

TRICARE

TRICARE is the DOD health care program for active duty dependents and retirees who are not under MEDICARE. The TRICARE Management Activity (TMA), under the authority of the Assistant Secretary of Defense (Health Affairs), manages the program. TRICARE has three options from which to choose – “PRIME,” “STANDARD,” or “EXTRA.” Contact the TRICARE Service Center @ 1-800-444-5445 if you have any questions.

TRICARE PRIME: TRICARE Prime is a health maintenance organization (HMO)-style plan available to active duty personnel, retirees from the Active Component, retirees from the Reserve Component age 60 or older, and their eligible family members. Under TRICARE Prime, beneficiaries must choose a primary care physician and obtain referrals and authorizations for specialty care. There is an annual enrollment fee for TRICARE Prime for military retirees and their family members (\$260/individual, \$520/family), and retiree beneficiaries are responsible for small co-pay for each visit. There is no enrollment fee for active duty military and their family.

TRICARE STANDARD: TRICARE Standard provides a similar benefit to the original CHAMPUS program and is available to active duty personnel, retirees from the Active Component, retirees from the Reserve Component age 60 or older, and their eligible family members. Under TRICARE Standard, beneficiaries can use any civilian health care provider that is payable under TRICARE regulations. There is no enrollment fee for TRICARE Standard, but the beneficiary is responsible for payment of an annual deductible (\$150 individual/\$300 family), 25% of allowed charges, and may be responsible for certain other out-of-pocket expenses.

TRICARE EXTRA: TRICARE Standard beneficiaries can elect to use the TRICARE Extra option by using a civilian health care provider from within the regional contractor's provider network. In this way, TRICARE Extra represents a preferred provider organization (PPO). When using TRICARE Extra, the beneficiary's annual deductible (\$150 individual/\$300 family) is the STANDARD deductible, but the coinsurance amount is reduced to 20%. There is no additional fee for use of the TRICARE Extra benefit.

TRICARE FOR LIFE: Effective October 1, 2001, DoD implemented the Tricare For Life (TFL) program for all Medicare eligible retirees and their qualifying family members and survivors as the secondary Supplement coverage. The program pays for any Medicare deductible or co-payment. There is no enrollment necessary for TFL. To be eligible, you must be TRICARE and Medicare Eligible and have purchased Medicare Part B coverage, receiving retired pay or veterans disability compensation, and also registered in DEERS (800-538-9552). In some instances TFL is the primary payer when the services are normally a TRICARE benefit but not covered by Medicare. TFL does not pay patient liability for services that are not a TRICARE benefit even though Medicare may pay them, such as chiropractic benefits. The policy limitations applying to TRICARE also apply to TFL and must therefore be deemed medically necessary and require skilled care. Custodial care therefore is not covered.

TRICARE PHARMACY PROGRAM: TRICARE provides a world-class pharmacy benefit to all eligible uniformed service members, retirees, and family members, including beneficiaries age 65 and older. Pharmacy Coverage is the same regardless your beneficiary category or which health plan option you are using. TRICARE offers four convenient ways to fill your prescriptions: Military Treatment Facility, Retail Network Pharmacy, Pharmacy Home Delivery, and Non-network Pharmacy.

Express Scripts is the TRICARE contractor providing home delivery and retail network pharmacy services. Contact at DoD.customer.relations@express-scripts.com or 877-363-1303.