

TRICARE BENEFICIARY BULLETIN – JULY 28, 2011 – 728 WORDS

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: LORRAINE CWIEKA REPORTS ON HOW TRICARE WORKS WITH OTHER HEALTH INSURANCE.

COORDINATING BENEFITS BETWEEN TRICARE AND OTHER HEALTH INSURANCE CAN BE CONFUSING. IF A BENEFICIARY HAS HEALTH CARE COVERAGE THROUGH AN EMPLOYER, PUBLIC OR PRIVATE INSURANCE PROGRAM, INCLUDING MEDICARE, HE OR SHE IS CONSIDERED TO HAVE OTHER HEALTH INSURANCE, OR OHI.

TRICARE IS THE LAST PAYER TO ALL HEALTH CARE BENEFITS AND INSURANCE PLANS, EXCEPT FOR MEDICAID, TRICARE SUPPLEMENTS, THE INDIAN HEALTH SERVICE AND OTHER PROGRAMS AND PLANS IDENTIFIED BY THE TRICARE MANAGEMENT ACTIVITY. AFTER THE OTHER INSURER PAYS, TRICARE WILL PAY WHAT IS LEFT UP TO THE TRICARE ALLOWABLE CHARGE. THERE IS NO CHANGE IN BENEFIT LIMITS WHEN TRICARE IS THE SECONDARY PAYER. BENEFICIARIES SHOULD STILL SUBMIT ALL CLAIMS TO TRICARE BECAUSE DEDUCTIBLES MAY BE APPLIED TO THEIR ANNUAL CATASTROPHIC CAP. THE BENEFICIARY'S PROVIDER MAY SUBMIT SECONDARY CLAIMS AS WELL.

TO REDUCE PHARMACY COSTS, A BENEFICIARY'S BEST OPTION IS TO USE A TRICARE RETAIL NETWORK PHARMACY THAT IS ALSO COVERED BY THEIR OHI. AFTER THE OHI PAYS, TRICARE MAY REIMBURSE THE BENEFICIARY FOR PART OR ALL OF THEIR OUT-OF-POCKET COSTS, INCLUDING COPAYMENTS.

IF THE OHI PROVIDES ONLY MEDICAL COVERAGE, NOT PHARMACY COVERAGE, HE OR SHE STILL MAY BE ELIGIBLE TO USE HOME DELIVERY AS THEIR PRESCRIPTION BENEFIT.

FOR MORE INFORMATION ON OTHER HEALTH INSURANCE, VISIT [TRICAREL.MIL/OHI](http://TRICAREL.MIL/OHI).

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

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NEXT: ANNEMARIE FELICIO REPORTS ON KNOWING THE SIGNS AND SYMPTOMS OF PROSTATE TROUBLE.

DISEASES OF THE PROSTATE INCLUDING BPH, PROSTATITIS AND PROSTATE CANCER ARE SOME OF THE MOST COMMON CONDITIONS THAT IMPACT MEN. TRICARE BENEFICIARIES SHOULD KNOW THE SIGNS AND SYMPTOMS OF PROSTATE TROUBLE.

BPH, OR ENLARGED PROSTATE, AFFECTS ABOUT ONE THIRD OF MEN

OVER 50. WHEN INFLAMED, A SWOLLEN PROSTATE CAN CONSTRICT THE TUBE THAT CARRIES URINE FROM THE BLADDER. BPH CAN LEAD TO MORE SERIOUS CONDITIONS, SUCH AS URINARY TRACT INFECTIONS OR KIDNEY DAMAGE.

PROSTATITIS IS AN INFECTION OF THE PROSTATE, OFTEN CAUSED BY BACTERIA. SYMPTOMS INCLUDE DIFFICULTY, PAIN OR A BURNING SENSATION WHEN URINATING, FREQUENT URINATION, PAIN IN THE BACK, GROIN OR LOWER BACK AND GENERAL FLU-LIKE SYMPTOMS.

PROSTATE CANCER IS ONE OF THE MOST COMMON CANCERS FOUND IN MEN. SYMPTOMS THAT CAN OCCUR IN PROSTATE CANCER CAN INCLUDE:

- DELAYED OR SLOWED START OF URINARY STREAM;
- SLOW URINE STREAM;
- STRAINING WHEN URINATING, OR NOT BEING ABLE TO EMPTY OUT ALL OF THE URINE;
- BLOOD IN THE URINE OR SEMEN; OR
- BONE PAIN OR TENDERNESS, MOST OFTEN IN THE LOWER BACK AND PELVIC BONES.

TRICARE BENEFICIARIES SHOULD TALK TO THEIR DOCTOR IF THEY EXPERIENCE SYMPTOMS OF ANY OF THESE PROSTATE CONDITIONS. THESE CONDITIONS ARE SERIOUS BUT TREATABLE, ESPECIALLY WHEN IDENTIFIED EARLY. MANY SYMPTOMS ARE SIMILAR FOR EACH DISEASE AND REQUIRE SPECIAL TESTS TO DETERMINE THE CAUSE AND SERIOUSNESS OF THE PROBLEM. TRICARE COVERS PREVENTIVE CARE, INCLUDING SCREENINGS FOR PROSTATE CANCER FOR MEN OVER 50 OR THOSE WITH A FAMILY HISTORY OF THE DISEASE.

TO LEARN ABOUT TRICARE COVERAGE OF PREVENTIVE PROSTATE CANCER SCREENINGS, GO TO [TRICARE.MIL/PROSTATE](http://TRICARE.MIL/PROSTATE).

FOR TRICARE MANAGEMENT ACTIVITY, I'M ANNEMARIE FELICIO.

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OVER THE PAST FEW WEEKS, THE UNITED STATES HAS SEEN AN INCREASE IN THE SEVERITY, DURATION AND FREQUENCY OF EXTREME HEAT WAVES. CERTAIN POPULATIONS ARE ESPECIALLY

VULNERABLE TO THESE HEALTH EFFECTS, INCLUDING THE ELDERLY, INFANTS AND YOUNG CHILDREN, THOSE WITH CERTAIN UNDERLYING MEDICAL CONDITIONS AND THOSE WITHOUT AIR CONDITIONING.

TRICARE REMINDS BENEFICIARIES THEIR BEST DEFENSE AGAINST HEAT-RELATED ILLNESS IS PREVENTION!

HERE ARE SOME HELPFUL TIPS FOR STAYING COOL:

- DRINK MORE NONALCOHOLIC FLUIDS, REGARDLESS OF THE ACTIVITY LEVEL. BENEFICIARIES SHOULD NOT WAIT UNTIL THEY ARE THIRSTY TO DRINK.
- ELECTRIC FANS MAY PROVIDE COMFORT, BUT WHEN THE TEMPERATURE IS IN THE HIGH 90S, FANS WILL NOT PREVENT HEAT-RELATED ILLNESS. TAKING A COOL SHOWER OR BATH, OR MOVING TO AN AIR-CONDITIONED PLACE IS A MUCH BETTER WAY TO COOL OFF.
- WEAR LIGHTWEIGHT, LIGHT-COLORED, LOOSE-FITTING CLOTHING.

- NEVER LEAVE ANYONE, INCLUDING PETS, IN A CLOSED, PARKED VEHICLE.
- AND IF A BENEFICIARY HAS NO AIR CONDITIONING, HE OR SHE SHOULD VISIT PLACES THAT HAVE AIR CONDITIONING – SHOPPING MALLS, MOVIE THEATERS, PUBLIC LIBRARIES, RECREATION CENTERS OR CONTACT HIS OR HER LOCAL HEALTH DEPARTMENT TO SEE IF AN AIR CONDITIONED SHELTER IS AVAILABLE.

EARLY SIGNS TO LOOK FOR THAT MEAN THAT A BENEFICIARY'S BODY IS BECOMING AFFECTED BY THE HEAT INCLUDE HEAVY SWEATING, PALENESS, MUSCLE CRAMPS, TIREDNESS, DIZZINESS, NAUSEA AND WEAKNESS.

TRICARE BENEFICIARIES ARE REMINDED, THE SAFEST PLACE TO BE DURING A HEAT WAVE IS INDOORS WHERE AIR CONDITIONING IS AVAILABLE. AND LIMIT OUTDOOR ACTIVITY TO MORNING AND EVENING HOURS WHEN TEMPERATURES ARE RELATIVELY COOLER. TO LEARN MORE ABOUT HEAT DANGERS AND PREVENTION, VISIT [CDC.GOV](http://CDC.GOV).

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

TAIL MUSIC (:03)