



TRICARE South Pre-Retirement Briefing and Retirees Briefing

Pre-Retirement/Retirees Briefing Tricare South



- Contractor: Humana Military Healthcare Inc
- New Contract begins every 5 years for Tricare South Region: **GA, FL, SC, AL, MS, TN, AR, OK, TX & LA** (formerly Regions 3, 4 & 6)
- Beneficiary Information Services: **1-800-444-5445**
- Tricare Service Center, Bldg# 162/Ft. McPherson
- www.humana-military.com

Claims Processor



- **Palmetto Government Benefits Association (PGBA)**
- Address: Tricare Region 3/4
P O Box 7031
Camden SC 29020-7031
- Claim Services: **1-800-403-3950**
- www.mytricare.com
- *Tricare Prime claims will now be submitted electronically!*

Medicare Claims Processor (Medicare/TRICARE Eligible)



- **Wisconsin's Physicians Services (WPS)**
- Address: WPS
PO Box 7890
Madison, WI 53707-7890
- Claims Services: **1-866-773-0404**
- www.wpsic.com

Triple Option Program



- **Tricare Standard- Fee-for-Service**
(Deductibles & Cost shares)
- **Tricare Extra - Preferred Provider Organization (PPO)**
(Deductibles & Cost shares)
- **Tricare Prime - Health Maintenance Organization (HMO) type**
(Enrollment and co-pays)
- Retirees and their eligible family members under the age of 65

Tricare Standard



- No enrollment required
- Annual Deductible: -\$150.00/\$300.00 per year
- Patient cost share: 25% of allowable charges
- Tricare share: 75% of allowable charges
- No PCM...broadest choice of providers
- Must use Tricare-authorized providers
- Non-participating providers may charge 15% above the allowable charge
- No authorization requirements for most specialty care
- You may have to file your own claims
- Catastrophic Cap \$3,000/year per family

Tricare Extra



- Same as Tricare Standard
- Patient cost share 5% less than Tricare Standard (20% cost share)
- **MUST** use Tricare Network providers to receive discount!!

Tricare Prime



- **MUST** Enroll & use Tricare Network Providers Co-payment: **\$12.00** (Outpatient Network providers or **No co-pay** at (Military Treatment Facilities) No cost shares or deductibles
- Assigned to a Primary Care Manager (PCM)
- PCM referrals and authorizations required
- Point of Service charges for non-network & non-authorized care
- Other Health Insurance (OHI) & Prime enrollments, if OHI **does not cover** and Tricare does... Tricare becomes primary and you must abide by Tricare Prime Rules!

Tricare Prime Enrollment



- Enrollment forms are available Online, Tricare Service Center or Managed Care office, located in building 162/ Fort McPherson & CCPO – 2400 Century Center, Atlanta, GA
- HUMANA must receive the enrollment form and fee, on or before the **20th** of the current month for your coverage to begin on the **first day of the next month.**
- **Re-enroll all currently enrolled family members.**
- **AD to Retired enrolled to LJAHC enrollments accepted**
- Enrollments are for a minimum of 12 months.
- **DO NOT FORGET-DD 214 (or PHS Statement of Service) MUST** be turned into DEERS office, for application to process!! (Pre-Retirement)
- Referrals received during **Active Duty**, **EXPIRE once you RETIRE!!!**
- May transfer enrollments to other Prime sites

Prime (Retiree) Enrollment Fees



- One Family Member/Year **\$230.00**
- One Family Member/Quarter **\$57.50**
- Family/Year **\$460.00**
- Family/Quarter **\$115.00**
- Credit card, money order or check payments accepted annually or quarterly. Payments may be made at the local Tricare Service Center, by phone or internet.
- Allotments and Electronic Funds Transfers (EFTs) accepted monthly. **(New)**
- Enrollment cards will be mailed to you within 4-6 weeks, if not received call (800)-444-5445.
- Retirees called back to active duty may have their unused portion of the paid fees refunded

Pharmacy Info



- Greater access to pharmacies outside of your region, consistent access to drugs & consistent application of benefits for you. No out of pocket payments & claims filing
- **Retail Network Pharmacy- \$3.00** (Generic/**30 Day**) or **\$9.00** (Brand Name/**30 Day**) 66% savings
- **Non-Network Retail Pharmacy** –Much more money for Standard & Prime!

Pharmacy Info cont'd



- **Tricare Mail Order Pharmacy**- Used for maintenance medications only.
- Co-pays same as Retail Network pharmacy for a **90 day** supply...*Delivered to your residence!!* (Also an advantage when traveling)
- You can fill a prescription or order refills by mail, phone or on-line @ www.express-scripts.com
- In the works...addition of a third tier for non-formulary drugs \$22.00 for a 30 day supply!*
- Pharmacy Questions 1-877-363-6337

After Hours Care & Traveling with Prime



- Emergent Care: Call 911 or Go to the nearest Emergency Room!
- Do NOT follow-up w/ER provider in his office without an authorized referral!
- For Urgent Care: Contact PCM for authorization before receiving care.
- **REMEMBER...Urgent care you MUST CALL BEFORE/Emergency care call 911 or go to the nearest Emergency Room!!!**
- Routine care is NOT covered out of [this] area.
- Failure to do any of the above may result in the following.....

Point of Service Option

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- You DO have the **Option** to use Non-Network Providers...with a penalty
- Receive non-emergency or hospital care without authorized referral from your PCM
- Deductible: **\$300.00/600.00**
- Patient Co-payment: **50%** of allowed charge
- Tricare payment: **50%** of allowed charge
- Care from non-participating providers may be billed 15% over what Tricare allows!
- Does not go towards your Catastrophic cap.
- There is an Appeals Process...to possibly overturn POS charges.

Point of Service Example...

- Insurance Bills Tricare \$1,000.00
- Tricare approves (TMAC) \$800.00
- You will be responsible for the first \$300.00 of the \$800.00 AND half of the remaining \$500.00
- You are now responsible for... **\$550.00**
- With a \$12.00 co-pay
- **MONEY-MONEY-MONEY**
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TRICARE Retiree Dental Program

- **Delta Dental Program**
- **12 month** enrollment commitment.
- **120 days** after retirement date to enroll, in order to skip 12 month waiting period.
- **\$1200** annual maximum
- **\$50** annual deductible per enrollee; **limit of \$150 annual** deductible for entire family



TRICARE Retiree Dental cont'd



- 50% of the allowable amount on crowns, bridges and prosthodontic coverage, after 12 month waiting period.
- Payments by Check or Credit card or Online
@ www.ddpdelta.org
- Participating Providers increased from 25,000 to **67,000!**
(See website for participants) Must use participating Dentists.
- Additional enhancements such as Dental Accident coverage, second cleanings within a 12-month period & premiums can be deducted automatically from uniformed services pay!! (to name a few)
- Customer Service 1-**888-838-8737**

TRICARE For Life (TFL) Benefits



- **Basis of age, disability or end-stage renal disease, may be dual-eligible for Medicare/TRICARE.**
- Uniformed Services beneficiaries entitled to Medicare Part A are required by law to have Medicare Part B coverage with one exception active duty family members. Enrollment period from Jan 1-Mar 31 of each year, and coverage begins July 1 of that same year.
- Beneficiaries can check with Social Security Administration online at www.ssa.gov, or call toll-free 1-800-772-1213 or visit Medicare online at www.medicare.gov for more information.
- If you have Other Health Insurance (OHI), Medicare pays first, you may have to forward the claim to your OHI, and then file the claim with TRICARE. Medicare typically does not provide health care coverage overseas.
- TFL Beneficiaries are eligible for Direct Care in the MTF on a space available. You may also enroll in TRICARE Plus at the MTF, if enrollment is available.
- Wisconsin Physicians Service (WPS) is the contractor for claims and customer service for TFL at **1-866-773-0404. The address is at WPS TRICARE FOR LIFE, P.O. Box 7890, Madison, WI 53707-7890**

TRICARE For Life Benefits



- **TFL beneficiaries are not required to see TRICARE Network Providers. They can seek care from any Medicare authorized provider. No Primary Care Managers (PCM), no referral requirements, no co-payments, no cost shares and deductibles for Medicare/TRICARE covered benefits.**
- While living or traveling overseas, TFL works similarly to TRICARE Standards. Overseas you will have the same coverage's as retirees under the age of 65 without Medicare Part A and B. So you will be responsible for the same TRICARE cost shares and deductibles.
- When receiving care from Medicare authorized providers, your provider files the claims to Medicare. Medicare then processes the claim and forwards the claim to TRICARE for payment of the remaining amount. TRICARE automatically sends payment to your provider. You may get an Explanation of Benefits indicating the amount Medicare and TRICARE paid.
- If you suspend or cancel your OHI, contact TFL at 1-866-773-0404 **Or visit the web site at <http://www.tricare4u.com> .**

TRICARE For Life Benefits



- **On October 1, 2001, Medicare/TRICARE eligible uniformed services retirees and their eligible family members and survivors received the TRICARE For Life medical coverage.**
- TFL are eligible for free prescription medication from the Military Treatment Facilities. The Retail Network Pharmacies and the TRICARE Mail Order Pharmacy with co-payments of \$3 or \$9.
- When receiving care from Medicare authorized providers, your provider files the claims to Medicare. Medicare then processes the claim and forwards the claim to TRICARE for payment of the remaining amount. TRICARE automatically sends payment to your provider. You may get an Explanation of Benefits indicating the amount Medicare and TRICARE paid.
- If you suspend or cancel your OHI, contact TFL at 1-866-773-0404 **Or visit the web site at <http://www.tricare4u.com> .**
- **Starting January 1, 2006 the new Medicare prescription drug coverage becomes available to everyone with Medicare. But, there is no added value in purchasing Medicare Part D with TFL.**

TRICARE Web Sites



Access to: Tricare Regional Information
Tricare General Information
Tricare Programs
Provider Directory

- Email: TRICARE_help@amedd.army.mil (Atlanta Area officers may contact the Health Benefits Advisor – LCDR Leslie Leonard (lleonard@cdc.gov))

Internet Addresses:

- <http://www.Tricare.osd.mil> (National)
- <http://www.Tricare4U> (Medicare info)

TRICARE Regional Phone Numbers



TRICARE North	877-874-2273
TRICARE West	888-874-9378
TRICARE South	800-444-5445
Hawaii/Alaska	888-777-8343
TRICARE Pacific/Puerto Rico/	888-777-8343
Latin America/Canada/Europe	888-777-8343
TRICARE For Life	866-773-0404
MEDICARE	800-633-4227

Important Phone Number



➤ Beneficiary Line 800-444-5445

Health Care Information

Claim Services

Health Care Finder

Eligibility Questions

TRICARE For Life



Numerous Resources...
If you don't know...
Please Find Out...