a PCM	Freedom to choose your provider <ul style="list-style-type: none">• Network = lower costs• Non-network = higher costs
Need a PCM referral for care your PCM can't provide to avoid additional charges	Referrals not necessary; prior authorization from your regional contractor may be required
No deductibles or cost-shares	Deductible, copayments and cost-shares apply

HEALTH PLAN COSTS (2018)



- Starting Jan. 1, 2018, costs for TRICARE benefits will be charged by calendar year (January – December) instead of fiscal year (October – September)
- You will fall into one of two groups based on when you or your sponsor entered the military
- Each group will have different enrollment fees and out-of-pocket costs



Group A: If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A

- **Group B:** If your or your sponsor's initial enlistment or appointment occurs on or after Jan. 1, 2018, you are in Group B

Note: Effective Jan. 1, 2018, enrollees in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and Continued Health Care Benefit Program have Group B cost-shares, regardless of when the sponsor first joined the military.



COSTS: ACTIVE DUTY FAMILY MEMBERS

Costs for ADFMs	Select Group A	Select Group B	Prime Group A	Prime Group B
Annual Enrollment	\$0	\$0	\$0	\$0
Annual Deductible	E1-E4: \$50 for individual and \$100 for family E5 and above: \$150 for individual and \$300 for family	E1-E4: \$50 for individual and \$100 for family E5 and above: \$150 for individual and \$300 for family	\$0	\$0
Catastrophic Cap Per Year	\$1,000	\$1,000	\$1,000	\$1,000
Point-of-Service Option Deductible	N/A	N/A	\$300 for individual and \$600 for family	\$300 for individual and \$600 for family

TRICARE costs are subject to change.

Go to www.tricare.mil/about/changes/costs for the most up-to-date cost information. Additional TRICARE costs are available online.

COSTS: ACTIVE DUTY FAMILY MEMBERS

Costs for ADFMs	Select Group A	Select Group B	Prime Group A	Prime Group B
Preventive Care Visit	Network: \$0	Network: \$0	Network: \$0	Network: \$0
Primary Care Visit	Network: \$27	Network: \$15	Network: \$0	Network: \$0
Specialty Care Visit	Network: \$34	Network: \$25	Network: \$0	Network: \$0
Urgent Care Center Visit	Network: \$27	Network: \$20	Network: \$0	Network: \$0
Emergency Room Visit	Network: \$87	Network: \$40	Network: \$0	Network: \$0
Inpatient Admission	\$18.60 per day or \$25 per admission, whichever is more	Network: \$60 per day Out-of-Network: 20 percent of allowable charges		

Note: TRICARE Select out-of-network cost-shares for outpatient care 20 percent of the allowed charges.

TRICARE costs are subject to change.

Go to www.tricare.mil/about/changes/costs for the most up-to-date cost information.

Additional TRICARE costs are available online.

US Family Health Plan (USFHP)

www.tricare.mil/usfhp 1.800.748.7374

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- ★ May not get care at military hospitals or clinics or use military pharmacies

Enrollment is necessary
to be in USFHP
(where locally available)

Locally available locations:

John Hopkins Medicine
Martin's Point Health Care
Brighton Marine Health Center
Saint Vincent Catholic Medical Centers
Christus Health
Pacific Medical Center [PACMED Clinics]

Coverage Options

- Transitional health care options:
 - Transitional Assistance Management Program (TAMP)
 - Continued Health Care Benefits Program [CHCBP]
- If you're transitioning to the National Guard or Reserve, you may qualify to purchase TRICARE Reserve Select (TRS). For more information, go to **www.tricare.mil/trs**.



Active duty coverage ends on your last day of active duty.



Continued Health Care Benefit Program



Premium-based, continued health care coverage

- Available for 18-36 months after you lose all TRICARE eligibility
- Similar to TRICARE Select, but with premium payments



No dental benefits

- Requires enrollment within 60 days after loss of regular TRICARE eligibility or TAMP coverage

Qualifying for CHCBP

- Former ADSMs and their qualifying family members (up to 18 months)
- Former National Guard and Reserve members (up to 18 months)
- Certain former spouses who haven't remarried before age 55 (up to 36 months)
- Dependent spouses and children (up to 36 months)



Purchasing CHCBP

- ★ Purchase CHCBP coverage within 60 days of loss of regular TRICARE eligibility or TAMP coverage.
 - Fill out the *Continued Health Care Benefit Program (CHCBP) Application* (DD Form 2837):
 - Download the form at **HumanaMilitary.com**.
 - Call Humana Military at **1-800-444-5445**.
- ➔ Provide a 90-day premium payment:
 - Go to **www.tricare.mil/costs** for information on costs.

Fiscal Year [FY] basis:

Individual: **\$1,425.00 per quarter**

Family: **\$3,210 per quarter**



Today's **AGENDA**

What Is TRICARE?

TRICARE Eligibility

Medical Coverage

Other Important Information

For Information and Assistance



Step 1—Qualify

TRICARE Reserve Select® (TRS) and
TRICARE Retired Reserve® (TRR)

- Selected Reserve members may qualify for TRS and Retired Reserve members may qualify for TRR if they are:
 - Not eligible for or enrolled in Federal Employees Health Benefits (FEHB) Program
 - For more information, visit www.tricare.mil.



Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the military. The groups pay different costs and fees.
 - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A.
 - **Group B:** If your or your sponsor's initial enlistment or appointment occurs on or after Jan. 1, 2018, you are in Group B.



All beneficiaries enrolled in premium-based plans are in Group B.

TRS and TRR are premium-based plans

Step 2—Purchase

TRICARE Reserve Select® (TRS) and
TRICARE Retired Reserve® (TRR)

Purchase TRS or TRR:

- ➔ Online by using the BWE website at www.dmdc.osd.mil/appj/bwe
- By mailing a completed and signed *Reserve Component Health Coverage Request Form* (DD Form 2896-1) to your regional contractor
 - Include initial premium payment
- By calling your regional contractor

Note: BWE is not available overseas. Submit purchase request via phone or in person at a TRICARE Service Center.

For continuous coverage, purchase TRS up to 60 days before TAMP ends, but no later than 90 days after TAMP ends. For TRR, if enrolled in another TRICARE program, submit a TRR application within 90 days of the other TRICARE program ending to ensure continuous coverage.



TRS and TRR: Getting Care



TRS and TRR coverage follows the rules of TRICARE Select.

- For TRICARE Select, you can see any TRICARE-authorized provider, but you save money when you use network providers.
- With TRS or TRR, no referrals are necessary, but some services require prior authorization.
- In an emergency, call 911 or go to the closest emergency room.
- To find space-available care at a military hospital or clinic near you, go to **www.tricare.mil/mtf**.



💰 TRS and TRR Costs

CY 2018 TRS: Member Only = \$46.09; Member and Family = \$221.38

- Monthly premiums (per calendar year [CY] beginning Jan. 1):
 - Go to www.tricare.mil/costs.
- Yearly deductible for TRS is based on the sponsor's pay grade and for TRR, based on individual or family coverage.
- Cost-shares apply for covered services and vary depending on the type of provider (network or non-network).
- Catastrophic cap:
 - \$1,000 per family, per CY for TRS
 - \$3,500 per family, per CY for TRR

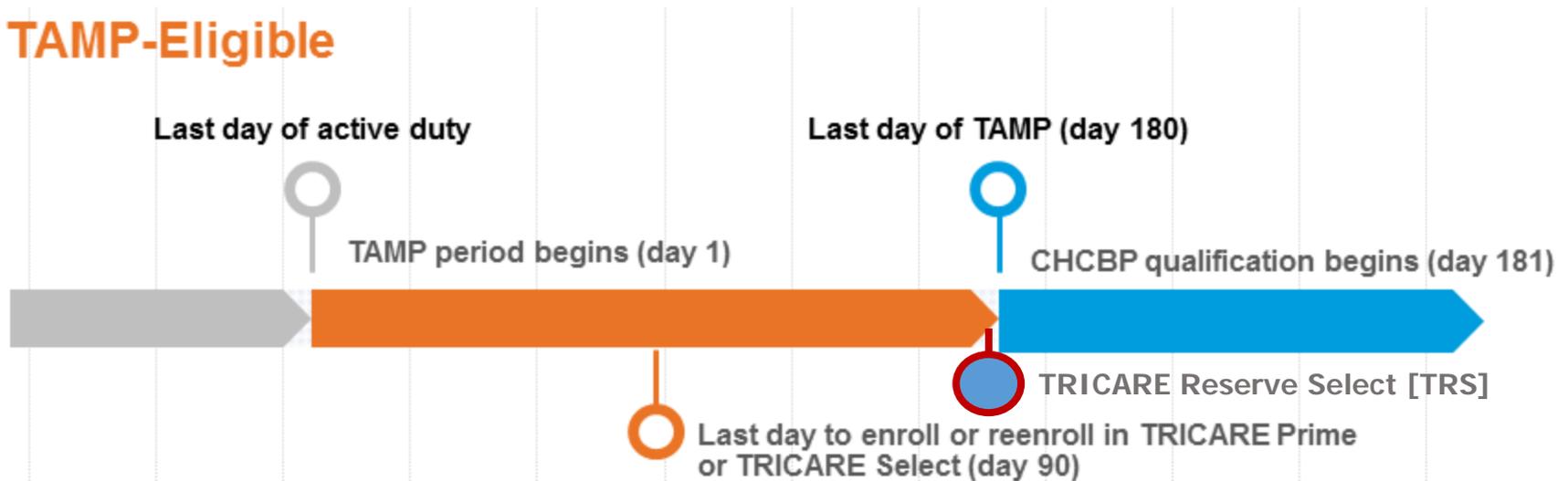
Network Providers [IN]: Fixed Co-pays. Out Of Network [OON]: Cost Share is a percentage

Note: All ongoing premium payments must be made by either automatic electronic funds transfer or automatic charge to a credit or debit card.

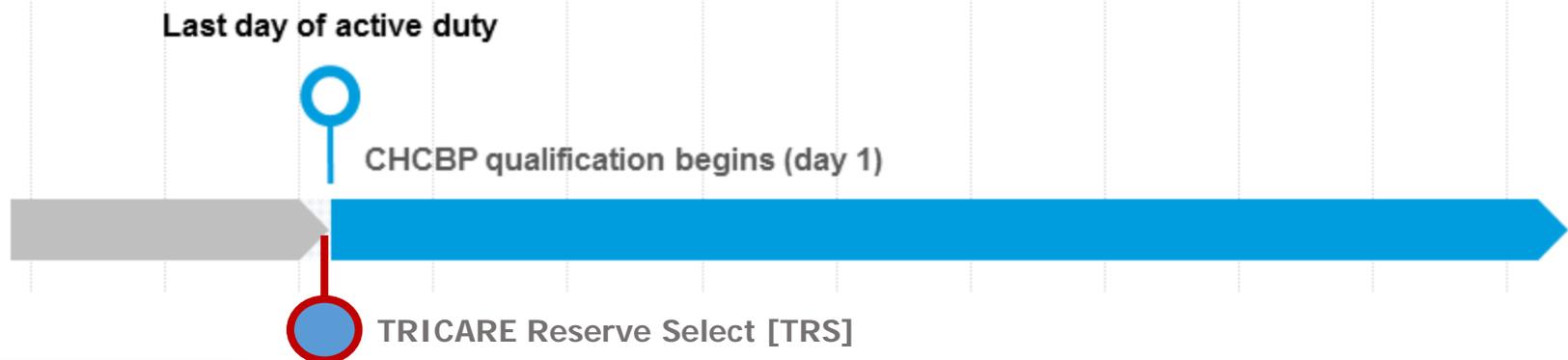
CY 2018 TRR: Member Only = \$431.35; Member and Family = \$1,038.31

Transitional Coverage Timeline

TAMP-Eligible



Not TAMP-Eligible





Today's **AGENDA**

What Is TRICARE?

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TRICARE Pharmacy

For Information and Assistance



Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

\$ TRICARE Pharmacy Program

TRICARE Pharmacy Program Costs (Effective Feb. 1, 2018)

Pharmacy Option	Formulary Drugs		Nonformulary Drugs
	Generic	Brand-name	
Military Pharmacy (up to a 90-day supply)	\$0	\$0	Generally not available without medical necessity
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$7	\$24	\$53
TRICARE Retail Network Pharmacy (up to a 90-day supply)	\$33 (\$11 for each 30-day supply)	\$84 (\$28 for each 30-day supply)	\$159* (\$53 for each 30-day supply)

**Some non-formulary drugs are only available through Home Delivery.*

- *Active Duty Service members (ADSMs) can get prescriptions filled from any pharmacy at no cost.*
- *Copayments remain the same as 2017 rates for dependent survivors of ADSMs and medically retired service members and their dependents.*

① TRICARE Pharmacy Program

TRICARE Pharmacy Program Costs (Effective Feb. 1, 2018)

Pharmacy Option	Formulary Drugs		Nonformulary Drugs
	Generic	Brand-name	
Non-Network Pharmacy (up to a 30-day supply)	TRICARE Prime options: 50% cost-share applies after point-of-service (POS) deductible is met		TRICARE Prime options: 50% cost-share applies after POS deductible is met
	All other beneficiaries: \$28 or 20% of the total cost, whichever is greater, after the yearly deductible is met		All other beneficiaries: \$53 or 20% of the total cost, whichever is greater, after the yearly deductible is met

TRICARE Pharmacy Program: Express Scripts, Inc.
www.tricare.mil/pharmacy or www.express-scripts.com/TRICARE

1.877.363.1303



Today's **AGENDA**

TRICARE Eligibility: Updating DEERS

TRICARE Dental Options

Active Duty Dental Program

TRICARE Dental Program

TRICARE Retiree Dental Program

Overseas Dental Options

Other Important Benefit Information

For Information and Assistance



Active Duty Dental Program

- Active duty service members (ADSMs) must seek care at a military dental treatment facility (DTF) if within 50 miles.
- The Active Duty Dental Program (ADDP), administered by United Concordia Companies, Inc. (United Concordia), is available to ADSMs who either:
 - Receive referrals from military DTFs to receive care from civilian dentists
 - Live and work in a remote location (more than 50 miles from a military DTF)
 - Appointment Control Number (ACN) required to make an appointment
 - Must receive care from network dentist, if available.



Getting Care Through ADDP

- **Non-remote** (within 50 miles of a DTF):
Get a *Referral Request Confirmation* from a military dentist.
- **Remote:** Fill out an *Appointment Control Number Request Form* to obtain an ACN. This form is available at www.addp-ucci.com.
- Three ways to make an appointment (must be with a network dentist):
 - Have your military DTF make the appointment for you (non-remote only).
 - Contact an ADDP Dental Care Finder at **1-866-984-2337**.
 - Schedule the appointment yourself.





Today's **AGENDA**

TRICARE Eligibility: Updating DEERS

TRICARE Dental Options

Active Duty Dental Program

TRICARE Dental Program

TRICARE Retiree Dental Program

Overseas Dental Options

Other Important Benefit Information

For Information and Assistance



TRICARE Dental Program (TDP)

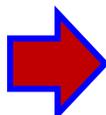
- A voluntary, premium-based DoD dental program. The benefit is administered by United Concordia.
- Available to eligible:
 - Active duty family members
 - Selected Reserve and Individual Ready Reserve members and their families
 - Transitional survivors
 - Surviving family members
- Provided in both CONUS and OCONUS service areas





① TRICARE Dental Program (TDP) Monthly Premiums

Sponsor Status	Sponsor-Only	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$11.10	\$28.87	N/A
Selected Reserve and Individual Ready Reserve (IRR) (Mobilization Only)	\$11.10	\$27.76	\$72.18	\$83.28
IRR (Non-Mobilization)	\$27.76	\$27.76	\$72.18	\$99.94



\$ TDP Covered Services and Cost-Shares

Type of Service	CONUS		OCONUS
	E1-E4	Other Pay Grades	Command-sponsored
Diagnostic	0%	0%	0%
Preventive (except sealants)	0%	0%	0%
★ Sealants (through age 18)	0%	0%	0%
Basic Restorative (fillings)	20%	20%	0%
Endodontic (root canals)	30%	40%	0%
Periodontic (gum treatment)	30%	40%	0%
Oral Surgery (wisdom teeth)	30%	40%	0%
Prosthetic (dentures/crowns)	50%	50%	50%
Implant Services	50%	50%	50%
Orthodontic	50%	50%	50%

➔ Annual maximum: \$1,500/enrollee

- Orthodontic lifetime maximum: \$1,750/enrollee
- Accidental annual maximum: \$1,200/enrollee

For details on TDP covered services visit the United Concordia TDP website:

www.uccitdp.com.

Enrolling in TDP

- Three ways to enroll:
 - **Online:**
 - Visit www.tricare.mil/bwe to access the Beneficiary Web Enrollment (BWE) portal.
 - **Mail the *TRICARE Dental Program Enrollment/Change Authorization* form and initial premium payment to:**
 - United Concordia TRICARE Dental Program
 - P.O. Box 645547
 - Pittsburgh, PA 15264
 - **Phone:**
 - CONUS: 1-844-653-4061
 - OCONUS: 1-844-653-4060/1-717-888-7400
 - TDD/TTY: 711
- To get an enrollment form, visit the BWE portal.



TDP Payment Information

Making Payments for TDP:

- The first month premium must be paid by personal check, cashier's check, traveler's check, money order or credit card.
- Ongoing premiums can be paid via payroll allotments. If payroll deduction is available, then this will be the method of payment.
- If payroll allotment is not available, monthly premiums may be paid by electronic funds transfer or recurring credit card payment.
- For detailed TDP cost information, visit www.tricare.mil/costs.



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Health Care Coverage

Transitional Coverage

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**For Information
and Assistance**

TRICARE and Other Health Insurance



Other health insurance (OHI) is considered your primary health insurance.

- For services covered by Medicare, OHI and TRICARE For Life, Medicare pays first, your OHI pays second and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible



If you have OHI:

- Fill out a *TRICARE Other Health Insurance Questionnaire* at **www.tricare.mil/forms**.
- Follow the referral and authorization rules for your OHI.
- Tell your provider about your OHI and TRICARE.



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and Assistance**



Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program

International SOS
Government Services, Inc.
www.tricare-overseas.com



TRICARE Pharmacy Program

Express Scripts, Inc.
1-877-363-1303
www.express-scripts.com/TRICARE



TRICARE Dental Programs

TRICARE Active Duty Dental Program

United Concordia Companies, Inc.
1-866-984-2337
www.addp-ucci.com

TRICARE Dental Program

United Concordia Companies, Inc.
1-844-653-4061 CONUS
1-844-653-4060 OCONUS
www.uccitdp.com

TRICARE Retiree Dental Program

Delta Dental of California
1-888-838-8737
www.trdp.org

Additional Contacts

TRICARE For Life

Wisconsin Physicians Service—
Military and Veterans Health
1-866-773-0404
www.TRICARE4u.com

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

More Resources

TRICARE Website
www.tricare.mil

Publications
www.tricare.mil/publications

Connect with TRICARE



www.tricare.mil/media