



## *Specialized Training of Military Parents* *(STOMP)*

*1-800-572-7368 (v/tty)*

### FACT SHEET # 1

## **TRICARE**

### **WHAT IS TRICARE?**

TRICARE is the Department of Defense's worldwide health care program for active duty and retired uniformed services members and their families.

TRICARE is a regionally managed health care program that combines the military's direct health care system of hospitals and clinics with a network of civilian health care professionals.

### **Who is Eligible?**

The TRICARE programs are available to family members of active duty military service members and also to military retirees and their dependents. These dependents include:

- Spouses
- Unmarried children under age 21
- Unmarried children under age 23 who are full-time students
- Stepchildren adopted by the sponsor

Generally, TRICARE is available to active duty members of the United States Uniformed Services and their family members, retirees and their family members, and survivors of all Uniformed

People age 65 or older who are eligible for Medicare can receive TRICARE For Life benefits. They may also seek care at military treatment facilities on a space-available basis.

### **TRICARE CONSISTS OF THREE OPTIONS:**

**TRICARE PRIME** is a voluntary health maintenance organization (HMO)-type option. When you enroll in Prime, you choose a Primary Care Manager (PCM) who is your primary doctor for as long as you are enrolled in the program. Of course, you may change your PCM if you wish. Just contact a Beneficiary Service Representative (BSR) at your TRICARE Service Center (TSC).

Active Duty members are required to enroll in Prime.

## What does Prime offer?

1. Less out of pocket expense
  2. No enrollment fee, annual deductibles or co-pay for care in the TRICARE network for active duty and their families
  3. Retired service members can choose to pay an individual or family enrollment fee (\$230/\$460) and, minimum co-pay for care in the TRICARE network.
  4. Most of the care is provided from military providers or from civilian providers who belong to the TRICARE network.
  5. Enrolled members are assigned a primary care manager (PCM) who manages their care and provides referrals for specialty care with the help of the local health care finder (HCF).
  6. If you are stationed in a remote area TPR/TRICARE Prime Remote for Active Duty Family Members (TPRADFM) may be the option available to you and your family members. This option also requires enrollment.
- Covered services are the same as those in TRICARE Standard, but include additional preventive and primary care services.

TRICARE Extra and TRICARE Standard are available for all TRICARE-eligible beneficiaries who elect or are not able to enroll in TRICARE Prime.

Active Duty service members are not eligible for Extra or Standard,

**TRICARE EXTRA** is a preferred-provider type option. Extra is for those family members who wish to seek health care from civilian sources, and who are willing to receive care from doctors and specialists from a *select network* in the local community.

## What does EXTRA offer?

1. There is no need to enroll or pay an annual fee.
2. The beneficiaries may see any TRICARE authorized provider they choose, and the government will share the cost with the beneficiaries after deductibles.
3. Cost share to see a physician/provider in the Network is 15% for active duty families and 20% for retirees and their families.
4. TRICARE Extra enrollees can use a military medical facility when space is available.

\*Enrollees can move between the TRICARE Extra and TRICARE Standard options on a visit-by-visit basis

**TRICARE STANDARD** is what for years was called the Civilian Health And Medical Program of the Uniformed Services (CHAMPUS).

**What does EXTRA offer?**

1. It is a fee for service option
2. It pays a share of the cost of covered health care services obtained from an authorized non-network civilian health care provider.
3. There's no enrollment in TRICARE Standard, but there are deductibles for outpatient care.
4. Under this option, you have the most freedom to choose your provider of care-but your costs will be higher than with the other two TRICARE options.
5. Enrollees can receive care at a military medical facility on a space available basis.
6. Cost-sharing percentages will be the same as they were for regular CHAMPUS.
  - a. 20% active duty families; non-participating providers may also "balance bill" up to 15% above the TRICARE allowable charge
  - b. 25% retirees and their families; non-participating providers may also "balance bill" up to 15% above the TRICARE allowable charge

**Whichever TRICARE option you choose for you or your family, be sure you understand the rules under which they operate. Informational materials are usually available from the Health Benefits Adviser (HBA) at the nearest military medical treatment facility (MTF) , from the Beneficiary Counseling and Assistance Coordinator (BCAC) at your TRICARE region's lead agent office, or from the regional TRICARE contractor's local TRICARE service center.**

Find more information on the TRICARE Web site: [www.tricare.osd.mil](http://www.tricare.osd.mil)

*“Working Together with Military Families of Individuals with DisAbilities!”*



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