

TRICARE BENEFICIARY BULLETIN #10 – 660 WORDS – 04/09/09

LEAD MUSIC (:03)

THIS IS THE TRICARE BENEFICIARY BULLETIN, AN UPDATE ON THE LATEST NEWS TO HELP YOU MAKE THE BEST USE OF YOUR TRICARE BENEFIT. I'M AUSTIN CAMACHO (:10)

FIRST UP: TRICARE RESERVE SELECT.

THE NUMBER OF NATIONAL GUARD AND RESERVE MEMBERS PURCHASING TRICARE RESERVE SELECT COVERAGE IS GROWING. TRICARE RESERVE SELECT, OR TRS, IS THE PREMIUM-BASED HEALTHCARE PLAN AVAILABLE FOR PURCHASE BY ELIGIBLE MEMBERS OF THE SELECTED RESERVES.

ON JANUARY FIRST OF THIS YEAR, TRS'S MONTHLY PREMIUMS FOR MEMBERS DROPPED FROM \$81 TO \$47.51, AND PREMIUMS FOR FAMILY COVERAGE DROPPED FROM \$253 TO \$180.17. SINCE THEN, TRS ENROLLMENT IS UP ABOUT 23 PERCENT.

ABOUT 7,000 SELECTED RESERVE MEMBERS PURCHASED TRS PLANS AFTER THE PREMIUMS DROPPED. WITH THESE NEW ADDITIONS, MORE THAN 100,000 RESERVE AND NATIONAL GUARD MEMBERS AND THEIR FAMILY MEMBERS NOW HAVE TRS COVERAGE.

TRS FEATURES CONTINUOUSLY OPEN ENROLLMENT, WITH BENEFITS SIMILAR TO TRICARE STANDARD AND EXTRA, INCLUDING:

COMPREHENSIVE HEALTH CARE COVERAGE, PRESCRIPTION DRUG COVERAGE,

BENEFICIARY FREEDOM TO MANAGE THEIR HEALTHCARE WITH NO ASSIGNED PRIMARY CARE MANAGER, AND FEWER OUT-OF-POCKET COSTS WHEN CHOOSING A PROVIDER IN THE TRICARE NETWORK.

TRS IS ONLY AVAILABLE TO ELIGIBLE MEMBERS OF THE SELECTED RESERVE WHO ARE NOT ELIGIBLE FOR, OR COVERED BY, THE FEDERAL EMPLOYEE HEALTH BENEFITS PLAN.

ELIGIBLE MEMBERS CAN FOLLOW THE INSTRUCTIONS TO PURCHASE COVERAGE THROUGH THE GUARD AND RESERVE WEB PORTAL, WHICH YOU CAN GET TO THROUGH THE TRICARE TRS PAGE AT WWW.TRICARE.MIL/TRS.

NEXT, IF YOU'RE EXPECTING A NEW ADDITION TO YOUR FAMILY, GETTING HEALTH CARE COVERAGE FOR YOUR CHILD IS ONE OF THE MOST IMPORTANT STEPS YOU CAN TAKE TO PREPARE FOR HIS OR HER ARRIVAL. TRICARE MAKES IT EASY, AS LORRAINE CWIEKA REPORTS.

NEW PARENTS HAVE 60 DAYS FROM THE DATE OF BIRTH OR ADOPTION TO REGISTER THEIR CHILD IN DEERS, THE DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM, AND TO ENROLL HIM OR HER IN TRICARE PRIME OR PRIME REMOTE FOR ELIGIBLE ACTIVE DUTY FAMILY MEMBERS. ON THE 61ST DAY, CHILDREN NOT ENROLLED IN TRICARE PRIME OR PRIME REMOTE ARE AUTOMATICALLY COVERED BY TRICARE STANDARD AND EXTRA. CHILDREN NOT ENROLLED IN DEERS AFTER ONE YEAR WILL NO LONGER RECEIVE TRICARE BENEFITS.

YOU MUST ADD YOUR CHILD TO DEERS BEFORE ENROLLING HIM OR HER IN TRICARE. YOU CAN DO THIS AT A UNIFORMED SERVICES ID CARD-ISSUING FACILITY. ONCE YOUR CHILD IS REGISTERED IN DEERS, YOU CAN ENROLL HIM OR HER IN TRICARE PRIME OR PRIME REMOTE BY SENDING A TRICARE PRIME ENROLLMENT APPLICATION AND PRIMARY CARE MANAGER CHANGE FORM TO YOUR MANAGED CARE CONTRACTOR.

FOR THE TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

AND FINALLY, MANY PEOPLE ENJOY COFFEE, TEA OR COLA EVERY DAY. BUT FOR SOME, THESE PRODUCTS CAN LEAD TO CAFFEINE SENSITIVITY OR EVEN ADDICTION. CAFFEINE **IS** A STIMULANT THAT SPEEDS UP YOUR CENTRAL NERVOUS SYSTEM, GIVING YOU A TEMPORARY ENERGY BOOST AND MAKING YOU FEEL MORE ALERT.

BUT IT ALSO INCREASES YOUR HEART RATE, RAISES YOUR BLOOD PRESSURE AND ACTS AS A DIURETIC, CAUSING DEHYDRATION. FOR PEOPLE SENSITIVE TO CAFFEINE, AS LITTLE AS ONE CAFFEINATED BEVERAGE CAN CAUSE EXCITEMENT, IRRITABILITY, JITTERINESS AND TENSION. EXCESS AMOUNTS OF CAFFEINE CAN CAUSE ABNORMAL HEART RHYTHMS, ANXIETY, HEADACHES, INSOMNIA, STOMACH UPSET, RESTLESSNESS AND TREMORS.

PEOPLE WHO ARE SMALLER THAN AVERAGE, OR WHO DON'T CONSUME CAFFEINE REGULARLY, MAY EXPERIENCE THESE SIDE EFFECTS MORE QUICKLY THAN OTHERS. YOUR RESPONSE TO CAFFEINE CAN ALSO BE AFFECTED BY YOUR AGE, WHETHER OR NOT YOU SMOKE, HEALTH CONDITIONS LIKE HIGH BLOOD PRESSURE, OR PREGNANCY. LIKE ANY OTHER DRUG, IF YOU QUIT CAFFEINE SUDDENLY, YOU MAY EXPERIENCE WITHDRAWAL SYMPTOMS LIKE FATIGUE, HEADACHES, OR NERVOUSNESS.

IF YOU'RE THINKING ABOUT REDUCING YOUR CAFFEINE

INTAKE:

- DRINK WATER WHEN YOU'RE THIRSTY.
- ORDER A SMALLER DRINK, OR DRINK ONE LESS CAFFEINATED BEVERAGE PER DAY.
- AVOID CAFFEINATED ENERGY DRINKS, AND READ OVER-THE-COUNTER MEDICATION LABELS TO AVOID THOSE THAT CONTAIN CAFFEINE.

AND THAT'S TODAY'S TRICARE BENEFICIARY BULLETIN. WE'LL HAVE MORE NEWS YOU CAN USE NEXT WEEK. (:03)

TAIL MUSIC (:03)