



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

TRICARE Open Season Closes Dec. 9

Enroll in or Change Your Health Plan for 2020

TRICARE Open Season is an annual period when you may make changes to your health plan. If you want to enroll in a new plan or make changes to your coverage for the upcoming year, now is the time to act. Otherwise, you'll only be able to enroll or make changes if you experience a Qualifying Life Event (QLE). A QLE is a certain change in your life, such as marriage, birth of a child, change of address, or retirement from active duty. Outside of open season, you can only make changes to your enrollment after you or a family member experiences a QLE. Learn more about QLEs at www.tricare.mil/lifeevents.

What are my options during TRICARE Open Season?

- **Do nothing.** If you want to stay in your current TRICARE health care plan, you don't have to take any action. You'll continue in your current health plan through 2020 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.
- **Change plans.** If you're already enrolled in TRICARE Prime (including the US Family Health

Plan) or TRICARE Select, you can switch plans and switch between individual and family enrollment.

Does TRICARE Open Season apply to all beneficiaries?

TRICARE Open Season doesn't apply to TRICARE For Life (TFL) or premium-based plans. TFL coverage is automatic if you have Medicare Part A and Part B. You may purchase premium-based plans any time. These plans include:

- TRICARE Retired Reserve
- TRICARE Reserve Select
- TRICARE Young Adult
- Continued Health Care Benefit Program

Where can I view and compare plans and costs?

The TRICARE Compare Plans Tool (www.tricare.mil/compareplans) will help you choose the right TRICARE plan for you and your family. With the TRICARE Compare Cost Tool (www.tricare.mil/costs/compare), you can see TRICARE costs, including copayments, enrollment fees, and

(Continued on page 2)



ISSUE 4 | 2019

ISSUE HIGHLIGHTS

New TRICARE Health Plan Costs Available, page 2

Federal Benefits Open Season Closes Dec. 9, page 3

How TRICARE Prime and TRICARE Select Differ, page 4

Pain Management and Opioid Safety, page 5

TRICARE Covered Services: Understand What's Included in Your Benefit, page 6

Specialty Care and the Right of First Refusal, page 6

Download Latest Humana Military Mobile App, page 7

FAQ Corner, page 8

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.

New TRICARE Health Plan Costs Available

As 2020 approaches, note that some costs for TRICARE health plans will change on Jan. 1. This includes enrollment fees for some beneficiaries and out-of-pocket costs. Premiums for the Continued Health Care Benefit Program (www.tricare.mil/chcbp) change on Oct. 1 each year. Cost changes reflect decisions in Congress, cost-of-living adjustments, changes to the cost of health care services and drugs, and more.

You can review costs for your plan with the TRICARE Compare Cost Tool at www.tricare.mil/costs/compare. You may also download the 2020 TRICARE Costs and Fees Sheet at www.tricare.mil/publications. ★

(Continued from page 1)

deductibles. To get started, choose your health plan, sponsor status, and the date the sponsor entered the uniformed service. You can compare the health care costs of multiple plans at once. You can also download the *TRICARE Costs and Fees Sheet* at www.tricare.mil/publications.

How do I participate in TRICARE Open Season?

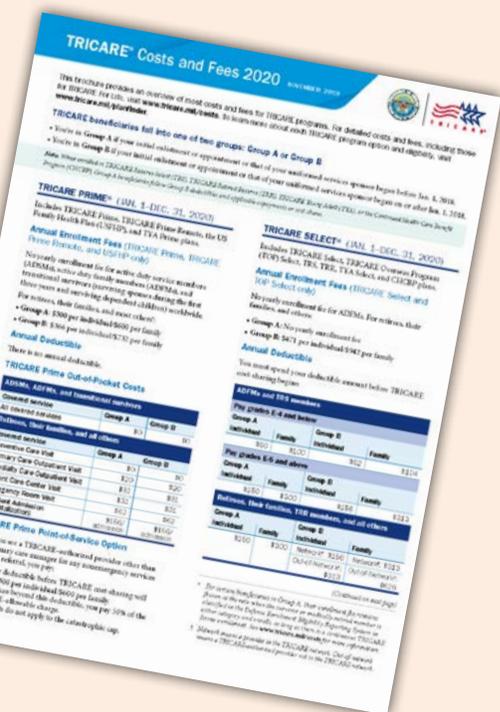
Enroll in a plan or change a plan in one of three ways:

- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on “Benefits.” Then select “Beneficiary Web Enrollment (BWE)” from the menu. You may only enroll or make changes to stateside health plans.
- **By phone:** Call the East Region contractor, Humana Military, at 1-800-444-5445.
- **By mail:** Mail your enrollment form to your regional contractor. Find forms and mailing addresses at www.tricare.mil/forms.

This is your benefit. Take command of your health and learn more about TRICARE Open Season at www.tricare.mil/openseason. ★



TRICARE OPEN SEASON 2019 TAKES PLACE FROM NOV. 11 TO DEC. 9.



Share Your Feedback! Take TRICARE Publications Survey

Do you read TRICARE publications to learn more about your TRICARE medical, dental, and pharmacy benefit? Do you regularly download publications? If so, share your feedback to help us improve. This is your benefit, and we want to hear from you. Find the survey link at www.tricare.mil/publications. ★

Federal Benefits Open Season Closes Dec. 9

Enroll in FEDVIP Now for 2020 Dental and Vision Coverage

The Federal Benefits Open Season ends on Dec. 9, at the same time as TRICARE Open Season. If you're eligible, you may enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP) or make changes to your existing enrollment. FEDVIP is offered by the U.S. Office of Personnel Management. Active duty service members aren't eligible for FEDVIP.

If you're currently enrolled in a FEDVIP dental or vision plan and don't want to make a change, you don't have to do anything. However, you should still review 2020 costs at www.benefeds.com, as they may change from what you currently pay.

Who's eligible for FEDVIP dental?

Most retired service members and their families are eligible to enroll in a FEDVIP dental plan.

Who's eligible for FEDVIP vision?

Most retired service members and their families and active duty family members eligible to enroll in a FEDVIP vision

If you're not sure if you can enroll in FEDVIP, use the FEDVIP Eligibility Tool at www.benefeds.com. The tool lets you check to see if you're eligible for FEDVIP dental, vision, or both.

What can I do during Federal Benefits Open Season?

If you're eligible, you may be able to:

- Enroll in a FEDVIP vision plan
- Enroll in a FEDVIP dental plan
- Enroll in both
- Enroll in neither

FEDVIP offers 10 dental and 4 vision carriers to choose from. Use the FEDVIP plan comparison tool at www.benefeds.com to help you determine what plans are right for you and your family. The tool allows you to compare plans available in your area based on monthly premium rates, benefits (network vs. non-network), deductibles, and annual maximums. You can compare up to three plans side-by-side.

The Federal Benefits Open Season is underway. Don't delay—make enrollment choices or changes today. ★



TRICARE Benefits Year in Review

TRICARE expanded covered services for certain beneficiaries in 2019. Some of those changes include:

- TRICARE now covers a portable Continuous Positive Airway Pressure (CPAP) machine. You must be an active duty service member and meet certain conditions.
- TRICARE now covers banked donor breast milk when an infant is critically ill and the mother's breast milk isn't available or sufficient.
- TRICARE expanded breastfeeding supply coverage to cover one manual or standard electric breast pump and operational supplies per birth event, up to six individual outpatient breastfeeding counseling sessions per birth event, and more.

Learn more about these and other TRICARE covered services at www.tricare.mil/coveredservices.

Enrollment Changes

TRICARE also experienced changes related to enrolling and making plan changes. You can only make enrollment changes to TRICARE Prime and TRICARE Select plans following a Qualifying Life Event (QLE) or during open season (see "TRICARE Open Season Closes Dec. 9" on page 1).

To learn more about these and other changes, visit www.tricare.mil/changes. ★

How TRICARE Prime and TRICARE Select Differ

Wondering which plan is the right one for you during TRICARE Open Season? Not sure you understand the differences between TRICARE Prime and TRICARE Select? Read this overview to learn more and download the *TRICARE Plans Overview* at www.tricare.mil/publications.

TRICARE Prime: A Managed Care Plan

TRICARE Prime is a managed care option, similar to a health maintenance organization (HMO) program, which offers affordable and comprehensive health care coverage. You'll be assigned a provider who is your primary care manager (PCM). Your PCM will:

- Manage your health care
- Provide routine health care
- Get any referrals or authorizations you need
- Refer you to a specialist when you need it
- File your medical claims

Active duty service members (ADSMs) are automatically enrolled in TRICARE Prime. Active duty family members (ADFMs) may choose to enroll in TRICARE Prime or TRICARE Select. There are a few TRICARE Prime plans available:

- TRICARE Prime for eligible beneficiaries who live in or near a Prime Service Area (PSA) in the U.S.
- TRICARE Prime Remote for eligible ADFMs who live outside of a PSA
- TRICARE Overseas Program (TOP) Prime and TOP Prime Remote for ADSMs and their command-sponsored family members living overseas
- US Family Health Plan for beneficiaries who live in one of six areas in the U.S. where it's offered

Learn more about features of TRICARE Prime at www.tricare.mil/prime and USFHP at www.tricare.mil/usfhp.

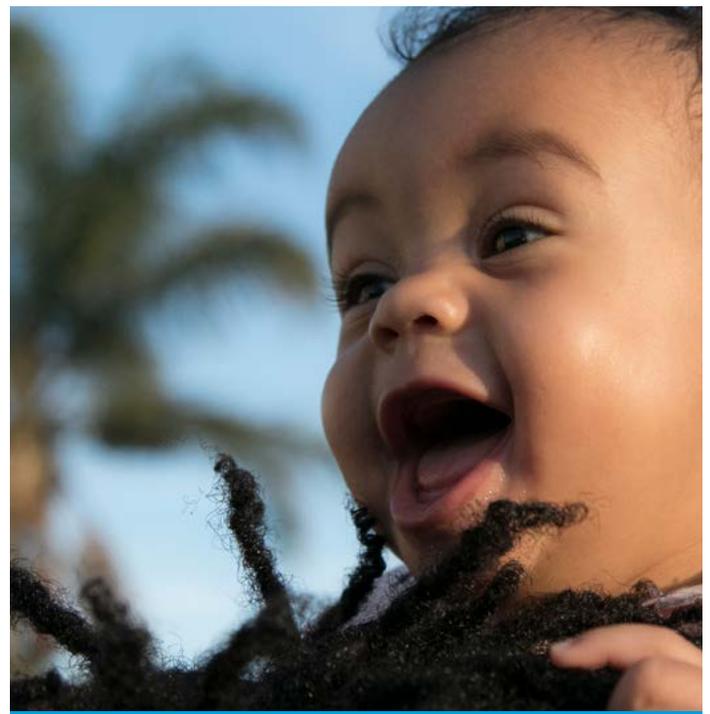
TRICARE Select: A Preferred Provider Plan

TRICARE Select is a self-managed, preferred provider option (PPO). You manage your own health care without a PCM and choose which TRICARE-authorized providers you see. You don't need referrals, but your regional contractor must authorize some services. Network providers will file claims for you. You may have to file your own claims if you get non-network care.

You may enroll in TRICARE Select anywhere in the U.S. if you aren't an ADSM. If you live overseas, you may enroll in TOP Select. Learn more about key features of TRICARE Select at www.tricare.mil/select.

TRICARE Costs

Depending on your plan, you may expect to pay annual enrollment fees, copayments, a deductible, and more. Compare the costs between the two plans using the TRICARE Compare Costs Tool at www.tricare.mil/costs/compare. ★





Pain Management and Opioid Safety

Opioids are a class of controlled drugs that relax the body. Doctors prescribe them to assist patients with moderate and severe pain. They can be highly addictive. Overdoses and death can occur if taken improperly. According to the Centers for Disease Control and Prevention, drug overdose deaths continue to increase. In 2017, more than 70,000 people died from drug overdoses, and nearly 68% involved an opioid.

To control your pain, you may be prescribed a specific amount of opioid medicine for a limited amount of time. Always take your opioid medication according to the directions. Don't take extra doses of the medication. Let your doctor know what other medications you take. For the safest care while taking opioids, make every effort to remain in the care of one provider. For additional information on how to prevent opioid misuse, visit www.cdc.gov/drugoverdose/patients/prevent-misuse.html.

If there's a need to take opioids, you can work with your doctor to create a plan and take action to prevent misuse. You can also talk to your doctor about how to manage pain without prescription opioids. Other options may work better

and pose fewer side effects and risk. They may include:

- Acetaminophen or ibuprofen
- Exercise therapy
- Cognitive behavioral therapy

In the event of an opioid overdose, naloxone, also known by its brand-name NARCAN, is a medication that temporarily reverses the effects of an opioid overdose. You can get naloxone without a written prescription in 48 states and the District of Columbia from a pharmacy. In Hawaii and Wyoming, which require a prescription, talk to a doctor. Recognizing an opioid overdose can be difficult. Call 911 or seek medical care if you aren't sure.

If you're struggling with addiction, TRICARE provides a wide range of effective treatments for substance use disorders. Opioid treatment programs can include medication therapy integrated with psychosocial and medical treatment and support services. Learn more about TRICARE coverage at www.tricare.mil/sud. ★

Keep Your Information Current in DEERS

Is your information current in the Defense Enrollment Eligibility Reporting System (DEERS)? Before the year ends, be sure you and your family's information is updated and correct. Incorrect information in DEERS can cause problems with TRICARE claims, authorization letters for referrals, and delivery of home delivery prescriptions.

When you experience a Qualifying Life Event (QLE), update DEERS. A QLE can include moving, marriage, divorce, birth or adoption, or retirement from active duty. If you don't, you may miss important information and enrollment deadlines. That's why it's important to update and verify your information in DEERS anytime you experience a QLE.

How to Make Updates

You have several options for updating and verifying DEERS information. You can make changes online, by phone, fax, mail, or in person. To add or remove family members, visit a local ID card office. Find an office near you at www.dmdc.osd.mil/rsl. Only sponsors can add a family member in DEERS. Family members age 18 and older may update their own contact information.

Learn more about when and how to update DEERS information at www.tricare.mil/deers. ★

TRICARE Covered Services: Understand What's Included in Your Benefit

TRICARE covered services include health, pharmacy, and dental benefits. Who you are and what health plan you have determine how you get care, referral and authorization requirements, and deductibles and out-of-pocket costs.

Medical

Need to know if a specific test or service is covered? Enter a keyword or category into the search tool at www.tricare.mil/coveredservices. Results will display the service; whether it's covered; and the limits regarding coverage. Certain covered benefits require a referral or prior authorization.

Pharmacy

To check if your prescription drugs are covered, you can use the TRICARE Formulary Search Tool at www.express-scripts.com/tricareformulary. The TRICARE Formulary is a list of covered generic and brand-name prescription drugs. TRICARE covers most prescription drugs approved by the Food and Drug Administration.

Dental

If you're enrolled in the TRICARE Dental Program, visit the United Concordia Companies, Inc. website at www.uccitdp.com. Click "What's Covered" under the "Benefits" tab. If you're enrolled in the Federal Employees Dental and Vision and Insurance Program, start at www.benefeds.com.★

Specialty Care and the Right of First Refusal

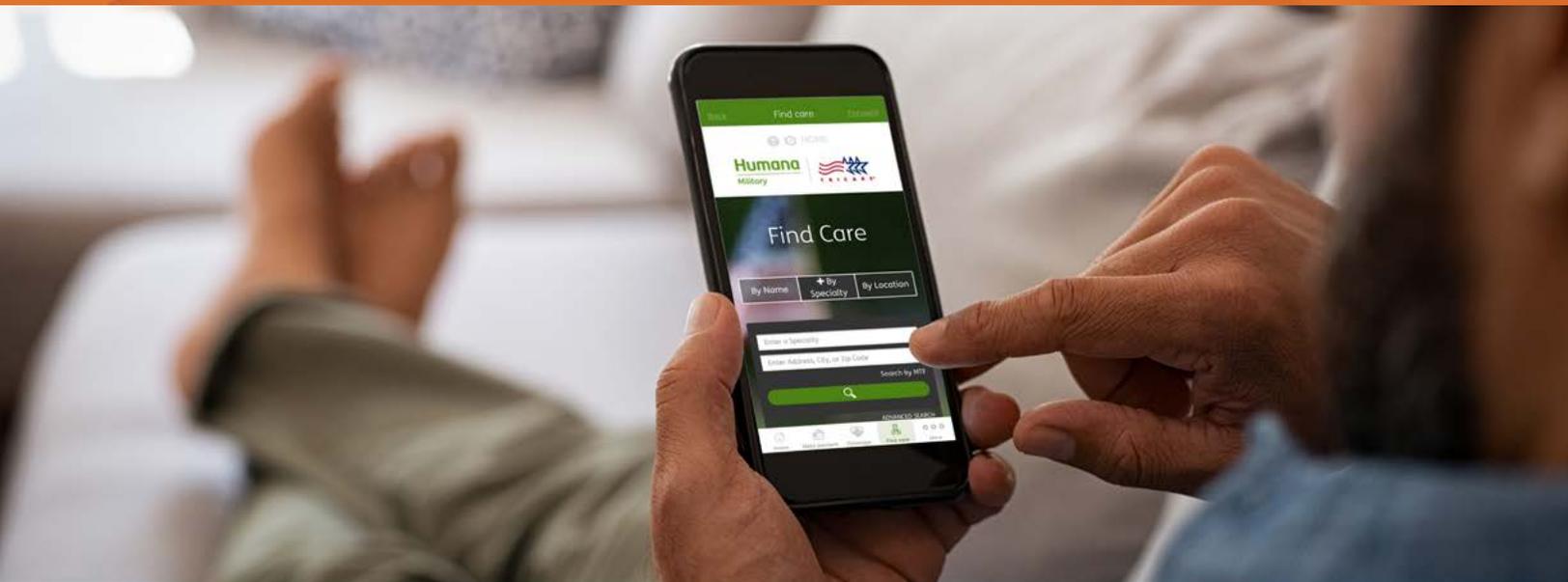
If you're enrolled in TRICARE Prime, anytime you're referred to a specialist, like for maternity care at a military hospital or clinic, the right of first refusal (ROFR) process applies. This gives the military hospital or clinic the right to provide specialty care to TRICARE Prime beneficiaries when available.

Any service requested will first be reviewed by the military hospital or clinic.

- If the military facility can provide the service, you'll get care there. Humana Military will be told usually within one business day that the facility accepts the care.
- If you selected a provider before the ROFR determination and the military hospital or clinic can provide the services, you'll receive care at the military hospital or clinic.
- If the military facility can't provide the services or care requested, then you'll be referred to a civilian network provider.
- If you choose to see a civilian provider when the military hospital or clinic has accepted your care, you'll be utilizing your point-of-service option. This is a higher cost option. Learn more at www.tricare.mil/costs/pos.

Some important things to know:

- ROFR is a requirement under the TRICARE Prime plan. ROFR doesn't apply to those enrolled in TRICARE Select.
- ROFR applies to all TRICARE Prime beneficiaries living within a 60-minute drive of a military hospital or clinic or who waived their access to care standards to remain enrolled in TRICARE Prime.
- If you receive care at a military hospital or clinic, you don't have a copayment.
- If a referral is accepted by the military hospital or clinic under ROFR, Humana Military can't change the referral to a civilian provider. Only the military hospital or clinic can allow the referral to be changed to a civilian provider.
- ROFR can only be overturned and care released to a civilian provider for continuity of care or for special circumstances that prevent you from using a military hospital or clinic.
- If you need to be referred for specialty care, the requesting provider will submit a referral or authorization request to Humana Military for approval and ROFR processing. ★



Download the Latest Humana Military Mobile App

With the new and improved Humana Military mobile app, managing your health care is easier. We heard your feedback and took action to improve your experience with the app. You can manage your well-being on the go with ease, knowing your information and activity is safe and secure.

With the Humana Military app, you can now maintain many aspects of your care, including:

- View your explanation of benefits (EOB) and claims detail, including provider, status, date of service, and patient responsibility.
- View your referral and authorizations, including accessing your referral letter and referral status.
- View your eligibility, TRICARE health plan, and primary care manager information.
- View your catastrophic cap and deductible (where applicable).
- Make a payment.
- Find a provider.

Humana Military is constantly working to enhance your mobile experience. While the improved app is currently only accessible on Apple devices, the updated download for Android users will be available soon. Find out how you can easily navigate your care with the Humana Military app by visiting your mobile device's app store today. ★





HEALTH MATTERS



What is TRICARE Pharmacy Home Delivery?

TRICARE Pharmacy Home Delivery is a convenient and cost-effective way to fill your prescriptions. You can get your medication sent right to your home. Express Scripts, Inc. manages the home delivery program. Visit www.tricare.mil/homedelivery to learn more about your options and to sign up for home delivery.

How can I get quick medical advice?

With the Military Health System (MHS) Nurse Advice Line, you can get advice from a registered nurse anytime. The nurse can answer your health care questions, assess your symptoms and provide recommendations for care, help you locate an emergency or urgent care facility, and more. The MHS Nurse Advice Line isn't for emergencies that threaten life, limb, eyesight, or safety, or that requires immediate medical assistance. If you reasonably think that you have an emergency, go to the nearest emergency room or call 911. Visit www.mhsnurseadvice.com to find online chat and phone information.

I'll be eligible for TRICARE For Life soon. What services do Medicare cover, and what services do TRICARE cover?

Visit www.medicare.gov to find out if your test, item, or service is covered. To view your TRICARE For Life (TFL) benefits, visit www.tricare4u.com. Visit www.tricare.mil/tfl to understand your out-of-pocket costs and find other TFL resources. ★

TRICARE EAST REGION CONTACT INFORMATION

HUMANA MILITARY

1-800-444-5445
HumanaMilitary.com
www.tricare-east.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>

TRICARE NEWS AND PUBLICATIONS

You can sign up to get TRICARE news and publications by email at www.tricare.mil/subscriptions. To view, print or download TRICARE fact sheets, brochures and other benefit resources, go to www.tricare.mil/publications.

FOLLOW US ON SOCIAL MEDIA

Facebook: www.facebook.com/TRICARE
Twitter: @TRICARE
YouTube: www.youtube.com/TRICARE