



Last Reviewed October 2021

TRICARE[®] Select

An Overview of Your TRICARE Select Benefit

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Today's AGENDA



- What Is TRICARE?
- TRICARE Program Options
- TRICARE Select
 - Getting Care
 - Costs
 - Enrollment
- Other Important Information
- For Information and Assistance

Changes Due to COVID-19

In response to COVID-19, certain services outlined in this briefing may be affected by temporary changes. To stay up-to-date on TRICARE and COVID-19:

- Sign up for email alerts at **www.tricare.mil/subscriptions**
- Go to **www.tricare.mil/coronavirus** for the latest information about TRICARE and COVID-19
 - Articles: **www.tricare.mil/covid19articles**
 - Frequently asked questions: **www.tricare.mil/covid19faqs**
- Learn about the Military Health System response to COVID-19: **www.health.mil/coronavirus**

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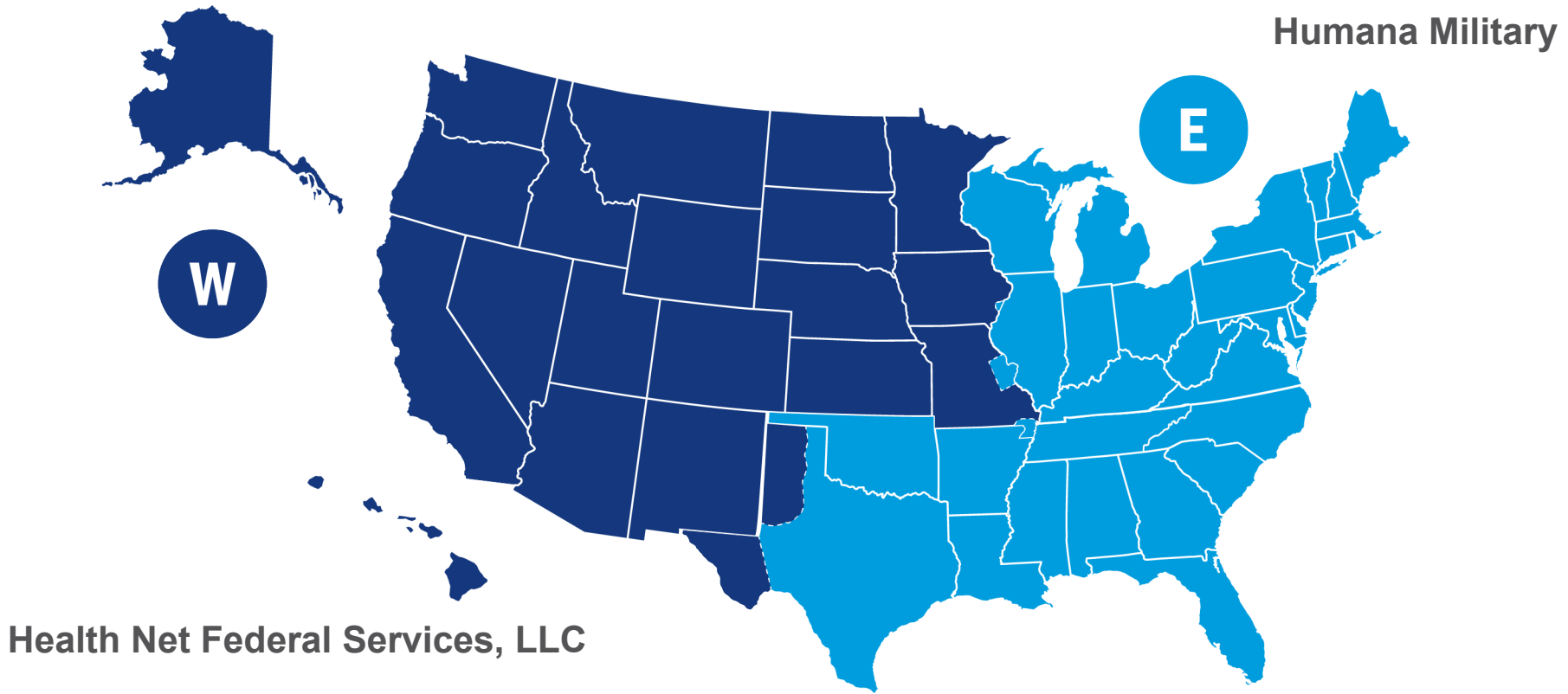
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What Is TRICARE?

- Uniformed services health care program
- Worldwide network
 - Military hospitals and clinics
 - Civilian health care providers



TRICARE Stateside Regions



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TRICARE Program Options

Those Eligible for TRICARE	TRICARE Program Options
Active duty service members	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote
Active duty family members and family members of National Guard and Reserve (NGR) members, NGR members on active duty orders for more than 30 days	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Prime Remote• TRICARE Select• TRICARE For Life (TFL)• US Family Health Plan (USFHP)• TRICARE Young Adult (TYA)
Selected Reserve members, retired Reservists (under age 60) and their family members	<ul style="list-style-type: none">• TRICARE Reserve Select (TRS)• TRICARE Retired Reserve (TRR)• TYA
Retired service members and their family members, retired Reservists (at age 60) and their family members, Medal of Honor recipients and their family members, survivors and eligible former spouses	<ul style="list-style-type: none">• TRICARE Prime• TRICARE Select• TFL• USFHP• TYA

TRICARE Premium-Based Plans

- All TRICARE premium-based programs offer coverage similar to TRICARE Select.
- These programs include:
 - TRICARE Reserve Select
 - TRICARE Retired Reserve
 - TRICARE Young Adult (TRICARE Select option)
- Visit **www.tricare.mil/plans** for more information.

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TRICARE Select

- Enrollment required
- Freedom to choose providers
- Referrals not required for most services
- Some services may require prior authorization
- Copayments, cost-shares, and yearly deductible apply
- May have to file your own claims



TRICARE Select: Getting Care

- With TRICARE Select, find a TRICARE authorized provider (network or non-network):
 - Go to **www.health.mil/providers**.
 - Call your regional contractor.
- Ask your provider's office if they accept TRICARE.
 - If not, invite the provider to become TRICARE-authorized.
 - Give the provider your regional contractor's phone number or send him or her to **www.tricare.mil/providers**.



Provider Types

**Military Hospitals
and Clinics**

**Civilian TRICARE-
Authorized Providers**

**Providers Who Are Not
TRICARE-authorized**

There are two types of
civilian TRICARE-
authorized providers:

NETWORK

- Accept TRICARE's payment as full payment
- File claims for you

NON-NETWORK

- Don't have an agreement with TRICARE
- Don't have to file claims for you

Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services. The groups pay different costs and fees.

A **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A. While enrolled in a premium-based plan (TRS, TRR, or TYA), Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.

B **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you are in Group B.

- **Note:** North Atlantic Treaty Organization and Partnership for Peace family members are in Group B.

TRICARE Select Enrollment

Three ways to enroll (www.tricare.mil/enroll):



Enroll on the Beneficiary Web Enrollment (BWE) website at:
<https://milconnect.dmdc.osd.mil>



Call your regional contractor.



Fill out the TRICARE Select enrollment form for your region:
www.tricare.mil/forms.

TRICARE Select Deductibles

Beneficiary Category	Outpatient Deductibles	
ADFM's (pay grades E-4 and below)	Group A: \$50/Individual; \$100/Family	Group B: \$52/Individual; \$104/Family
ADFM's (pay grades E-5 and above)	Group A: \$150/Individual; \$300/Family	Group B: \$156/Individual; \$313/Family
Retired Service Members, Their Family Members and All Others	Group A: \$150/Individual; \$300/Family	Group B: \$156/Individual; \$313/Family
Retired Service Members, Their Family Members and All Others	Group A: Individual: \$150 (network); \$300 (out-of-network) Group A: Family: \$300 (network); \$600 (out-of-network)	Group B: Individual: \$156 (network); \$313 (out-of-network) Group B: Family: \$313 (network); \$626 (out-of-network)

Note: Outpatient deductibles for family members of National Guard and Reserve members called or ordered to active service for more than 30 days for a federal preplanned mission or in support of a contingency operation is \$0.

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Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping DEERS up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an **ID card office**. Search at <https://idco.dmdc.osd.mil/idco>.

Note: You must use this option to add family members in DEERS.



Log on to <https://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-800-336-4416**.

Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
 - Get up to a 90-day supply
-

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
 - Get up to a 90-day supply
-

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
 - Get up to a 30-day supply
-

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
 - Get up to a 30-day supply
-

TRICARE Dental Program Options

- You have different dental options based on your beneficiary group:
 - Military dental clinics for ADSMs
 - TRICARE Active Duty Dental Program (ADDP)
 - TRICARE Dental Program (TDP)
 - Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Enrollment needed for the TDP
- For each program, if you cannot find a network provider within 35 miles, contact the applicable contractor for assistance in locating a network provider.

The Affordable Care Act

TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.



Each tax year, you'll get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.

Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

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Stateside Regional Contractors

- TRICARE East Region
Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com
- TRICARE West Region
Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com

Overseas Regional Contractor

- TRICARE Overseas Program (TOP)
International SOS Government Services,
Inc.
www.tricare-overseas.com/contact-us

More Resources

- TRICARE Website
www.tricare.mil



- Publications
www.tricare.mil/publications
- milConnect
https://miltconnect.tricare.mil