

## **Section B-5 Health Care Information**

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.



## Health Care

### *Planning for a Call to Active Duty and/or Deployment*

#### **Deployment Checklist**

##### **Before receiving deployment notification:**

- Enroll family members in DEERS and update information as needed.
- Get military ID cards for eligible family members.
- Get your will and other legal documents in order.
- Contact your command or unit family readiness representative for help with completing your family care plan.
- Review your TRICARE options.
- Review your civilian employer's health and dental coverage options while on active duty.
- Determine costs and benefits of both TRICARE and civilian options before choosing one or the other as the primary source of health care for your family.
- Ensure there will be no gaps in health coverage between periods of active duty and return to civilian employment.

##### **Upon receiving deployment orders:**

- Confirm that your family's DEERS information is current.
- Ensure eligible family members have current ID cards.
- Give your family copies of your orders.
- Contact unit commander or reserve center for information on TRICARE.
- Contact civilian employer to continue or discontinue employer health and/or dental coverage.
- Contact your military legal assistance office to appoint your power of attorney and update your will.
- Contact your command or unit family readiness representative for help in updating your family care plan.
- Contact finance office to set up an allotment, if applicable.
- Make other financial arrangements as required.
- Review life insurance for spouse and yourself.

## **You're Covered**

When you are activated and/or deployed for more than 30 days, your family's health and dental care needs will be covered in your absence. The military's health and dental plans are designed to meet their needs, as well as your own.

Prepare now, since a call to deploy can come any time. Make sure you and your family are ready. Prepare *now*.

## **Access to Care**

The first and most important step is to enroll yourself and all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS).

There are two ways to enroll in DEERS or update your family's information. Call the DEERS Telephone Center toll free Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time at 1-800-538-9552 (in California, call 1-800-334-4162) **OR**

For the nearest DEERS location, visit the DEERS web page at [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi), where you can search by city, state or zip code, **OR** ask your commander.

Always keep your DEERS information up to date and report any major changes. ***DEERS is your key to all benefits.***

## **Health Coverage While Deployed**

### *Reserve Component Members*

Upon being called to active duty for more than 30 consecutive days, you (member) (family eligibility is different) are enrolled in TRICARE Prime. It is the most comprehensive of the three TRICARE programs (see below for description). Being enrolled in TRICARE Prime means that as of the effective date of your orders, you are eligible for medical and dental care at any military treatment facility.

### *Family Members*

Your family should decide *now* about health coverage options if and when you are deployed. You will need to compare the features and costs of each TRICARE option (outlined below), as well as your civilian employer-sponsored health plan.

Family members are eligible to seek health care under either *TRICARE Standard* or *TRICARE Extra* (see descriptions below) when you are called to active duty for more than 30 days. The benefit is automatic. However, to ensure no delay in treatment or claims processing, make sure your family's DEERS records are up to date. If you are recalled for 179 consecutive days or more, your family members have the option to enroll in *TRICARE Prime*.

## TRICARE Options

### TRICARE Standard

***You choose your doctor - (approved by TRICARE).***

The doctor does not need to be a TRICARE civilian or a military physician but must be a TRICARE authorized provider. You can keep your current doctor (if approved by TRICARE). The biggest difference between TRICARE Standard and TRICARE Extra is the cost-shares. You pay an annual deductible (\$50-\$300 based on your rank) and 20% cost-shares. Enrollment is not required to participate.

### TRICARE Extra

***This option allows your family members to choose a doctor from the list of TRICARE civilian physicians who are part of the TRICARE Network.***

You will be responsible for an annual deductible (\$50-\$300 depending on your rank), and 15% cost-shares. The fees in TRICARE Extra are less than TRICARE Standard.

There are no claim forms to file – you just pay your reduced cost-share after satisfying the deductible. You may use a combination of the TRICARE Extra and Standard programs at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required to participate.

### TRICARE Prime

***This option is open to family members whose sponsor is recalled to active duty for 179 days or more.***

***Requires enrollment and grants exclusive access to the Military Treatment Facility.***

***Family members may be eligible for TRICARE Prime Remote after October 2001, if they are residing with the sponsor AND live more than 50 miles from a Military Medical Facility.***

Under this plan you will be assigned a Primary Care Manager (PCM) to provide or arrange for the health care needs for you and your family. You will also have access to additional wellness and preventive care services.

## **GUARD & RESERVE FAMILY READINESS PROGRAMS TOOLKIT**

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TRICARE is there for your family's needs – in a variety of situations, including when traveling away from home or away at college. For more information about eligibility and benefits, or to enroll in TRICARE Prime or TRICARE Prime Remote, call your local TRICARE service center (see map for contact information), or visit the TRICARE Internet site at [www.tricare.osd.mil](http://www.tricare.osd.mil).

## **Dental Coverage**

The TRICARE Dental Program (TDP) is a voluntary dental insurance program for the Selected Reserve, Individual Ready Reserve, and all eligible uniformed services family members. Beneficiaries may seek care from a worldwide network of 50,000 providers (you can also use non-participating providers, at an additional cost).

TDP pays a percentage of a participating United Concordia dentist's bill depending on the service provided; the patient pays the remainder (if any) – the cost share. Members in grades E-1 to E-4 pay a *reduced* cost share for certain services. TDP limits how much can be paid for dental services annually per enrollee and each contract period begins February 1st and ends January 31<sup>st</sup> the following year.

### **Eligibility and Enrollment**

To be eligible, you must have at least 12 months of service commitment remaining (i.e., active duty, reserve service or an uninterrupted combination of both). Enrollees must remain in the TDP for at least 12 months, after which participation continues month to month.

Your family is not bound by the 12-month minimum enrollment commitment if you are ordered to active duty for a contingency operation as defined in law. In this case, you have 30 days from activation to submit the enrollment application. Your family members must remain enrolled during the entire active duty period in support of the contingency operation.

Enrollment may be through a single or a family plan. To prevent delay in coverage, make sure your family's DEERS information is up to date.

### **Reserve Component Members**

You may enroll whether or not your family does. Most types of Reserve component members are responsible for just 40 percent of the monthly premium; the government pays the rest. When called to active duty for more than 30 days, you are eligible for dental care at military treatment facilities free of charge, and thus are disenrolled from TDP.

### **Family Members**

Your eligible family members are invited to enroll, even if you do not. Family members are responsible for the full premium, except when the sponsor is called to active duty for more than 30 days. In that case, family members pay only 40 percent of the premium, the government pays the rest. Although family members enroll under your Social Security number, there will be two separate premium payments if you and your family both enroll – one for you and one for your family.

### **More Information**

Additional information on TDP is available at the United Concordia Companies, Inc., Web site [www.ucci.com](http://www.ucci.com), or call toll free 1-800-866-8499 for general information, or 1-888-622-2256 to enroll.

### **Employer-Sponsored Health Insurance Options**

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you have rights concerning your employer-sponsored health plan. We advise you to review your rights under this act, and to know your employer's policy regarding health coverage if you are deployed.

When you are called to active duty, your family may continue its coverage under your employer-sponsored health plan for up to 18 months under USERRA. However, unless you notify your employer that you wish to continue coverage, your family may be dropped from the employer-sponsored health plan.

If you continue your employer-sponsored coverage for your family while you are on active duty for more than 30 days, you may have to pay some, or all, of the plan's premium. The maximum you could be charged is 102 percent of the full premium, which includes your employee's share, the employer's share *and* a 2-percent administrative fee. Employers can establish their own rules within these limits. If you are on active duty for 30 days or less, the employer may not charge more than the employee's share for the coverage.

If you choose *not* to continue coverage under your civilian employer health plan while on active duty, you and any previously covered family members are entitled to be reinstated in your employer-sponsored health plan when you return to work without a waiting period and without penalty for pre-existing conditions (other than a service-connected disability). It is important to ensure that there are no gaps in service when returning to civilian employment. It is your responsibility to see that your family is adequately protected.

Talk to your employer and your family to make health coverage decisions now before you are deployed. For additional information and guidance, contact the **National Committee for Employer Support of Guard and Reserve (NCESGR) ombudsman program at 1-800-336-4590.**

## **Important Internet Resources**

Information contained in this portion of the toolkit may also be available on the TRICARE Web site.

### Defense Enrollment Eligibility Reporting System

To locate the nearest DEERS/RAPIDS (Real-Time Automated Personnel Identification System) Center online visit: [www.dmdc.osd.mil/rs/](http://www.dmdc.osd.mil/rs/).

To update your address online, visit [www.afpc.randolph.af.mil/deers/](http://www.afpc.randolph.af.mil/deers/) and click on the “Links” tab at the top of the page. Under “DoD Points of Contact,” click on the subhead “DEERS Change of Address” which will open an e-mail where you may send updated information.

### TRICARE

- Your primary resource on your TRICARE benefits and other health information can be found at: [www.tricare.osd.mil](http://www.tricare.osd.mil).
- TRICARE Help E-Mail System, which is managed by the Army, is available to all active duty service members, Reservists, National Guard members, retirees, etc. Send e-mail messages to [TRICARE\\_Help@amedd.army.mil](mailto:TRICARE_Help@amedd.army.mil) (TRICARE\_Help).
- TRICARE QUESTIONS, which is operated by the TRICARE Management Activity, is available to all active duty service members, Reservists, National Guard members, retirees, etc. Send e-mail messages to [QUESTIONS@tma.osd.mil](mailto:QUESTIONS@tma.osd.mil).
- TRICARE Beneficiary Forum, which is operated by the TRICARE Management Activity, is online at <http://www.tricare.osd.mil/forums/index.cfm?cfapp=7> or go to <http://www.tricare.osd.mil> and click on the TRICARE Beneficiary Forum button.

### TRICARE Dental Program

For enrollment information, visit [www.ucci.com](http://www.ucci.com) or call 1-888-622-2256.

For customer service, call 1-800-866-8499.

### Deployment Link

For access to a wide range of deployment-related information and resources, visit: <http://deploymentlink.osd.mil/>.

### Military Assistance Program

This site highlights relocation, employment and financial management topics for military families: <http://dticaw.dtic.mil/mapsite/>.

Military Family Resource Center

This site covers military lifestyle and quality of life issues for single and married service members and their families: [www.mfrc.calib.com/links.htm](http://www.mfrc.calib.com/links.htm).

National Committee for Employer Support of Guard and Reserve

This site answers questions regarding USERRA or other employee/employer questions related to service commitment. Call 1-800-336-4590 or visit [www.esgr.org/](http://www.esgr.org/) for more information.

**About TRICARE in Your Region**

The Department of Defense has contracted with commercial companies to help administer the TRICARE health plan by region. For more information about TRICARE health services, call the toll-free number that corresponds to your region.

TRICARE Northwest	1-800-404-0110
TRICARE Mid-Atlantic	1-800-931-9501
TRICARE Northeast	1-888-999-5195
TRICARE Heartland	1-800-941-4501
TRICARE Central States	1-888-874-9378
TRICARE Southeast	1-800-444-5445
TRICARE Southwest	1-800-406-2832
TRICARE Gulf South	1-800-444-5445
TRICARE Golden Gate/Southern California/Hawaii/Alaska	1-800-242-6788
TRICARE Pacific/Puerto Rico/Latin America/Canada/Europe	1-888-777-8343

**Other Important Phone Numbers**

Unit : \_\_\_\_\_ phone number: \_\_\_\_\_

DEERS: 1-800-538-9552 (in California: 1-800-334-4162)

Local TRICARE service center: \_\_\_\_\_

Civilian employment personnel office: \_\_\_\_\_

Local military family center: \_\_\_\_\_

Legal assistance office: \_\_\_\_\_

Local military finance office: \_\_\_\_\_

Local military personnel: \_\_\_\_\_

American Red Cross: \_\_\_\_\_

Other: \_\_\_\_\_