

Keep Your Information in DEERS up to Date!

It is essential to keep your information in the Defense Enrollment Eligibility Reporting System (DEERS) current for you and your family. Proper and current registration in DEERS is the key to receiving timely, effective TRICARE benefits, including doctors' appointments, prescriptions, and payments of health care expenses. Below are several ways to update your information in DEERS.

In Person <i>(add or delete family members or update contact information)</i>	<ul style="list-style-type: none"> • Visit a local identification card-issuing facility. • Find a facility near you at www.dmdc.osd.mil/rsl. • Call to verify location and business hours.
Phone <i>(update contact information only)</i>	<ul style="list-style-type: none"> • 1-800-538-9552 • 1-866-363-2883 (TTY/TDD)
Fax <i>(update contact information only)</i>	<ul style="list-style-type: none"> • 1-831-655-8317
Mail <i>(update contact information only)</i>	<ul style="list-style-type: none"> • Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771
Online	<ul style="list-style-type: none"> • DEERS Web site: www.dmdc.osd.mil/appj/address/ • Beneficiary Web Enrollment Web site: www.dmdc.osd.mil/appj/bwe/

Use TRICARE and Humana Military Healthcare Services, Inc. Resources to Get the Most from Your Benefit

TRICARE Resources	<ul style="list-style-type: none"> • www.tricare.mil: Visit the TRICARE Web site for benefit and cost information, to locate a military treatment facility, Beneficiary Counseling and Assistance Coordinator, or Debt Collection Assistance Officer. You can also download TRICARE forms and much more. • www.tricare.mil/mediacenter: Visit the TRICARE Media Center to sign up for TRICARE e-mails or get breaking news and benefit changes.
Humana Military Healthcare Services, Inc. (Humana Military) Resources	<ul style="list-style-type: none"> • www.humana-military.com: Use Humana Military's Web site to manage your TRICARE benefit, view and print claims, explanations of benefits, and specialty care authorizations. You can find a provider, learn about your benefit, download brochures, locate a TRICARE Service Center for in-person assistance, and more. • 1-800-444-5445: Call Humana Military's toll-free number to use Interactive Voice Response self-service features or speak with customer service representatives who can answer your questions about TRICARE requirements, claims, referrals, and authorizations.

Maximize Your TRICARE Prime Benefit

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage in Prime Service Areas (*i.e., geographical areas where TRICARE Prime is offered*). It is available to all beneficiaries who are not entitled to Medicare due to age (*i.e., having turned 65*). When you enroll in TRICARE Prime, you select or are assigned a primary care manager (PCM) who may be either at a military treatment facility (MTF) or may be a civilian TRICARE network provider. Your PCM provides most of your care and will refer you to a specialist for care he or she cannot provide.

If you are a TRICARE Prime beneficiary:

Avoid Using the Point-of-Service (POS) Option. The POS option allows TRICARE Prime beneficiaries to obtain medically necessary, TRICARE-approved services—inside or outside the TRICARE network—from someone other than his or her PCM without first obtaining a referral. Using the POS option results in higher deductibles and greater out-of-pocket expenses. POS does **not** apply to:

- Active duty service members
- Newborns or newly adopted children in the first 60 days after birth or adoption (*as long as one other family member is enrolled in TRICARE Prime*)
- Emergency care



Quick Tips from TRICARE and Humana Military Healthcare Services, Inc.

- First eight outpatient behavioral health care visits to network providers per fiscal year (*October 1–September 30*)
- Beneficiaries with other health insurance (OHI)

Maximize Your TRICARE Standard and TRICARE Extra Benefit

TRICARE Standard provides the most flexibility to eligible beneficiaries by allowing beneficiaries to see any TRICARE-authorized provider. There are no enrollment fees, but cost-shares and deductibles apply. Cost-shares for active duty family members (ADFM)s are 20 percent; for retirees, their families, and all others, cost-shares are 25 percent. Additionally, non-network providers may charge up to 15 percent above the TRICARE-allowable charge (*by law*), which is not reimbursed by TRICARE.

If you are a TRICARE Standard beneficiary:

- **Use TRICARE Extra.** TRICARE Standard beneficiaries can use the TRICARE Extra option to see network providers and save 5 percent on cost-shares (*reducing cost-shares to 15 percent for ADFMs and 20 percent for retirees, their families, and all others*). Network providers file claims on their behalf.
 - **Choose from an Extensive List of TRICARE Network Providers.** To locate a TRICARE network provider in the South Region, search the online provider directory at www.humana-military.com or contact Humana Military Healthcare Services, Inc. (Humana Military) at **1-800-444-5445**. You can also call providers' offices to ask if they accept TRICARE and are part of the TRICARE network.
- **Save Money with Cost-Share Waivers.** TRICARE Standard beneficiaries now enjoy cost-share waivers for many preventive health services such as immunizations and screenings, including those for colorectal, prostate, breast, and cervical cancers.

Avoid Using the Emergency Room for Non-Emergency Situations

In many cases, using the emergency room is unnecessary and can result in longer wait times. You can often be treated more quickly at an MTF, your PCM, family doctor, or an urgent care center. The explanations of urgent and emergency care below can help you seek the most appropriate level of service.

Did You Know? The average cost for an emergency room visit is 10 times more than the cost of an urgent care visit. Help TRICARE control benefit costs by seeking the appropriate level of care.

- **Urgent Care:** TRICARE defines urgent care as medically necessary treatment for an illness or injury that would not result in further disability or death if not treated immediately, but that requires professional attention within 24 hours. **Note:** In most cases, TRICARE Prime beneficiaries can receive urgent care from their PCM. If you are enrolled in TRICARE Prime and do not coordinate urgent care with your PCM or Humana Military, the care will be covered under the POS option, resulting in higher out-of-pocket costs.
- **Emergency Care:** TRICARE defines an emergency as a medical, maternity, or psychiatric condition that would lead a “prudent layperson” (*someone with average knowledge of health and medicine*) to believe that a serious medical condition exists; that the absence of immediate medical attention would result in a threat to life, limb, or sight; when a person has severe, painful symptoms requiring immediate attention to relieve suffering; or when a person is at immediate risk to self or others. If you need emergency care, go to the nearest military or civilian emergency room, or call 911.

Avoid Denied Claims: Tell Us About Your Other Health Insurance

If you have OHI, you or your health care provider must file health care claims with your OHI before filing with TRICARE. A copy of your OHI's payment determination and a copy of the itemized bill must be sent with your TRICARE claim.