



TRICARE® Choices: At a Glance



TRICARE is the Department of Defense’s worldwide health care program available to eligible beneficiaries from any of the seven uniformed services—the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, U.S. Public Health Service Commissioned Corps, and the National Oceanic and Atmospheric Administration.

TRICARE Choices: At a Glance provides an overview of TRICARE’s programs, including medical, pharmacy, and dental options. Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. For eligibility, enrollment, cost, and coverage details, visit www.tricare.mil or contact your regional contractor. See the *For Information and Assistance* section for contact information.

What TRICARE program options are available?

Depending on your beneficiary category and location, you may be eligible for different program options. Use the chart below to determine your available options. Additional program details are listed inside. Your options may change when you move or when you become entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your regional contractor.

TRICARE Program Options

Beneficiary Type	Program Options
Active duty service members (ADSMs) <i>(Includes National Guard and Reserve members¹ activated for more than 30 consecutive days)</i>	TRICARE Prime TRICARE Prime Remote TRICARE Active Duty Dental Program
Active duty family members (ADFM)s² <i>(Includes family members of National Guard and Reserve members¹ activated for more than 30 consecutive days and certain survivors)</i>	TRICARE Prime TRICARE Prime Remote for Active Duty Family Members (TPRADFM) TRICARE Standard TRICARE Extra TRICARE For Life (TFL) <i>(ADFM)s must have Medicare Part B to participate in TFL.)</i> US Family Health Plan TRICARE Dental Program
Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others	TRICARE Prime TRICARE Standard TRICARE Extra TFL <i>(If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to keep TRICARE eligibility.)</i> US Family Health Plan TRICARE Retiree Dental Program
National Guard and Reserve members and their family members <i>(Qualified, non-active duty members of the Selected Reserve, Retired Reserve, and certain members of the Individual Ready Reserve)</i>	TRICARE Reserve Select <i>(members of the Selected Reserve)</i> TRICARE Retired Reserve <i>(members of the Retired Reserve under age 60)</i> TRICARE Dental Program TRICARE Retiree Dental Program

1. The National Guard and Reserve includes the Army National Guard, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard, the Air Force Reserve, and the U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit <http://ra.defense.gov>.

2. ADFMs are **not** required to have Medicare Part B to remain eligible for TRICARE. Once the sponsor reaches age 65, Medicare Part B **must** be in effect no later than the sponsor’s retirement date to avoid a break in TRICARE coverage.

TRICARE Program Options

TRICARE Program Descriptions

Program	Type of Program	Enrollment and Fees	Medical Provider Choice
TRICARE Prime	<ul style="list-style-type: none"> Similar to a managed care or health maintenance organization option available in specific geographic areas 	<ul style="list-style-type: none"> Enrollment required Retirees, their families, survivors, and qualifying former spouses pay annual enrollment fees Offers lowest out-of-pocket costs 	<ul style="list-style-type: none"> Receive most care from primary care manager (PCM) at a military treatment facility (MTF) or within the TRICARE network PCM referrals required for most specialty care
TRICARE Prime Remote (includes TPRADFM)	<ul style="list-style-type: none"> Benefit similar to TRICARE Prime for active duty service members living and working in remote locations and the eligible family members residing with the service member 	<ul style="list-style-type: none"> Enrollment required No annual enrollment fee Offers same low out-of-pocket costs as TRICARE Prime 	<ul style="list-style-type: none"> Receive care from TRICARE network providers (or a TRICARE-authorized provider if a network provider is unavailable)
TRICARE Standard	<ul style="list-style-type: none"> Fee-for-service option available worldwide 	<ul style="list-style-type: none"> No enrollment required No annual enrollment fee or enrollment applications Annual deductibles and cost-shares apply¹ 	<ul style="list-style-type: none"> Receive care from TRICARE-authorized non-network providers No referrals required Some services require prior authorization May enroll in TRICARE Plus where available²
TRICARE Extra	<ul style="list-style-type: none"> Preferred provider option in areas with established TRICARE networks Not available overseas 	<ul style="list-style-type: none"> No enrollment required No annual enrollment fee or enrollment applications Annual deductibles and discounted cost-shares apply 	<ul style="list-style-type: none"> Receive care from TRICARE network providers No referrals required Some services require prior authorization
TRICARE Reserve Select (TRS)	<ul style="list-style-type: none"> Premium-based health care plan that qualified National Guard and Reserve members may purchase Available worldwide Offers member-only and member-and-family coverage 	<ul style="list-style-type: none"> Must qualify for and purchase TRS to participate Monthly premiums, annual deductibles, and cost-shares apply 	<ul style="list-style-type: none"> Receive care from any TRICARE-authorized provider (network or non-network) No referrals required Some services require prior authorization
TRICARE Retired Reserve (TRR)	<ul style="list-style-type: none"> Premium-based health care plan that qualified Retired Reserve members may purchase Available worldwide Offers member-only and member-and-family coverage 	<ul style="list-style-type: none"> Must qualify for and purchase TRR to participate Monthly premiums, annual deductibles, and cost-shares apply 	<ul style="list-style-type: none"> Receive care from any TRICARE-authorized provider (network or non-network) No referrals required Some services require prior authorization
TRICARE For Life	<ul style="list-style-type: none"> TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Part A and Medicare Part B 	<ul style="list-style-type: none"> No enrollment fees Must be entitled to premium-free Medicare Part A and have purchased Medicare Part B 	<ul style="list-style-type: none"> Receive care from Medicare providers Can use TRICARE Pharmacy Home Delivery option to meet prescription needs May enroll in TRICARE Plus where available²

1. Authorized providers who are not part of the TRICARE network of civilian providers may charge beneficiaries using TRICARE Standard up to 15 percent above the TRICARE-allowable charge for services. Beneficiaries are responsible for that additional 15 percent, along with applicable cost-share and deductible amounts. Note that overseas, authorized providers may be allowed to charge more than 15 percent above the TRICARE-allowable charge that applies in the United States and U.S. territories. You may learn more by contacting a TRICARE Overseas Program (TOP) Regional Call Center, TRICARE Area Office, or a TRICARE Service Center.

2. TRICARE Plus is a program that allows beneficiaries who normally are only able to get care at MTFs on a space-available basis, and who are not enrolled in a TRICARE Prime option, to enroll and receive primary care appointments at the MTF within the same primary care access standards as beneficiaries enrolled in a TRICARE Prime option.

TRICARE Program Descriptions (continued)

Program	Type of Program	Enrollment and Fees	Medical Provider Choice
US Family Health Plan (USFHP)³	<ul style="list-style-type: none"> • TRICARE Prime managed care option available through networks of community-based, not-for-profit health care systems in six areas of the United States 	<ul style="list-style-type: none"> • Enrollment required • Depending on the health care system, enrollment fees may apply 	<ul style="list-style-type: none"> • Receive care from primary care providers in the health care system to which you are enrolled • Primary care providers will refer you for specialty care

3. If you choose to enroll in USFHP, you may not access care at military treatment facilities (MTFs), including MTF pharmacies. Additionally, you are not eligible to use the other program options listed in this brochure. If you decide to disenroll from USFHP or move out of one of its designated service areas, you regain eligibility for other TRICARE programs.

Note: Non-active duty beneficiaries may also seek care at military treatment facilities on a space-available basis.

Dental Options

TRICARE Active Duty Dental Program

The TRICARE Active Duty Dental Program (ADDP) is administered by United Concordia Companies, Inc. (United Concordia) and is available to eligible active duty service members (ADSMs) who are either referred for care by a dental treatment facility (DTF) to a civilian dentist or have a duty location and live greater than 50 miles from a DTF. ADSMs enrolled in TRICARE Prime Remote are automatically eligible to use the Remote ADDP. National Guard and Reserve members are eligible only if they have active duty orders issued for a period of more than 30 consecutive days.

ADDP Benefits

- Provides dental care to ADSMs who are unable to receive required care from a military DTF
- Ensures dental health and deployment readiness
- United Concordia will coordinate appointments for ADSMs:
 - Within 21 days of request for routine dental care (e.g., examinations, cleanings, fillings)
 - Within 28 days of request for specialty dental care (e.g., crowns, bridges, dentures, periodontal treatment)

TRICARE Dental Program

The TRICARE Dental Program (TDP), administered by United Concordia, is available to eligible active duty family members (ADFMs) and National Guard and Reserve members and their eligible family members.

TDP Benefits

- Voluntary enrollment
- Worldwide, portable coverage
- Single and family plans available

- Affordable monthly premiums
- Lower specialty care cost-shares for E1–E4 pay grades
- Comprehensive coverage for most dental services
- 100 percent coverage for most preventive and diagnostic services

TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program (TRDP), administered by Delta Dental® of California, is available to retired service members and their eligible family members, including retired National Guard and Reserve members. Each new enrollee must fulfill an initial enrollment period of 12 consecutive months. After the initial 12-month period, you become eligible for the full scope of benefits offered under the Enhanced TRDP and will continue your enrollment in the program on a month-to-month basis. If you are a new retiree who elects to enroll within four months after your retirement from active duty or transfer to Retired Reserve status, you are eligible for a waiver of the 12-month waiting period for the full scope of benefits. Otherwise, services including crowns and onlays, bridges and partial/full dentures, implants, and orthodontics will not be covered until after the 12-month waiting period.

TRDP Benefits

- Voluntary enrollment
- Worldwide, portable coverage
- Single, dual, and family plans available
- Monthly premiums vary regionally by ZIP code; minimal deductibles and cost-shares apply
- Comprehensive coverage for most dental services; visit any dentist within the TRDP service area

TRICARE Pharmacy Program

The TRICARE Pharmacy Program, administered by Express Scripts, Inc., provides prescription medications for all eligible beneficiaries. Costs for prescriptions are based on the category under which the drug is classified—formulary or non-formulary and generic or brand name—and where the prescription is filled: a military treatment facility (MTF) pharmacy, TRICARE

pharmacy home delivery (*mail order*), a TRICARE retail network pharmacy, or a non-network pharmacy. You can convert prescriptions for medications you take on a regular basis from a TRICARE retail network pharmacy to TRICARE home delivery by calling the Member Choice Center. See the *For Information and Assistance* section for contact information.

For Information and Assistance

<p>TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) TRICARE Reserve Select and TRICARE Retired Reserve: 1-800-555-2605 www.hnfs.com</p>	<p>TRICARE Active Duty Dental Program 1-866-984-ADDP (1-866-984-2337) www.addp-ucci.com</p> <p>TRICARE Dental Program 1-800-866-8499 www.TRICAREdentalprogram.com</p> <p>TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org</p>
<p>TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 Active duty programs: 1-877-249-9179 National Guard and Reserve: 1-877-298-3408 Warrior Navigation and Assistance Program (WNAP): 1-888-4GO-WNAP (1-888-446-9627) www.humana-military.com</p>	<p>TRICARE Pharmacy Program 1-877-363-1303 www.express-scripts.com/TRICARE www.tricare.mil/pharmacy</p> <p>Member Choice Center (convert retail prescriptions to home delivery) 1-877-363-1433</p>
<p>TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com</p>	<p>Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.dmdc.osd.mil/appj/address/</p>
<p>TRICARE For Life Wisconsin Physicians Service 1-866-773-0404; 1-866-773-0405 (TTY/TDD for the hearing impaired) www.TRICARE4u.com</p>	<p>Beneficiary Web Enrollment (BWE) Web Site (manage TRICARE Prime enrollment online) www.dmdc.osd.mil/appj/bwe/</p>
<p>DMDC Reserve Component Purchased TRICARE Application (apply for TRICARE Reserve Select and TRICARE Retired Reserve) https://www.dmdc.osd.mil/appj/reservetricare</p>	<p>US Family Health Plan (USFHP) 1-800-74-USFHP (1-800-748-7347) www.usfhp.com</p>
<p>TRICARE Web Site www.tricare.mil</p>	<p>Military Health System Web Site www.health.mil</p>

An Important Note about TRICARE Program Information

At the time of printing, 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 treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this brochure at www.tricare.mil/evaluations/feedback.

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