

What is TRICARE and What Does it Cover?

For Active Duty, Activated National Guard, Reserve Components, Retirees, Families, and Survivors

TRICARE is a managed care program. TRICARE includes both direct care at military hospitals (MTFs) and purchased care (network care through Managed Care Contractors).

Each service member/veteran has different needs and is eligible for different services and benefits. This chapter provides basic information about TRICARE. It also lists Web sites and other references where you can find more information. Talk to your POC about your family's health care needs. He or she can help you understand TRICARE and help you enroll, if needed.

TRICARE Services and Benefits

TRICARE serves active duty service members, National Guard and Reserve members, retirees, their families, survivors, and some former spouses. TRICARE is a major component of the Military Health System. It brings together the health care resources of the Uniformed Services. It supplements military services with networks of civilian health care professionals, institutions, pharmacies, and suppliers. These may include community health and mental health centers.

TRICARE offers several health plan options to meet the needs of its members. TRICARE also offers two dental plans and several special programs. These programs include TRICARE for Life and TRICARE Pharmacy Options.

To find out what TRICARE services your service member/veteran and family members are eligible for, follow the steps below. Your POC can help you register in DEERS. Everyone must enroll in DEERS. Important steps to receive and use TRICARE benefits:

STEP 1

- **Register in DEERS and/or update DEERS information as necessary.** DEERS is the Defense Enrollment Eligibility Reporting System (DEERS). It is a worldwide, computerized database of Uniformed Services members (sponsors), their family members, and others who are eligible for military benefits.
 - ◆ You must be registered correctly in DEERS to receive TRICARE benefits.
 - ◆ DEERS contact information:
 - <http://www.military.com/benefits/tricare/defense-enrollmenteligibility-reporting-system#1>
 - Toll-free: 1-800-538-9552.
 - ◆ If your service member/veteran has any change in status--such as separation, retirement, or change of address--make sure his or her information gets updated in DEERS as soon as possible. If these updates are not done, your service member/veteran and family might have a break in eligibility. This means a break in health care coverage.
 - ◆ Mistakes in the DEERS database can cause problems with TRICARE claims. It is critical to keep your DEERS information correct and up-to-date.

- ◆ To update your DEERS information:
 - Visit your local Uniformed Services personnel office or contact the Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552. You can find the nearest Uniformed Services personnel office at: <http://www.dmdc.osd.mil/rsl>.
 - Fax address changes to DEERS at 1-831-655-8317.
 - Mail the address change to the Defense Manpower Data Center Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771.
 - Go online to TRICARE to update your information:
<http://www.tricare.mil/deers>
 - Keep copies of the update forms until you see the change is made.

STEP 2

• Learn about TRICARE services and benefits.

- ◆ Take a look at the following Web sites to learn more about TRICARE:
<http://www.military.com/benefits/tricare/understanding-yourtricare-benefits> and
www.tricare.mil/tricareu.
- ◆ With so many health care plans and programs, TRICARE can seem complicated. The more you know about your coverage, the better equipped you'll be to get the care you need.
- ◆ TRICARE has three main choices for health care coverage:
 - TRICARE Prime - where military treatment facilities (MTFs) are the principal source of health care
 - TRICARE Extra - a Preferred Provider option with cost sharing
 - TRICARE Standard - a fee-for-service option (the original CHAMPUS program).
- ◆ TRICARE is available worldwide. It is managed in four separate regions. Three are in the United States. One is overseas.
 - The three regions in the United States include:
 - TRICARE North
 - TRICARE South
 - TRICARE West.

STEP 3

• Find out what services and benefits your service member/ veteran and family members are eligible for:

- Visit the TRICARE Web site "Plan Wizard" at <http://www.tricare.mil/mybenefit>.
- The "Plan Wizard" lets you and your service member/veteran enter specific information about military status, etc. Then it explains the services that he or she is eligible for.
- The Plan Wizard helps you understand which TRICARE options you and your family members may be eligible for. The military decides who is eligible for what. This information is reported to the Defense Enrollment Eligibility Reporting System (DEERS).