

TRICARE BENEFICIARY BULLETIN – SEPTEMBER 21, 2012 – 572 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 THE BENEFITS OF USING TRICARE STANDARD.

OVER 2 MILLION TRICARE BENEFICIARIES CURRENTLY USE TRICARE STANDARD, THE FLEXIBLE AND CONVENIENT HEALTH CARE PLAN. STANDARD OFFERS THE FLEXIBILITY OF SEEING TRICARE-AUTHORIZED NETWORK AND NON-NETWORK PROVIDERS, AND THE CONVENIENCE OF NOT HAVING TO ENROLL OR PAY ANNUAL FEES.

BENEFICIARIES CHOOSE STANDARD FOR MANY REASONS INCLUDING: SATISFACTION WITH THE TREATMENT THEY CURRENTLY RECEIVE FROM A SPECIFIC CIVILIAN PROVIDER THAT MAY NOT BE IN THE TRICARE PROVIDER NETWORK; THEY TRAVEL FREQUENTLY, LIVE FAR AWAY FROM A MILITARY TREATMENT FACILITY, ARE AWAY AT SCHOOL OR THEY MAY HAVE OTHER HEALTH INSURANCE.

TRICARE STANDARD GIVES BENEFICIARIES THE PEACE OF MIND THAT THEY HAVE ACCESS TO QUALITY, LOW-COST HEALTH CARE WHEREVER THEY LIVE OR TRAVEL.

STANDARD OFFERS AFFORDABLE COST SHARES AND DEDUCTIBLES. STANDARD BENEFICIARIES WHO ARE ACTIVE DUTY FAMILY MEMBERS PAY A 15 PERCENT COST SHARE TO SEE A NETWORK PROVIDER AND A 20 PERCENT COST SHARE TO SEE A NON-NETWORK PROVIDER, AFTER SATISFYING A YEARLY DEDUCTIBLE.

PROVIDERS WILL OFTEN FILE CLAIMS FOR TRICARE STANDARD BENEFICIARIES. THERE MAY BE TIMES WHEN BENEFICIARIES MAY NEED TO FILE THEIR OWN CLAIMS, SUCH AS FOR CARE RECEIVED WHILE TRAVELING OVERSEAS. BENEFICIARIES CAN FIND MORE INFORMATION ABOUT FILING CLAIMS AND DOWNLOAD CLAIMS FORMS ON THE TRICARE WEBSITE AT TRICARE.MIL/CLAIMS.

FOR MORE INFORMATION ABOUT TRICARE STANDARD, VISIT TRICARE.MIL/STANDARD.

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

IN ORDER FOR YOU TO RECEIVE THE CARE YOU NEED, YOUR DOCTOR, PHARMACIST OR OTHER QUALIFIED MEDICAL PROVIDER MUST VERIFY YOUR TRICARE ELIGIBILITY. YOU'LL BE ASKED TO PRESENT A VALID UNIFORMED SERVICES IDENTIFICATION CARD OR COMMON ACCESS CARD AND MAY BE ASKED FOR YOUR SPONSOR'S SOCIAL SECURITY NUMBER. TO SPEED UP YOUR CARE, MAKE SURE YOUR CARD HAS NOT EXPIRED. YOU MAY ALSO WANT TO KEEP A PERSONAL COPY OF YOUR ID CARD IN A SAFE PLACE FOR YOUR RECORDS.

YOUR PROVIDER MAY ALSO ASK TO PHOTOCOPY YOUR ID CARD. PLEASE KEEP IN MIND THAT PHOTOCOPYING YOUR ID CARD FOR **AUTHORIZED PURPOSES** IS LEGAL. AUTHORIZED PURPOSES INCLUDE MEDICAL CARE ELIGIBILITY DETERMINATION AND DOCUMENTATION. UNAUTHORIZED USE OCCURS WHEN SOMEONE USES AN ID CARD TO OBTAIN BENEFITS, PRIVILEGES OR ACCESS TO WHICH HE OR SHE IS NOT ENTITLED.

ALSO REMEMBER THAT AN ID CARD ALONE DOES NOT VERIFY TRICARE ELIGIBILITY. YOU MUST ENSURE YOUR ELIGIBILITY BY REGISTERING WITH THE DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM AND KEEPING YOUR INFORMATION UP TO DATE.

FOR MORE INFORMATION ABOUT TRICARE ELIGIBILITY, VISIT TRICARE.MIL/DEERS.

FINALLY: ANNEMARIE FELICIO REPORTS ON KEEPING YOUR CHOLESTEROL LEVELS IN CHECK.

EVERYONE HAS HEARD THE SAYING, “TOO MUCH OF A GOOD THING CAN BE BAD.” THE SAYING HOLDS TRUE FOR CHOLESTEROL LEVELS AS WELL. THE BODY PRODUCES ALL THE CHOLESTEROL IT NEEDS, BUT DEPENDING ON A PERSON’S DIET, CHOLESTEROL CAN SOAR TO DANGEROUS LEVELS PUTTING THEM AT RISK FOR HEART DISEASE.

THE CENTERS FOR DISEASE CONTROL AND PREVENTION RECOMMEND HAVING A BLOOD TEST CALLED A “LIPOPROTEIN PROFILE,” ALSO KNOWN AS A LIPID PANEL, TO CHECK CHOLESTEROL LEVELS. TRICARE COVERS A LIPID PANEL ONCE EVERY FIVE YEARS BEGINNING AT THE AGE OF 18. A LIPOPROTEIN PROFILE IS A BLOOD TEST MEASURING TOTAL CHOLESTEROL, LOW-DENSITY LIPOPROTEIN (“BAD” CHOLESTEROL OR LDL), HIGH-DENSITY LIPOPROTEIN (“GOOD” CHOLESTEROL OR HDL) AND TRIGLYCERIDES, ANOTHER FORM OF FAT IN THE BODY. THIS INFORMATION CAN DETERMINE WHETHER OR NOT CHOLESTEROL IS IN THE RIGHT RANGE AND WHAT ACTIONS ARE NEEDED.

TREATMENT FOR HIGH CHOLESTEROL BEGINS WITH LIFESTYLE CHANGES, BUT

IS OFTEN TREATED BY COMBINING LIFESTYLE CHANGES AND PRESCRIPTION
MEDICATIONS FROM A HEALTH CARE PROVIDER.

TO LEARN MORE ON TRICARE CHOLESTEROL TESTING COVERAGE GO TO
TRICARE.MIL/COVEREDSERVICES. MORE FACTS AND RESOURCES ABOUT
LOWERING CHOLESTEROL CAN BE FOUND AT CDC.GOV/CHOLESTEROL.

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

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

TAIL MUSIC (:03)