



Continuum of Health Coverage for Guard/Reserve Members and TRICARE Reserve Select

Jody W. Donehoo, Ph.D.
TRICARE Management Activity



Continuum of Health Coverage

Non - contingency Contingency operations

Inactive duty or AcDu < 30 days	Pre-activation	Activated > 30 days	Deactivation	
<p>Line of duty (LOD) care only</p> <ul style="list-style-type: none"> - Illness, injury, or disease incurred or aggravated while in a duty status 	<p>MTF access and TRICARE same as other active duty service members (ADSM)</p> <ul style="list-style-type: none"> - if issued delayed-effective-date orders - up to 90 days before activation 	<p>MTF access and TRICARE same as other ADSMs</p> <ul style="list-style-type: none"> - injured member may be offered extended active duty for care; transfer near home possible 	<p>TAMP</p> <p>MTF access and TRICARE same as active duty family members (ADFM)</p> <ul style="list-style-type: none"> - for 180 days after deactivation - no TRICARE Prime Remote 	<p>TRICARE Reserve Select</p> <p>MTF access and TRICARE same as ADFMs under TRICARE Standard/Extra</p> <ul style="list-style-type: none"> - pay portion of premium cost
<p>LOD care only</p>	<p>Not offered</p>	<p>MTF access and TRICARE same as other ADSMs</p> <ul style="list-style-type: none"> - extended active duty possible for LOD conditions 	<p>Continued Health Care Benefit Program (CHCBP)</p> <ul style="list-style-type: none"> - 18 months - pay full cost of premium 	<p>TRICARE Reserve Select</p>



TRS Premiums

(through 30 Sep 2007)

Total Annual Premium

\$ 3,487 TRS Member only
\$10,834 TRS Member & Family

Tier 1 – 28% monthly

\$ 81.00 TRS Member only
\$253.00 TRS Member & Family

Tier 2 – 50% monthly

\$145.29 TRS Member only
\$451.42 TRS Member & Family

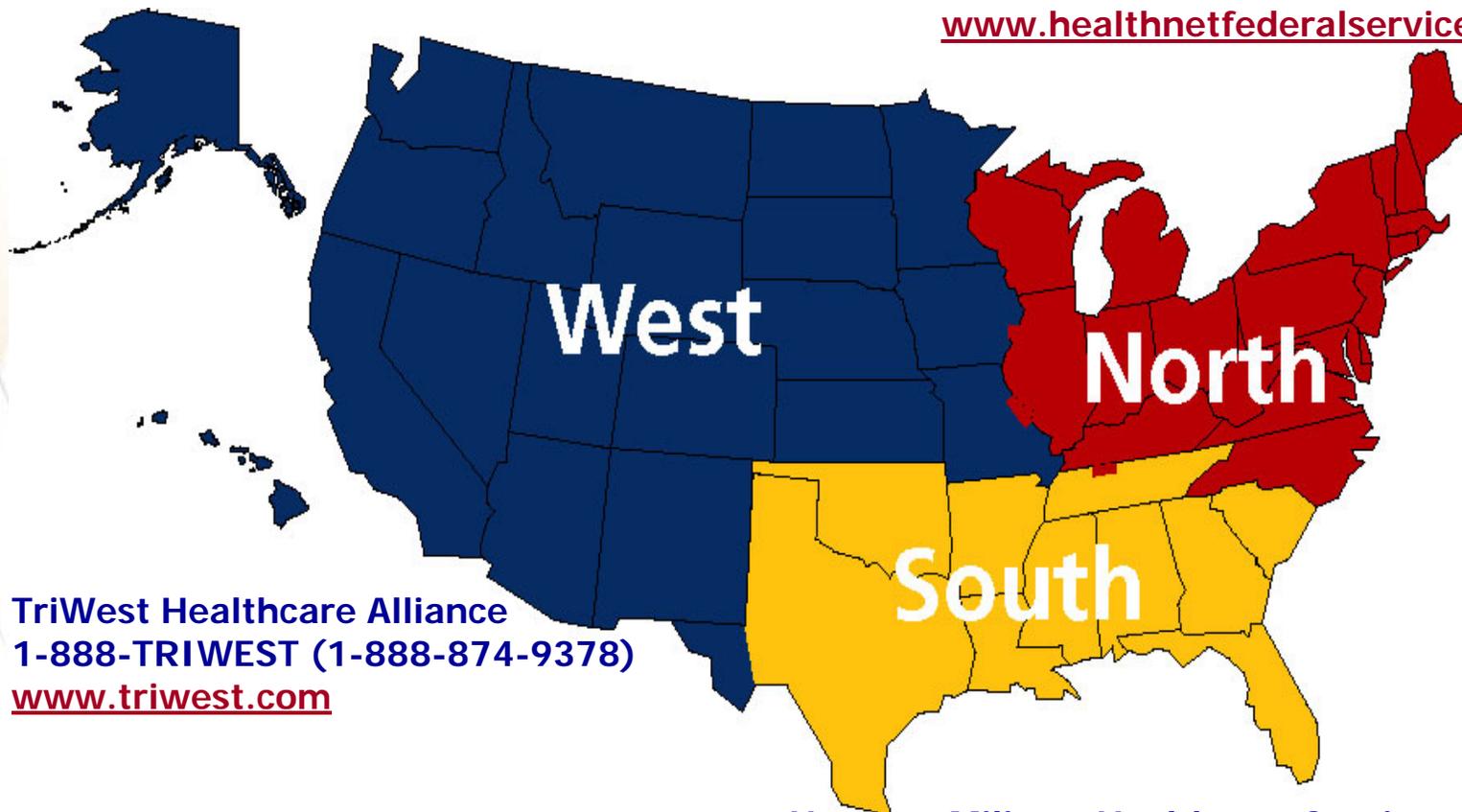
Tier 3 – 85% monthly

\$247.00 TRS Member only
\$767.41 TRS Member & Family



Enrollment and Customer Service

Health Net Federal Services, Inc.
1-800-555-2605
www.healthnetfederalservices.com



TriWest Healthcare Alliance
1-888-TRIWEST (1-888-874-9378)
www.triwest.com

Humana Military Healthcare Services, Inc.
1-800-444-5445
www.humana-military.com



TRS Billing and Premium Payment

- One month's premium due with application
- **Billing** by TRICARE regional contractor
 - 10th of month – bill mailed
- **Payment** by TRS member in advance
 - 30th of month – payment due
- **Changes** – bills provide opportunity to ...
 - Change method of payment
 - electronic transfer, automatic Visa[®] / MasterCard[®]
 - Change address of TRS member
 - billing follows TRS member



Coverage

TRICARE Standard and Extra

Includes space-available access to military clinics & hospitals

- Urgent and emergency care
 - including ambulance services
- Family health care
- Obstetrics, gynecology, and maternity services
- Clinical preventive services
 - including health screening and immunizations
- **Behavioral health care**
 - including partial hospitalization and residential treatment
- Annual eye examinations
- Durable medical equipment (DME) and supplies
- Ancillary services
 - such as laboratory and radiology
- Prescription drug coverage



TRICARE Reserve Select Costs

**Annual
Deductibles**
(per fiscal year)

Rank E-4 & below:

\$50/individual or \$100/family

Rank E-5 & above:

\$150/individual or \$300/family

Cost-Shares
*(after annual deductible
is met)*

15% Network Provider

20% Non-network Provider

Catastrophic Cap
(per fiscal year)

\$1,000 per family



Current TRS Participation

11,065 Tier 1 plans

665 Tier 2 plans

48 Tier 3 plans

11,778 Total Plans

33,913 covered lives



Source – DEERS as of Friday, 15 Dec 2006

For Information and Assistance

- **Eligibility and Service Agreement**
 - Contact your Service/Reserve Component personnel offices
 - *Reserve Affairs Web site*
www.dod.mil/ra/
 - *Guard-Reserve Portal*
<https://www.dmdc.osd.mil/Guard-ReservePortal>
- **Enrollment and Customer Service**
 - Contact your TRICARE regional contractor
www.tricare.mil/reserve/reserveselect





A to Z

SEARCH

CONTACT US

SITE MAP

WEB SITE FEEDBACK



TRICARE Reserve Select (TRS)



TRICARE Reserve Select (TRS) Home

- What is TRS?
- How much does it cost per month?

STEP 1: Qualify for TRS

- Tier 1
- Tier 2
- Tier 3

STEP 2: PURCHASE TRS

- Including Purchase TRS after TAMP

Regional Contractors

TRICARE Covered Benefits and How to Use Them

Survivor Benefit Extended (Tier 1)

Qualifying Life Events

Other Kinds of Coverage

TRICARE Reserve Select (TRS) is:

- a **premium-based** TRICARE health plan
- available **for purchase** by qualified members of the Selected Reserve (SelRes)

TRS features:

- Comprehensive health care benefits
- Covered benefits of [TRICARE Standard](#) and [TRICARE Extra](#)
- [TRICARE Standard](#) and [TRICARE Extra cost sharing, deductibles](#), and [catastrophic caps](#) that apply to active-duty family members (including the TRS member, him/herself)
- 2 types of coverage
 - TRS member-only coverage
 - TRS member and family coverage
- Worldwide availability (as long as you continue in the SelRes under a TRS Service Agreement)

[Guard and Reserve Web Portal](#)

[Reserve Affairs TRS Policy Guidance](#)

New

[Reserve Component Health Care](#)

[TRS Flyers, Booklets, and Other Print Products](#)

[Frequently Asked Questions](#)

[Reserve Component Points of Contact](#)

[Related Links](#)

Monthly premium costs for CALENDAR YEAR 2006

	Tier 1 Contingency	Tier 2 Certified	Tier 3 Other Selected



www.tricare.mil/reserve/reserveselect

www.dod.mil/ra

