

# TRICARE

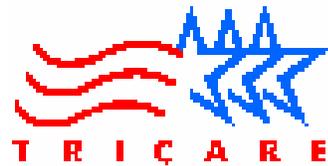
## Survival Kit

**TRICARE SURVIVAL KIT**  
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# What is **TRICARE**





For

## *Active duty and their family members*

TRICARE is organized geographically, as shown on the attached map, into 12 health service regions. Outside the U.S. there is TRICARE Europe, TRICARE Pacific, and TRICARE Latin America.

## **MEDICAL CARE OPTIONS**

- TRICARE Prime
  - Service members automatically enrolled
  - Family members must decide
- TRICARE Extra
- TRICARE Standard

TRICARE offers three program options. Most **Active Duty** personnel are automatically enrolled in the option called TRICARE Prime. Cadet Command Active Duty personnel in remote areas (50 miles away from a Military Treatment Facility) will be enrolled in TRICARE Prime Remote. **Family members** have to make a decision. Either to enroll in TRICARE Prime, or receive health care using TRICARE Extra or TRICARE Standard.

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## **TRICARE PRIME**

- Family members enroll at the TRICARE Service Center
- Remain in TRICARE Prime for 1 year
- Assigned Primary Care Manager - military or civilian

A network of military and civilian hospitals, clinics, and medical professionals make up the health care option called TRICARE Prime. It offers the most benefits and guarantees you timely access to care. To enroll in those regions where TRICARE Prime has been implemented, family members need to fill out an enrollment application. This application may be obtained at a TRICARE Service Center. Family members must agree to enroll in TRICARE Prime for one year. Once enrolled, you are assigned a Primary

Care Manager, who is the doctor or medical team the family member will see first for all their medical needs.

### **PRIMARY CARE MANAGER**

Primary Care Managers may be physicians, medical specialists, or perhaps a group of medical professionals at a clinic. This person or group will be in charge of total health program, and is the person to see first for health care needs.

Family members may request a Primary Care Manager at a military hospital or clinic, or they may ask to be assigned to civilian health care professionals and clinics working as part of the Prime network. In some cases, the Lead Agent may direct you to be assigned to a military Primary Care Manager at a military hospital or clinic if there is unused capacity, or to a civilian PCM if military capacity is exceeded. In most cases, however, the choice is up to the family member. The health care received will be the same.

However, if family members are assigned a civilian Primary Care Manager, they will be required to pay either \$6 or \$12 for each visit, depending on the rank of their sponsor.

Your Primary Care Manager (or team of providers) will see you first for your health care needs. The Primary Care Manager:

Provides and/or coordinates your care;

Maintains your health records;

Refers you to specialists, if necessary. (To be covered, specialty care must be arranged and approved by your Primary Care Manager.)

### **TRICARE PRIME -ACCESS STANDARDS**

- Max. travel time: 30 minutes
- Max. wait for primary care:
- 1 day for urgent care
- 1 week for routine visit
- 4 weeks for well care visit
- Max. wait for specialty care
- PCM determines
- Generally, no longer than 4 weeks

### **TRICARE PRIME -ENHANCED BENEFITS**

- TRICARE Prime option beneficiaries will receive such benefits as health risk assessments, and screening tests such as cholesterol checks, prostate screenings and mammograms. Beneficiaries also get advice on nutrition, smoking cessation, and other subjects designed to guide you toward a healthier lifestyle.

## **Point of Service (POS) Option**

- Option under TRICARE Prime that allows enrollees the freedom to seek and receive non-emergent health care services from any TRICARE authorized civilian provider, in or out of the network, without requesting a referral from their Primary Care Manager (PCM) or the Health Care Finder (HCF). When Prime enrollees choose to use the POS option, all requirements applicable to TRICARE Standard apply except the requirement for a Non-availability Statement (NAS). Point-of-Service claims are subject to outpatient deductibles (\$300 individual and \$600 family), 50% cost-shares for outpatient and inpatient claims, and excess charges up 15% over the allowed amount. The 50% cost-share continues to be applied even after the Enrollment Year catastrophic cap has been met.

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## **TRICARE EXTRA**

Under this option, you will choose a doctor, hospital, or other medical provider listed in the TRICARE Provider Directory. If you need assistance, call the Health Care Finder (HCF) at your nearest TRICARE Service Center.

- Who is Eligible for TRICARE Extra?
- Anyone who is CHAMPUS eligible may use TRICARE Extra. (Active duty personnel are not CHAMPUS eligible and are enrolled in TRICARE Prime).
- Advantages
- Co-payment 5% less than TRICARE Standard;
- No balance billing;
- No enrollment fee;
- No deductible when using retail pharmacy network;
- No forms to file; and
- You may use also TRICARE Standard.
- Disadvantages
- No Primary Care Manager;
- Provider choice is limited;
- Patient pays:
- Deductible,
- Co-payment.
- Non-availability statement may be required for civilian inpatient care for areas surrounding MTFs; and
- Not universally available.

## **TRICARE STANDARD (CHAMPUS)**

- TRICARE Standard is the new name for traditional CHAMPUS. Under this plan, you can see the authorized provider of your choice. (People who are happy with coverage from a current civilian provider often opt for this plan.) But having this flexibility means that care generally costs more.
- Treatment may also be available at a military treatment facility, if space allows and after TRICARE Prime patients have been served. Furthermore, TRICARE Standard may be the only coverage available in some areas.
- Who is Eligible for TRICARE Standard?
- Anyone who is CHAMPUS eligible may use TRICARE Standard. (Active duty personnel are not CHAMPUS eligible and are automatically enrolled in TRICARE Prime).
- Advantages
  - Broadest choice of providers;
  - Widely available;
  - No enrollment fee; and
  - You may also use TRICARE Extra.
- Disadvantages
  - No Primary Care Manager;
  - Patient pays:
    - Deductible,
    - Co-payment,
    - Balance if bill exceeds allowable charge and provider is non-participating (up to 15% additional).
  - Non-availability statement may be required for civilian inpatient care for areas surrounding MTFs; and
  - Beneficiaries may have to do their own paperwork and file their own claims.

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## **TRICARE Prime Remote for Active Duty Family Members**

- Active Duty Family Members (ADFM) you will have TRICARE Prime benefits if you reside with a TRICARE Prime Remote (TPR) eligible Active Duty Service Member assigned to a remote duty station, starting 1 August 2002..

### **Enrollment:**

(a) Pre-Enrollment: Active duty family members, who reside with their sponsors in remote locations, may pre-enroll in the TRICARE Prime Remote for Active Duty Family Members

(TPRADFM) program Aug. 1 to 20, 2002. To pre-enroll, family members must submit a TRICARE Prime enrollment application to their regional managed care support contractor by Aug. 20. Family members, who choose to pre-enroll, like others enrolled in TRICARE Prime, will have no cost shares or deductibles. Additionally, they will receive other TRICARE Prime benefits, including enhanced access and preventive care services and reimbursement of travel expenses for medically necessary care.

(b) To pre-enroll in the TPRADFM program, active duty sponsors and family members must be identified as eligible in the Defense Enrollment Eligibility Reporting System (DEERS). They also must live and work more than 50 miles or approximately a one-hour drive time from the nearest military treatment facility.

Routine Enrollment: Enroll before the 20th of the month you will eligible for benefits after the first of the following month. For example, if you enroll on the 15th of September, you will be eligible to receive benefits the 1st of October.

**Important Facts:**

(a) After 20 August active duty family members who are not enrolled in the TPRADFM will again be responsible for paying TRICARE Standard deductibles and cost shares, just as they did before the interim benefit was provided.

(b) In TPR locations where network providers serve as primary care managers, active duty family members already enrolled in TRICARE Prime do not need to enroll in the TPRADFM program.

(c) In TPR locations where network providers are not available, active duty family members may pre-enroll in the TPRADFM program by completing a TRICARE Prime enrollment application and submitting it to their TRICARE regional managed care support contractor by Aug. 20.

(d) Starting Sept. 1, these family members will be able to use the services of authorized TRICARE providers and pay neither cost shares nor deductibles.

(e) Family members who choose not to pre-enroll, may use the TRICARE Standard benefit and pay the usual cost shares and deductibles.

(f) Active duty sponsors and family members may verify their eligibility for the TPRADFM program on the TRICARE Web site at [www.tricare.osd.mil/remote](http://www.tricare.osd.mil/remote). They may also verify their eligibility in DEERS by visiting or contacting the nearest military identification card issuing facility or contacting the Defense Manpower Data Center Support Office toll free at 1-800-538-9552.

(g) For up-to-date information on the TPRADFM program, sponsors and family members may contact or visit their local Beneficiary Counseling and Assistance Coordinator, TRICARE service center, or TRICARE managed care support contractor. A list of local and regional toll free telephone numbers is available on the TRICARE Web site at [www.tricare.osd.mil/remote/benes/adf.html](http://www.tricare.osd.mil/remote/benes/adf.html). They may also contact the Worldwide TRICARE Information Center toll free at 1-888-DOD-CARE (1-888-363-2273).

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# TRICARE COST CO-PAYMENT SCHEDULE

## Active Duty Family Members

	TRICARE Prime E-1 thru E-4	TRICARE Prime E-5 and above	TRICARE Extra/ Standard Families of E4 and Below	TRICARE Extra/ Standard Families of E5 and Above
Annual Deductible (Individual/Family)	None	None	\$50/\$100	\$150/\$300
Civilian Outpatient Visit	\$0	\$0	Extra: 15% Standard: 20%	Extra: 15% Standard: 20%
Civilian Inpatient Admission	\$0	\$0	\$11.90 per day	\$11.90 per day
Civilian Inpatient Mental Health	\$0	\$0	\$20 per day or \$25.00 minimum, which ever is greater.	\$20 per day or \$25.00 minimum, which ever is greater.

## Retirees and Their Family Members

	TRICARE Prime	TRICARE Extra	TRICARE Standard (Standard CHAMPUS)
Annual Deductible Individual/Family	None	\$150/\$300	\$150/\$300
Annual Enrollment Fees Individual/Family	\$230/\$460	None	None
Civilian Provider copays:		20% of negotiated fee	25% of allowable charges
Outpatient Visit	\$12		
Emergency Care	\$30		
Mental Health Visit	\$25		
Civilian Inpatient Cost Share	\$11 per day (\$25 minimum)	Lesser of \$250 per day or 25% of hospital negotiated charges; plus 20% of negotiated professional fees	Lesser of \$414 per day or 25% of hospital billed charges; plus 25% of allowable professional fees.
Civilian Inpatient Mental Health	\$40 per day	20% of negotiated institutional charges; plus 20% of negotiated professional fees	Lesser of \$154 per day or 25% of institutional charges; plus 25% of allowable professional fees

## WHICH OPTION SHOULD FAMILY MEMBERS CHOOSE?

TRICARE Standard	TRICARE Extra	TRICARE Prime
Unrestricted choice of civilian physicians	Restricted choice of civilian physicians	Access to MTF; Care restricted to PCM, specialists in system
Higher cost	Less cost than Standard	Lower cost

So which option is best for you? If your priority is to receive care at your military hospital or clinic, you should enroll in TRICARE Prime and request the primary care manager at that facility. If you prefer care from a civilian physician, you may request a civilian Primary Care Manager in TRICARE Prime, or seek care under Extra or Standard. If cost is more important than having complete freedom to choose, then Prime will be less expensive.

### KEEP IN MIND

- (1) By selecting the Prime option, family members are surrendering eligibility for the other two options. As a Prime enrollee, if you decide to see a doctor outside the Prime network, you must pay a higher deductible than TRICARE Standard or Extra and the government will only share 50% of the charges.
- (2) If you do not enroll in TRICARE Prime, you can take advantage of EITHER TRICARE Extra or TRICARE Standard simply by the doctors you choose. You will not be restricted to one option or the other. You can use either or both.
- (3) Everybody in your family need not be in the same program. One member might prefer TRICARE Prime, while another TRICARE Extra. It's their choice.
- (4) **Members Cadet Command should seriously consider obtaining Supplemental Insurance.**

### FYI

Priority of treatment in military hospitals and clinics under TRICARE:

Here's the priority for treatment in military hospitals and clinics. Active duty personnel have always had first priority, and will continue to have it. Enrolled family members as well as enrolled retirees and their families who are assigned a Primary Care Manager at a military medical facility will also be guaranteed access there. The point to note is that if

family members are not enrolled in Prime, they will be seen at the military hospital or clinic on a space-available basis only.

## EMERGENCY CARE

As you consider your choices for health care, please keep in mind that regardless of which option you choose, you should always seek help at the nearest emergency room -- military or civilian -- if you or your family are in danger of losing life, limb, eyesight, or have a broken bone.

## MORE TRICARE FEATURES

TRICARE Service Centers are located in each TRICARE Health Service Region. At the service center, you will find qualified health care professionals -- usually nurses or physicians' assistants -- to answer your questions and help you decide which health care option is best.

In the service center, you and your family can talk to a Beneficiary Services Representative, who will help family members enroll in TRICARE Prime and assist with selection of a Primary Care Manager. The Beneficiary Services Representative can help you with claims paperwork or answer questions about any of the TRICARE programs. The Health Care Finder can refer you to doctors and specialists participating in the TRICARE network.

Another feature that has been popular in initial regions is the Health Care Information Line (HCIL). In most regions, a nurse is available by phone to provide medical advice and assistance. Perhaps you want a second opinion on a medical procedure, or it's 2 a.m. and you're having stomach pains. The HCIL is available to assist you 24 hours a day, 7 days a week.

Some of you may be close to retirement. Retired military and their families must pay an enrollment fee to join

### SUMMARY—TRICARE

- Active duty personnel: TRICARE Prime
- Family members: Choice of health care options
- Guaranteed access (Prime)
- Improved continuity of care (Prime) Active duty medical units ready to support combat operations

**To summarize the TRICARE program, active duty personnel will be automatically enrolled in TRICARE Prime at the nearest military hospital or clinic. Active duty**

**families have a choice of three options: TRICARE Prime, Extra, and Standard. TRICARE Prime guarantees access to care according to strict time standards, and offers improved continuity of care through the Primary Care Manager. The other options offer greater freedom of choice among civilian physicians and specialists, but treatment will be more costly.**

**The TRICARE program is important to combat readiness of the military medical system because it affords medical unit and hospital commanders the time necessary to train medical professionals and staff on combat- specific tasks.**

## **WHAT DO I DO NOW?**

- Active duty without family members
  - Check status and identify PCM
- Active duty with family members
  - Decide whether to enroll in TRICARE Prime
  - To enroll, call TRICARE Service Center or nearest military hospital

Continue to study the program

So what should you do now? If you do not have family members, you still should check to ensure you are enrolled and find out who your Primary Care Manager is. Don't wait until you get sick.

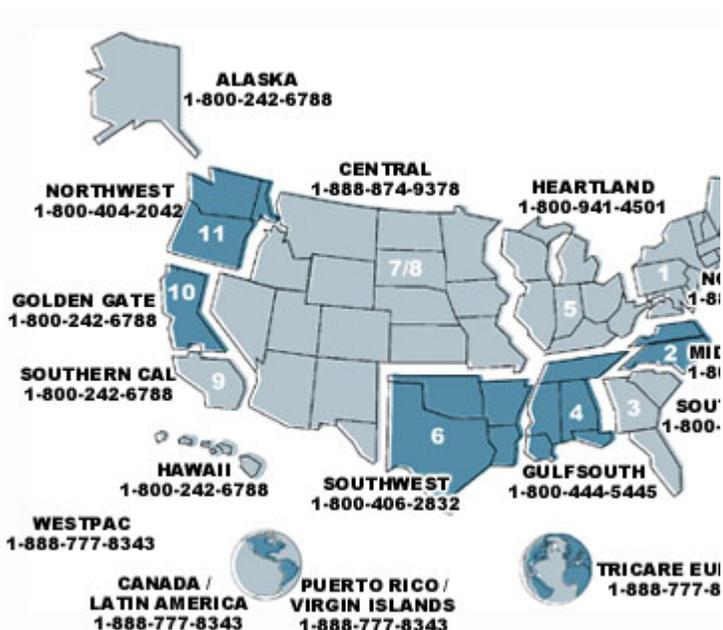
However, family members must decide whether or not to enroll in TRICARE Prime. If the answer is yes, they should call the TRICARE Service Center for enrollment instructions (as soon as TRICARE is implemented here). They may request either a military or civilian Primary Care Manager; however, the Lead Agent makes the final decision.

For those still undecided, you should continue to study your options and contact the TRICARE Service Center for additional information about any of the options.

### **TRICARE SERVICE AREA**

**Regions. The following map shows TRICARE regions.**

# TRICARE Regions



Region	Telephone
<a href="#">Northeast (1)</a>	888-999-5195
<a href="#">Mid-Atlantic (2)</a>	800-931-9501
<a href="#">Southeast (3)</a>	800-444-5445
<a href="#">Gulfsouth (4)</a>	800-444-5445
<a href="#">Heartland (5)</a>	800-941-4501
<a href="#">Southwest (6)</a>	800-406-2832
<a href="#">Central (7&amp;8)</a>	888-874-9378
<a href="#">Southern California (9)</a>	800-242-6788
<a href="#">Golden Gate (10)</a>	800-242-6788
TRICARE Northwest	
<a href="#">Northwest (11)</a>	800-404-2042
<a href="#">Alaska</a>	800-242-6788
TRICARE Pacific	
<a href="#">Hawaii</a>	800-242-6788
<a href="#">WESTPAC</a>	888-777-8343
<a href="#">Latin America &amp; Canada</a>	888-777-8343
<a href="#">Puerto Rico &amp; Virgin Islands</a>	888-777-8343
<a href="#">Europe</a>	888-777-8343



**Active Duty**   
**TRICARE**



# TRICARE Prime Remote

## ***Basic Benefits***

- You will enroll in the program and select a network doctor, known as a Primary Care Manager, who will provide preventive services, care for routine illnesses or injuries, and will manage your referrals to specialists or hospitals if needed; and
- Preventative care, such as immunizations and screening tests, are covered benefits.

If there are no network doctors in your area, you may use any authorized TRICARE provider. **IF THIS OCCURS YOU NEED TO CALL YOUR REGIONAL POINT OF CONTACT**

## ***How Do I Obtain Specialty Care (e.g., Surgery, Maternity, etc.)?***

If your PCM (or your doctor) determines that you need to see a specialist, a call must be made to the regional Health Care Finder (HCF) prior to care being delivered. The HCF will communicate with the Service Point of Contact (SPOC) to determine if your specialty care requires that you be seen by a military physician for a "fitness for duty issue." With the exception of the United States Coast Guard, your SPOC is located at the Military Medical Support Office (MMSO) in Great Lakes, Illinois.

## ***Dental Care***

Dental care for Active Duty Service Members in remote areas are paid thru the Military Medical Support Office (MMSO).

The address to file Dental Claims is as follows:

Military Medical Support Office (MMSO)  
Attn: Dental Claims  
PO Box 886999  
Great Lakes, IL 60088-6999

***Prescriptions***

Drugs prescribed by your PCM or doctor may be obtained from a civilian network pharmacy, the [National Mail Order Pharmacy](#), or a military hospital or clinic. Please see your TRICARE Prime [Remote Controller](#) for more information. The National Mail Order Pharmacy information will also be included in your enrollment kit.

***Costs***

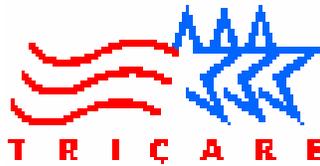
Active Duty Service Members pay nothing for approved health care delivered by authorized civilian providers. For primary care, no authorization is required when you obtain care from your PCM. For specialty care, your PCM or doctor must make the referral and you must have an authorization from the HCF. This includes hospitalizations, ambulatory surgery, and other visits to specialists.

## TRICARE Prime Remote Telephone Numbers

Members may call these numbers to inquire about their TRICARE benefits and to obtain enrollment forms and other materials for the TRICARE Prime Remote program.

<b>State<sup>1</sup></b>	<b>Number</b>	<b>State<sup>1</sup></b>	<b>Number</b>
<b>Alabama (4)</b>	1-877-249-9179	<b>Missouri – St Louis (5)</b>	1-800-941-4501
<b>Alaska (12)</b>	1-800-242-6788	<b>Montana (Central)</b>	1-877-554-2224
<b>Arizona (Central)</b>	1-877-554-2224	<b>Nebraska (Central)</b>	1-877-554-2224
<b>Arizona – Yuma (9)</b>	1-800-242-6788	<b>Nevada (Central)</b>	1-877-554-2224
<b>Arkansas (6)</b>	1-800-406-2832	<b>New Hampshire (1)</b>	1-888-999-5195
<b>East Arkansas<sup>2</sup> (4)</b>	1-877-249-9179	<b>New Jersey (1)</b>	1-888-999-5195
<b>California (9, 10)</b>	1-800-242-6788	<b>New Mexico (Central)</b>	1-877-554-2224
<b>Colorado (Central)</b>	1-877-554-2224	<b>New York (1)</b>	1-888-999-5195
<b>Connecticut (1)</b>	1-888-999-5195	<b>North Carolina (2)</b>	1-800-931-9501
<b>Delaware (1)</b>	1-888-999-5195	<b>North Dakota (Central)</b>	1-877-554-2224
<b>Florida (3, 4)</b>	1-877-249-9179	<b>Ohio (5)</b>	1-800-941-4501
<b>Georgia (3)</b>	1-877-249-9179	<b>Oklahoma (6)</b>	1-800-406-2832
<b>Hawaii (12)</b>	1-800-242-6788	<b>Oregon (11)</b>	1-800-404-2042
<b>Idaho (Central)</b>	1-877-554-2224	<b>Pennsylvania (1)</b>	1-888-999-5195
<b>Northern Idaho (11)</b>	1-800-404-2042	<b>Rhode Island (1)</b>	1-888-999-5195
<b>Illinois (5)</b>	1-800-941-4501	<b>South Carolina (3)</b>	1-877-249-9179
<b>Indiana (5)</b>	1-800-941-4501	<b>South Dakota (Central)</b>	1-877-554-2224
<b>Iowa (Central)</b>	1-877-554-2224	<b>Tennessee (4)</b>	1-877-249-9179
<b>Kansas (Central)</b>	1-877-554-2224	<b>Texas (6)</b>	1-800-406-2832
<b>Kentucky (5)</b>	1-800-941-4501	<b>Texas – El Paso Central)</b>	1-877-554-2224
<b>Eastern Louisiana (4)</b>	1-877-249-9179	<b>Utah (Central)</b>	1-877-554-2224
<b>Western Louisiana (6)</b>	1-800-406-2832	<b>Vermont (1)</b>	1-888-999-5195
<b>Maine (1)</b>	1-888-999-5195	<b>Northern Virginia (1)</b>	1-888-999-5195
<b>Maryland (1)</b>	1-888-999-5195	<b>Southern Virginia (2)</b>	1-800-931-9501
<b>Massachusetts (1)</b>	1-888-999-5195	<b>Washington (11)</b>	1-800-404-2042
<b>Michigan (5)</b>	1-800-941-4501	<b>Washington, DC (1)</b>	1-888-999-5195
<b>Minnesota (Central)</b>	1-877-554-2224	<b>West Virginia (5)</b>	1-800-941-4501
<b>Mississippi (4)</b>	1-877-249-9179	<b>Wisconsin (5)</b>	1-800-941-4501
<b>Missouri (Central)</b>	1-877-554-2224	<b>Wyoming (Central)</b>	1-877-554-2224

The Military Medical Support Office (MMSO). The MMSO may be called at 1-888-MHS-MMSO 1-888-647-6676.



# TRICARE MISC. INFORMATION



## TRICARE SUPPLEMENTAL INSURANCE POLICIES

If you receive medical care outside the military system, and you don't have any other health insurance (or a supplemental policy) to help pay your cost-shares or co-payments, you'll be facing out-of-pocket expenses. Even though TRICARE pays a generous share of the cost of civilian medical bills, your share of the cost **might be substantial**, depending on whether you use TRICARE Standard (formerly known as CHAMPUS) or choose one of the other TRICARE health care options (Prime or Extra).

### **Ask these questions when shopping for TRICARE/CHAMPUS supplements:**

1. Must you meet a deductible before the plan begins paying?
2. Is there a maximum limit on benefits (lifetime, annual, etc.)?
3. Is there a pre-existing condition clause? Is there a waiting period before the policy will pay for pre-existing conditions?
4. Will the plan cover amounts beyond what TRICARE allows?
5. Does the plan pay for services that aren't covered by TRICARE?
6. Does the plan specifically not cover other conditions?
7. Must certain kinds of care be approved before getting the care?
8. Is inpatient care covered? Outpatient care? Long-term care?
9. Will the plan pay the TRICARE outpatient deductible?
10. Will the plan pay the patient's cost-share under the TRICARE diagnosis-related group (DRG) payment system?
11. Will the plan cover the TRICARE Prime enrollment fees or co-payments?
12. Does the plan offer reduced premiums or premium adjustments when you participate in Department of Defense contracted managed health care plans, such as TRICARE Prime or TRICARE Extra?
13. Does the plan convert to a Medicare supplement? If so, must it be in force as a TRICARE supplement for any specified length of time before conversion?
14. Will the plan cover you overseas? If you are overseas, you may not incur any disallowed charges under TRICARE Standard, because TRICARE Standard pays charges as billed overseas.

15. How will the plan require premium payments? Monthly? Quarterly? Can you use a credit card to charge the premiums?
16. Can premium payments be increased? Under what conditions?
17. Does the plan offer rates based on military status (active or retired), or based on an age scale? What is the scale?
18. What are the membership fees (annual, lifetime, etc.), if any, when you join the organization that sponsors the plan?
19. Does the plan cover the service member when he/she retires?
20. Does coverage continue for surviving spouses at no charge?
21. What are the time limitations, if any, for claim filing?
22. Are you a smoker? Does the plan have higher rates for smokers?
23. If you're retired military and have a health care plan (which pays before TRICARE) through a civilian job, do you still need a TRICARE supplement if, between them, your employer's plan and the TRICARE health care option you've chosen will pay most or all of your civilian medical bills?

#### **TRICARE/CHAMPUS Supplemental Plans**

##### **AIR FORCE ASSOCIATION**

1501 Lee Highway, Arlington, VA 22209-1198  
1-800-727-3337 or (703) 247-5800

##### **AIR FORCE SERGEANTS ASSOCIATION**

P.O. Box 10401, Des Moines, IA 50306-0401  
1-800-882-5541

##### **AMERICAN ASSOCIATION OF UNIFORMED SERVICES**

NEAT Management Group, P.O. Box 3686, Austin, TX 78764  
1-800-222-0207

##### **AMERICAN MILITARY ASSOCIATION**

Ft. Snelling Station, P.O. Box 76, Minneapolis, MN 55440-0076  
1-800-562-4076

##### **AMERICAN MILITARY RETIREES ASSOCIATION**

AMRA Group Insurance Plan, Administrator  
P.O. Box 2510, Rockville, MD 20852-0510  
1-800-638-2610 or (301) 816-0045

##### **AMERICAN MILITARY SOCIETY**

P.O. Box 50282, Washington, DC 20091-0282  
1-800-808-4514

**AMVETS**

4647 Forbes Blvd., Lanham, MD 20706-4380  
(301) 459-9161

**ARMED FORCES BENEFIT SERVICES, INC.**

AFBA Bldg., 909 N. Washington St., Alexandria, VA 22314-1556  
ATTN: Customer Service (1-800-403-7745); or  
ATTN: Claims (1-800-235-2322)

**ARMED SERVICES MUTUAL BENEFITS ASSOCIATION**

ASMBA Group Insurance Administrator  
P.O. Box 2510, Rockville, MD 20852-0510  
1-800-638-2610 or (301) 816-0045

**ARMY AVIATION ASSOCIATION OF AMERICA**

Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

**ASSOCIATION OF MILITARY SURGEONS OF THE U.S.**

AMSUS Group Insurance Administrator  
P.O. Box 2510, Rockville, MD 20852  
1-800-638-2610 or (301) 816-0045

**ASSOCIATION OF THE U.S. ARMY**

P.O. Box 10408, Des Moines, IA 50306-0408  
1-800-882-5707

**ENLISTED ASSOCIATION OF THE NATIONAL GUARD OF THE U.S.**

NGAUS, 1 Massachusetts Ave., N.W., Washington, DC 20001  
(202)789-0031

**FIRST COAST FLEET, INC.**

FCFI Group Insurance Administrators  
3998 Confederate Point Road, Jacksonville, FL 32210  
1-800-566-0420 or (904) 778-1565

**FLEET RESERVE ASSOCIATION**

P.O. Box 10340, Des Moines, IA 50306-0340  
1-800-424-1120

**GOVERNMENT EMPLOYEE BENEFITS ASSOCIATION**

P.O. Box 241324, Montgomery, AL 36124-1324  
1-800-240-2020 or (334) 272-4313

**HARRIS METHODIST HEALTH INSURANCE COMPANY**

Texas Military Health Care, P.O. Box 90100, Arlington, TX 76004-9882  
1-800-373-9779

**HEALTH FORCE**

Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

**MARINE CORPS ASSOCIATION**

MCA Health Care Plan, Administrator  
734 15th St. N.W., Suite 600, Washington, DC 20005  
1-800-368-5682 or (202) 393-6600

**MARINE CORPS LEAGUE**

Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

**MILITARY BENEFIT ASSOCIATION**

P.O. Box 221110, Chantilly, VA 20153-1110  
1-800-336-0100

**MILITARY HEALTH BENEFITS ASSOCIATION**

P.O. Box 96987, Washington, DC 20090-6987  
1-800-808-4514

**MILITARY INSURANCE SPECIALIST, INC.**

208 Gunn Road, Montgomery, AL 36117  
1-800-852-9162 or (205) 272-4313

**MILITARY ORDER OF THE PURPLE HEART**

Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

**MILITARY ORDER OF THE WORLD WARS**

Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

**NATIONAL ARMED FORCES ASSOCIATION**

NEAT Management Group, P.O. Box 3409, Austin, TX 78764  
1-800-336-3219

**NATIONAL ASSOCIATION FOR UNIFORMED SERVICES**

1101 Mercantile Lane, Suite 100, ATTN: Ingrid Miller  
Springdale, MD 20774  
1-800-808-4514

**NATIONAL DEFENSE TRANSPORTATION ASSOCIATION**

Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

**NATIONAL GUARD ASSOCIATION OF THE U.S.**

NGAUS, 1 Massachusetts Ave., N.W., Washington, DC 20001  
(202) 789-0031

NATIONAL OFFICERS ASSOCIATION  
Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

NAVAL ENLISTED RESERVE ASSOCIATION  
Seabury & Smith, Administrator, Group Insurance Program  
1255 23rd St., N.W., Suite 300, Washington, DC 20037  
1-800-424-9883 or (202) 457-6820

NAVAL RESERVE ASSOCIATION  
Seabury & Smith, Administrator, Group Insurance Program  
1255 23rd St., N.W., Suite 300, Washington, DC 20037  
1-800-424-9883 or (202) 457-6820

NAVY LEAGUE  
Monumental General Insurance Group  
P.O. Box 17480, Baltimore, MD 21203-7480  
1-800-752-9797 or 1-800-883-5378

RESERVE OFFICERS ASSOCIATION  
P.O. Box 10403, Des Moines, IA 50306-0403  
1-800-247-7988

RETIRED ASSOCIATION FOR THE UNIFORMED SERVICES  
RAUS Group Insurance, Administrator  
P.O. Box 2510, Rockville, MD 20852-0510  
1-800-638-2610 or (301) 816-0045

SOCIETY OF MILITARY WIDOWS  
1101 Mercantile Lane, Suite 100, ATTN: Ingrid Miller  
Springdale, MD 20774  
1-800-808-4514

THE RETIRED ENLISTED ASSOCIATION  
P.O. Box 50584, Washington, DC 20091-0584  
1-800-808-4514

THE RETIRED OFFICERS ASSOCIATION  
P.O. Box 9126, Des Moines, IA 50306  
1-800-247-2192

THE UNIFORMED SERVICES ASSOCIATION  
Membership Services, Inc., P.O. Box 4999, Reston, VA 20195-1465  
1-800-421-1470

UNIFORMED SERVICES BENEFIT ASSOCIATION  
3822 Summit, P.O. Box 418258, Kansas City, MO 64141-9258  
1-800-821-7912

UNITED ARMED FORCES ASSOCIATION  
P.O. Box 2603, Waco, TX 76702-2603  
(817) 753-0757

UNITED MILITARY AND GOVERNMENT EMPLOYEES ASSOCIATION  
UM & GA Group Insurance Administrators  
P.O. Box 2510, Rockville, MD 20852-0510  
1-800-638-2610 or (301) 816-0045

UNITED SERVICES ASSOCIATION  
USA Group Insurance Administrator, P.O. Box 2510, Rockville, MD 20852  
1-800-636-2610 or (301) 816-0045

UNITED SERVICES AUTOMOBILE ASSOCIATION  
USAA Life Insurance Co., 9800 Fredericksburg Road, San Antonio, TX 78288  
ATTN: Health Claims (1-800-531-9017); or  
ATTN: Health Policy Service (1-800-531-6978); or  
ATTN: Health Sales (1-800-531-6399)

UNITED SERVICES LIFE INSURANCE CO.  
4601 Fairfax Dr., P.O. Box 3700, Arlington, VA 22203  
1-800-368-5680

U.S. ARMY WARRANT OFFICERS ASSOCIATION  
Seabury & Smith, Administrator, Group Insurance Program  
1255 23rd St., N.W., Suite 300, Washington, DC 20037  
1-800-424-9883 or (202) 457-6820

U.S. COAST GUARD CHIEF PETTY OFFICERS ASSOCIATION/COAST  
GUARD ENLISTED ASSOCIATION  
Seabury & Smith, Administrator, Group Insurance Program  
1255 23rd St., N.W., Suite 300, Washington, DC 20037  
1-800-424-9883 or (202) 457-6820

U.S. COAST GUARD CHIEF WARRANT AND WARRANT OFFICERS  
ASSOCIATION  
Seabury & Smith, Administrator, Group Insurance Program  
1255 23rd St., N.W., Suite 300, Washington, DC 20037  
1-800-424-9883 or (202) 457-6820

U.S. NAVAL INSTITUTE  
HealthCOM  
Association Group Administrators, 1101 Mercantile Lane, Suite 100, Springdale, MD  
20774  
1-800-808-4515

CREDIT UNIONS\*  
Credit Union Group Insurance, Administrator

P.O. Box 2510, Rockville, MD 20852-0510  
1-800-638-2610

*Alaska USA Federal Credit Union Union	Amphibian Base Federal Credit
Andrews Federal Credit Union	Arizona Federal Credit Union
Barksdale Federal Credit Union Union	Carolina Trust Federal Credit
Credit Union One of Kansas Federal Credit Union	Dover Federal Credit Union
Fairwinds Federal Credit Union Union	Finance Center Federal Credit
First Advantage Federal Credit Union Union	First Service Federal Credit
Fitzsimons Federal Credit Union Union	Fort Campbell Federal Credit
Fort Dix Federal Credit Union	Global Federal Credit Union
Keesler Federal Credit Union	Lakehurst Federal Credit Union
Langley AFB Federal Credit Union	Lockheed Federal Credit Union
Mather AFB Federal Credit Union Union	Maxwell AFB Federal Credit
Naval Air Federal Credit Union	Nevada Federal Credit Union
Northland Area Federal Credit Union	Pentagon Federal Credit Union
Public Works Center (Hawaii) FCU	SAFE Federal Credit Union
San Antonio Federal Credit Union	Upstate Federal Credit Union

**TREATMENT AGREEMENT**

**TREATMENT FOR:** \_\_\_\_\_  
TRICARE Beneficiary

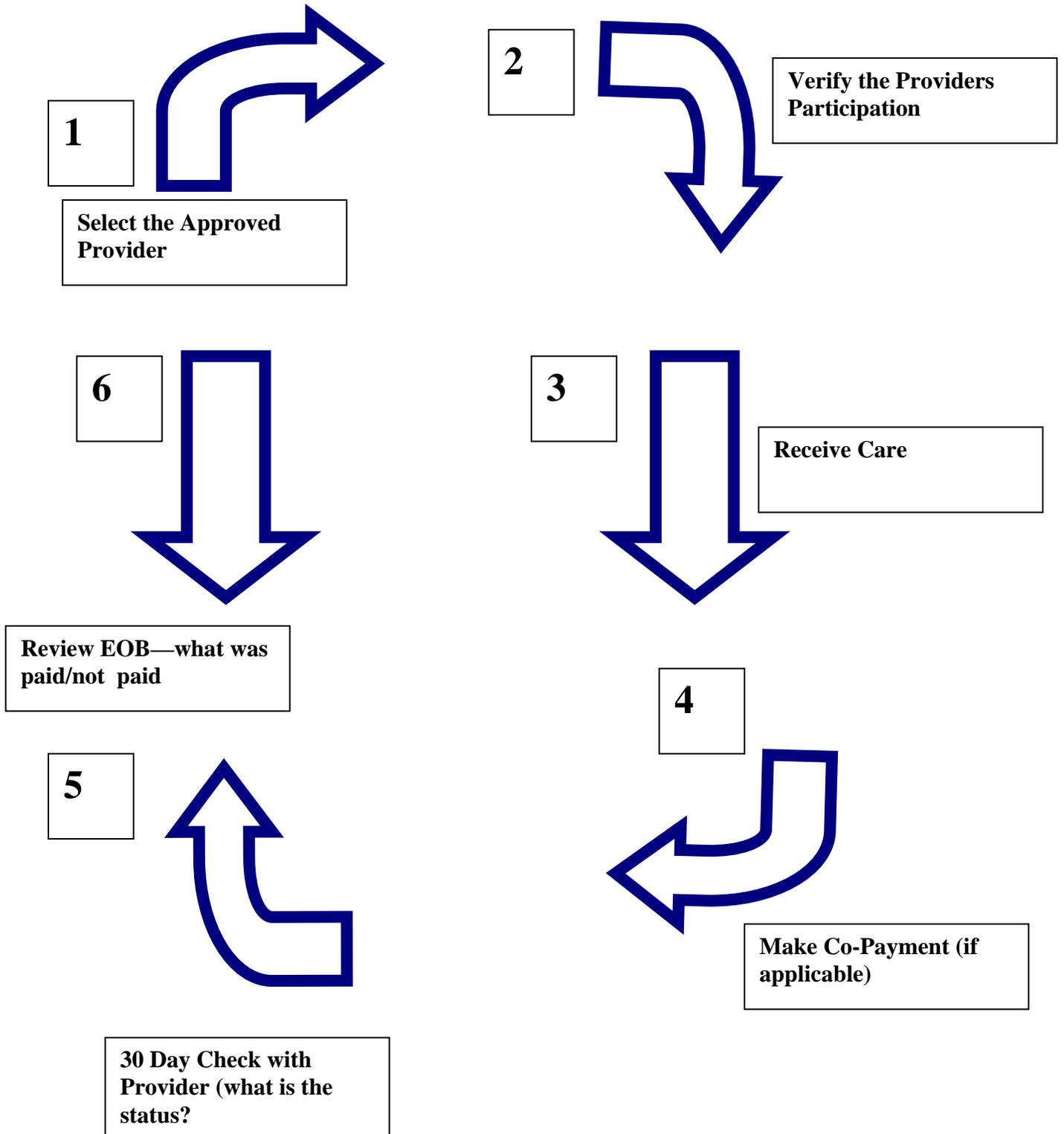
**PROVIDER NAME:** \_\_\_\_\_

I, \_\_\_\_\_ representative of \_\_\_\_\_ (medical treatment professional/center) acknowledge that this facility is an authorized provider for TRICARE. Additionally, we participate in the TRICARE program for the military and their dependents.

The above mentioned medical provider agrees to accept TRICARE assignment for treatment of \_\_\_\_\_, a TRICARE beneficiary. Date of treatment \_\_\_\_\_.

\_\_\_\_\_  
Signature of Medical Provider

# TREATMENT CYCLE



## *Frequently Asked Questions About Your Military Health Care*

### **What happens if I don't do anything?**

You will be participating in TRICARE Standard, which is designed for those who wish to receive their health care from a civilian physician of their choice off base/post. There are costs associated with TRICARE Standard, depending on the rank/pay grade of the active duty sponsor.

### **If I don't join anything, can I still go to the military hospital or clinic?**

You can always seek appointments at a military hospital or clinic. However, unless you are enrolled in TRICARE Prime, you will be seen on a space available basis only. In other words, TRICARE Prime enrollees have a higher priority for appointments at military hospitals and clinics than non-enrollees.

### **What about my spouse on active duty?**

Your active duty spouse is automatically enrolled in TRICARE Prime, and will normally get health care from the nearest military hospital or clinic when appropriate.

### **Are military hospitals and clinics part of TRICARE?**

When it is fully implemented in mid-1998, all military hospitals and clinics will be part of the TRICARE system. The system is run by the military. Partnerships with civilian hospitals and clinics are used to increase the number of physicians and specialists so there will be better and quicker access to care for all.

### **I want to stay with the military hospital/clinic. How do I do that?**

The best way is to enroll in TRICARE Prime and request a Primary Care Manager at the military hospital or clinic of your choice. If you are not enrolled in TRICARE Prime, you will be seen at the military medical facility on a space available basis only.

### **Do I have to pay for TRICARE?**

As in the past, you do not have to pay for outpatient treatment received at a military hospital or clinic. If you use civilian doctors or specialists, you will have to pay part of the costs. Your share of the costs will depend on which TRICARE program you choose.

### **I prefer to see an off base/post, civilian doctor. How do I do that, and do I have to pay?**

There are several ways. You can enroll in TRICARE Prime and request a Primary Care Manager from the civilian TRICARE network. Otherwise, you can see any physician you want and pay an annual deductible plus part of the cost. Or, you can choose a civilian physician from a select network and pay somewhat less. These two choices are the TRICARE Standard or TRICARE Extra options, respectively.

### **How will I make appointments in TRICARE Prime?**

In most regions, you call the appointment line identified for your Primary Care Manager. Under TRICARE, this system has been improved, with many operators and phone lines to serve you. A major goal of TRICARE Prime is to make long waits and busy signals a thing of the past.

### **How long will I have to wait to see a doctor?**

TRICARE Prime is the only option with established access standards. In TRICARE Prime, you will receive an appointment within one day when you are sick or require other

urgent care. For more routine health care needs, you will receive an appointment within one week. For well care or preventive care, such as a pap smear, or prostate screening, an appointment will be made available within four weeks.

**Will I be able to see one doctor in TRICARE Prime? Can I choose my doctor?**

You will have a Primary Care Manager (PCM) responsible for your overall health care. Your Primary Care Manager may be a medical professional, or it may be a team or clinic. You will be asked for your preference of PCMs when you enroll; and, to the extent possible, you will be assigned the person or team of your choice.

**Can I change my Primary Care Manager if I wish?**

You may request a change of Primary Care Managers by contacting the TRICARE Service Center. The request will normally be honored, subject to available resources.

**How do I get care if we're away from base/post?**

If you are a TRICARE Prime enrollee and you need non-emergency care, you must first contact your PCM for authorization. If you seek non-emergency care without authorization, you may still be covered for some of the expenses, but at much cost to you. In cases of emergency, you should immediately seek care at the nearest military or civilian medical facility.

**Do all in the same family have to use the same program?**

No. A spouse may wish to enroll in TRICARE Prime. However, another family member may be living elsewhere for most of the year and not have access to a military facility or TRICARE Prime program. In such a case, that person should use TRICARE Extra or Standard for health care, and not enroll in TRICARE Prime.

**What happens when we retire?**

Retirees and their families may continue to participate in TRICARE until age 65, under current policy. At age 65, retirees and families are covered by the Medicare program.

**Where can I get more information?**

Call the nearest TRICARE Service Center, or contact the health benefits advisor at a military hospital or clinic.

*Health Care Costs Comparison*

**Active Duty Family Members**

	<b>TRICARE Prime E-1 thru E-4</b>	<b>TRICARE Prime E-5 and above</b>	<b>TRICARE Extra</b>	<b>TRICARE Standard</b>
<b>Military Hospital/ Clinic</b>	Outpatient - \$0; inpatient-small daily fee	Outpatient - \$0; inpatient-small daily fee	Space available; same costs as Prime \$150 individual/\$300 family for E-5 and above; \$50 individual/\$100 family for E-4 and below	Space available; same costs as Prime
<b>Annual Deductible</b>	None	None		
<b>Civilian Outpatient Visit</b>	\$6/visit	\$12/visit	15% of negotiated fee	20% of allowable charge*
<b>Civilian Inpatient Admission</b>	\$11/day (\$25 minimum)	\$11/day (\$25 minimum)	Greater of \$25 or \$9.90 a day	Greater of \$25 or \$9.90 a day
<b>Civilian Emergency Room</b>	\$10/visit	\$30/visit	15% of negotiated fee	20% of allowable charge

\*Call your TRICARE Service Center for full explanation of TRICARE Standard fees

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## **TRICARE Glossary**

### Frequently Used TRICARE Terms

**Balance Billing** - Billing by a provider who charges more than the CHAMPUS-allowable fee. By law, non-participating providers can't bill patients more than 15 percent above the CHAMPUS-allowable charge. The patient must then pay the 15 percent in addition to their normal cost share.

**CHAMPUS** - Civilian Health and Medical Program of the Uniformed Services: cost-sharing program that helps eligible military families and retirees pay for civilian care when military care is not available.

**CHAMPUS-Allowable** - The amount CHAMPUS regards as a fair price for a given service. It includes the government and patient cost-shares.

**Copayment/Copay/Cost Share** - A certain portion of the cost of care, which the patient must pay even for care covered by CHAMPUS.

**Deductible** - An annual amount a patient must pay out of his/ her pocket for care before CHAMPUS begins to share costs for outpatient care.

**Direct Care/In-House Care** - Care given in the Military Treatment Facility.

**Enrollment** - Signing up for TRICARE Prime. Enrollment is required and lasts for one year. Participants re-enroll annually.

**EOB** - Explanation of Benefits. You will receive the EOB after you receive care. This document will state the type of treatment received, the amount the government paid, and the amount you owe.

**Health Care Finder (HCF)** - Under TRICARE, the HCF is a contractor employee who makes appointments with providers in the MTF or contractor network.

**Managed Care** - System in which patients need not find their own care. PCMs act as patient advocates, monitoring all care, avoiding needless care and referring patients to economical care sources. Such systems negotiate discounts with providers.

**Military Treatment Facilities (MTFs)** - Military hospitals and clinics.

**Point of Service** - An individual enrolled in TRICARE Prime may select a provider who is not within the network. However, if authorization is not obtained prior to using the non-network provider, the patient must pay 50 percent of the medical bill plus a deductible of \$300/individual or \$600/family.

**Preferred Provider Network (PPN)** - Group of civilian practitioners organized by TRICARE contractor to supplement military direct care in TRICARE Prime

and Extra. PPN providers offer discounts for TRICARE participants, and file patients' claims. PPN providers must meet the same professional standards as MTF providers.

**Primary Care Manager (PCM)** - A patient's principal provider for routine medical needs. PCMs make referrals for tests/specialty care and monitor adequacy and continuity of needed care. Usually PCMs are physicians, but some are physician assistants, nurse practitioners and independent duty corpsmen practicing under the supervision of a physician.

**Provider** - A doctor, nurse practitioner, optometrist, psychologist or other medical professional qualified to treat patients.

**TRICARE Service Center (TSC)** - A "one-stop shopping center" for beneficiaries, operated by the TRICARE contractor. TRICARE Prime enrollment, HCF services, etc., are found here.

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## Traveling With TRICARE Prime

Whether you're traveling across the country, across the state, or across town, TRICARE travels with you. If you are enrolled in TRICARE Prime, be sure to pack this information with all of your other travel necessities:

- ✓ The phone number of your Primary Care Manager
- ✓ Your family's TRICARE Prime ID cards and Military ID cards

If you need health care while you're traveling, keep these things in mind:

**Emergency** -- In an emergency, go directly to the nearest emergency care facility or call 9-1-1. Then please follow up with or call your Primary Care Manager as soon as possible, preferably with 24 hours of receiving emergency service to brief him or her on the situation.

**Urgent Care** -- For urgent, but non-emergency care, contact your Primary Care Manager for a referral. Then obtain a referral authorization by calling a Health Care Finder at 1-800-941-4501 Option 1. If you do not receive a referral authorization prior to seeking care, you will be charged higher out-of-pocket expenses, using the Point-of-Service option.

**Not Sure?** If you're not sure whether your situation is an emergency or not, contact your Primary Care Manager or a Health Care Finder. They can help advise you on where to seek care.

**Under the Weather** -- If you find yourself feeling just a bit under the weather while you're away, call the Health Care Information Line at 1-800-941-4501 Option 3. There you can talk to a registered nurse who can offer advice to help relieve the symptoms you're experiencing.

**Routine Care** -- Often, it is best to ensure you attend to all of your routine health care while you're at home. If a situation can wait, you will avoid confusion and frustration by taking care of it before you leave or when you get back home.

It's important to keep this information close at hand so you can relax and enjoy your trip.

If you have any other health care questions, call 1-800-941-4501. Telephone service is available 24 hours a day, 7 days a week to answer your questions about TRICARE. And don't forget to pack your toothbrush!

## **Pre-Authorization For Certain Procedures**

TRICARE Standard no longer requires outpatient non-availability statements, but there are a number of procedures that require pre-authorization for all patients, including TRICARE Standard patients and those with other health insurance. The following procedures require pre-authorization:

- Arthroscopy (shoulder, elbow, wrist, knee, ligament, and ankle)
- Cardiac catheterization
- Diagnostic laparoscopy
- D&C for diagnostic or therapeutic reasons
- Upper gastrointestinal endoscopy
- Laparoscopic cholecystectomy
- MRI
- Rhinoplasty or septoplasty
- Tonsillectomy or adenoidectomy
- Breast mass or tumor excision
- Cataract removal
- Cystoscopy
- Hernia repair
- Ligation/transection of fallopian tubes
- Myringotomy or tympanostomy
- Neuroplasty
- Strabismus repair

Providers should be aware that there may be additional procedures that need pre-authorization. These are usually high-cost procedures. Providers should **contact the contractor or a health care finder for information.**

## DEERS Address Change

With the form below, you can now send address changes --including address changes for geographically separated family members-- to the Defense Enrollment Eligibility Reporting System (DEERS) database.

**Note:** Any information you submit is unsecure and could be observed by a third party while in transit. If you are submitting information you would like to keep private, it would be safer for you to cancel the submission.

Other alternatives for updating your mailing address information include:

- going to the nearest military personnel office;
- e-mailing changes to [addrinfo@osd.pentagon.mil](mailto:addrinfo@osd.pentagon.mil);
- mailing changes to the DEERS Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771;
- calling the toll-free numbers for the DEERS Support Office, 1-800-334-4162 (California only), 1-800-527-5602 (Alaska and Hawaii), and 1-800-538-9552 for the rest of the United States;

### New Address Information

Sponsor's Name:	<input type="text"/>
Sponsor's SSN (XXX-XX-XXXX):	<input type="text"/>
Email Address (e.g. jsmith@mymail.com):	<input type="text"/>
Address Line 1:	<input type="text"/>
Address Line 2:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Zip:	<input type="text"/>
Country:	<input type="text" value="USA"/>

Effective date of the address information above (MM/DD/YYYY):

Your telephone number and area code (XXX-XXX-XXXX):

Names of other family members affected by the address change  
(separate by commas):

**Other information, such as the addresses for geographically separated family members, will be processed if you provide it:**



**Note:** Any information you submit is unsecure and could be observed by a third party while in transit. If you are submitting information you would like to keep private, it would be safer for you to cancel the submission.

## Medical and Dental Web Resources

TRICARE information—

<http://www.tricare.osd.mil/>

TRICARE Remote—

<http://www.tricare.osd.mil/remote/>

Comparison Chart of TRICARE Supplemental Insurance Companies—

[http://www.champva.com/comparison\\_part1.html](http://www.champva.com/comparison_part1.html)

Senior Pharmacy Program 1.877.DOD.MEDS (1.877.363.6337)

<http://www.tricare.osd.mil/pharmacy/>

TRICARE For Life 1.888.DOD.LIFE (1.888.363.5433)

<http://www.tricare.osd.mil/tfl/>

<http://www.troa.org/>

TRICARE Prime Remote (TPR) (active duty and family members)  
1.888.DOD.CARE (1.888.363.2273)

<http://www.tricare.osd.mil/remote/>

TRICARE Retiree Dental Plan - Delta Dental 1.888.838.8737

<http://www.tricare.osd.mil/tricare/beneficiary/supprog.html>

<http://www.ddpdelta.org/>

TRICARE Dental Program (TDP) - United Concordia 1.800.866.8499

<http://www.tricare.osd.mil/tricare/beneficiary/supprog.html>

<http://www.ddpdelta.org/>

National Mail Order Pharmacy - Merck Medco 1.800.903.4680

<http://www.tricare.osd.mil/pharmacy/>

<http://www.merck-medco.com>

Defense Enrollment Eligibility Reporting Systems (DEERS) 1.800.538.9552

<http://www.tricare.osd.mil/DEERSAddress/>

Active Duty Claims (MMSO) 1.800.876.1131

<http://navymedicine.med.navy.mil/mmso/>

TRICARE Claims Information

<http://www.tricare.osd.mil/claims/default.htm>

Regional TRICARE Toll Free Numbers and Web Addresses

TRICARE Regional Map

<http://www.tricare.osd.mil/regionalinfo/>

Northeast (1) 1.888.999.5195

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=1>

<http://www.sierramilitary.com/>

Mid-Atlantic (2) 1.800.931.9501

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=2>

<http://www.humana-military.com/Region2/home.htm>

Southeast (3) 1.800.444.5445

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=3>

<http://www.humana-military.com/home.htm>

Gulf south (4) 1.800.444.5445

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=4>

<http://www.humana-military.com/home.htm>

Heartland (5) 1.800.941.4501

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=5>

<http://hmd.humana-military.com/region5/main.asp>

Southwest (6) 1.800.406.2832

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=6>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

Central (7/8) 1.888.874.9378

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=8>

<http://www.triwest.com/>

Southern California (9) 1.800.242.6788

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=9>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

Golden Gate (10) 1.800.242.6788

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=10>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

Northwest (11) 1.800.404.2042

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=11>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

TRICARE Pacific

Alaska and Hawaii 1.800.242.6788

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=12>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

WESTPAC 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=15>

[http://www.healthnetfederalservices.com/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.healthnetfederalservices.com/bene/bw1_0_bene_welcome.asp)

Latin America & Canada 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=16>

Puerto Rico & Virgin Islands 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=17>

<http://rooseyroads.med.navy.mil/>

Europe 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=13>

<http://www.europe.tricare.osd.mil>