



Welcome To The TRICARE Fundamentals Course FY 2012

The TRICARE Fundamentals Course (TFC) is a three-day basic course designed for personnel who provide assistance and counseling to TRICARE beneficiaries. It offers participants training on the most up-to-date TRICARE information from skilled instructors and the opportunity to interact with others associated with the Military Health System (MHS). There are no prerequisites for the course, however it is tailored to MHS support staff with less than three years of TRICARE experience.

This TFC Participant Guide serves as your training tool during the course and a valuable resource after its completion. There are 15 modules with specific learning objectives. Discussion topics include TRICARE eligibility, TRICARE program options for the seven uniformed services, transitional benefits, pharmacy, and dental coverage and more. Where convenient, information specific to stateside or overseas is presented in parallel. Application exercises and real-world scenarios are presented throughout the course to test your ability to apply your current and newly acquired knowledge.

Throughout the Guide, we identify resources to help you better understand TRICARE, including websites and other electronic resources, acronyms, and a glossary of key terms.

On the final day of the course, instructors administer a 50-question final exam. You must score at least 80% to pass. You must also complete an online course evaluation before we issue your Certificate of Training. Certificates are sent via e-mail within seven business days after completion of the online evaluation.

After completing this course, please visit www.tricare.mil for more information about the TRICARE benefit. To receive TRICARE updates focused on customer service support, visit www.tricare.mil/customerservicecommunity and ask to be added to the update list serve.

At the time of printing, the information in this Participant Guide is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. For the most recent information, contact your regional contractor, or local TRICARE Service Center. The TRICARE logo and "TRICARE" are registered trademarks of the TRICARE Management Activity. Alteration of the approved logo in any way is prohibited. All rights reserved.

Understanding Health Care Under the Military Health System (MHS)

Understanding health care under the MHS requires an understanding of the two distinct types of care: direct care, which is health care provided within the military treatment facility (MTF), and purchased care, which is health care received from a civilian TRICARE-authorized or host nation provider.

TRICARE is a worldwide health care program serving active duty service members (ADSMs), National Guard and Reserve members, retirees, their families, survivors and certain former spouses—those deemed to be TRICARE eligible. As a major component of the MHS, TRICARE supplements the health care resources of the uniformed services with networks of civilian health care professionals, facilities, pharmacies and suppliers to provide access to high-quality health care services, while maintaining the capability to support military operations.

Overview of TRICARE Health Plan Options

In 1993, the Department of Defense (DoD) enhanced military health coverage with the introduction of TRICARE. With the switch to the TRICARE name (formerly CHAMPUS), DoD implemented three options:

- **TRICARE Standard** is a fee-for-service option where the non-active duty beneficiary can see any TRICARE-authorized provider of their choice.
 - No enrollment forms or fees required
 - Offers the freedom to seek care from any TRICARE-authorized provider
 - Available stateside and overseas
- **TRICARE Extra** is a preferred provider option (PPO) where a Standard beneficiary receives a cost-share discount for using a contracted TRICARE network provider.
 - No enrollment forms or fees required
 - Five percent cost-share discount
 - No claims to file (provider files for beneficiary)
 - Not available overseas
- **TRICARE Prime** is a managed care option similar to a civilian health maintenance organization (HMO). (In an HMO, member physicians and staff of the corporation provide care to enrolled recipients, who pay a premium for their care.)
 - Enrollment is required
 - Offers lowest out-of-pocket cost
 - No claims to file (provider files for enrollees)
 - Available overseas for active duty service members (ADSMs) and active duty family members (ADFM) as TRICARE Overseas Program (TOP) Prime

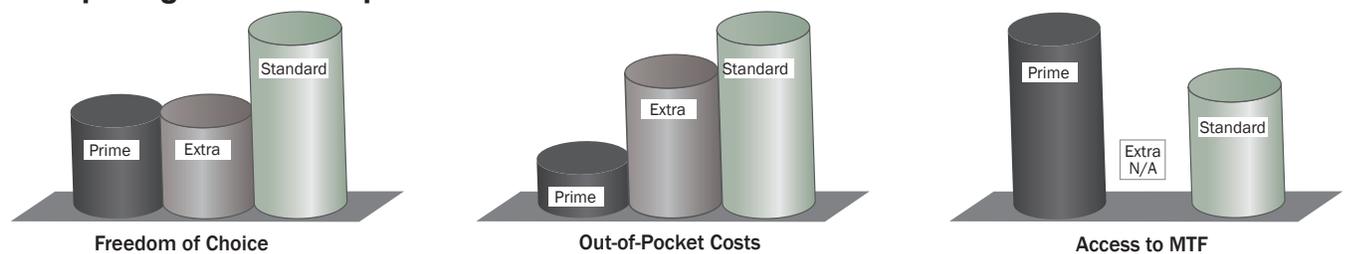
Additional TRICARE Programs

In addition to Standard, Extra, and TRICARE Prime, several other health plan options are available to TRICARE beneficiaries, including:

- TRICARE Prime Remote (TPR)
- TRICARE Prime Remote for Active Duty Family Members (TPRADFM)
- TOP Prime
- TOP Prime Remote
- TRICARE Reserve Select (TRS)
- TRICARE Retired Reserve (TRR)
- TRICARE For Life (TFL)
- TRICARE Young Adult (TYA)
- TRICARE Plus
- Continued Health Care Benefit Program (CHCBP)
- US Family Health Plan (USFHP)

Note: What option a beneficiary can use may be affected by the sponsor's status, residency, and eligibility.

Comparing TRICARE Options



If freedom of choice is the most important to a non-active duty beneficiary, TRICARE Standard will likely be the preferred choice for health care.

If cost savings is most important to the non-active duty beneficiary, TRICARE Prime (if available) is their best health care choice. TRICARE Extra is the next best choice due to the cost-share discount.

If access to an MTF is the most important factor to the non-active duty beneficiary, TRICARE Prime will likely be the best option, as it provides higher priority for accessing care within an MTF.