

TRICARE BENEFICIARY BULLETIN – DECEMBER 17, 2009 – 755

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 TRICARE'S EXTENDED CARE HEALTH OPTION

IF A FAMILY MEMBER HAS SPECIAL NEEDS, A SERIOUS ILLNESS OR SUSTAINS A SERIOUS INJURY, TRICARE CAN HELP. THE TRICARE EXTENDED CARE HEALTH OPTION, OR ECHO, PROVIDES ASSISTANCE FOR ACTIVE DUTY FAMILY MEMBERS WITH PHYSICAL OR MENTAL DISABILITIES. ECHO COVERS UP TO \$36,000 PER FISCAL YEAR IN ADDITION TO REGULAR TRICARE BENEFITS TO COVER CLAIMS FOR CARE OF A DISABLED FAMILY MEMBER.

SOME OF THE SERVICES ECHO CAN BE USED FOR INCLUDE:
TRAINING, REHABILITATION, SPECIAL EDUCATION,
INSTITUTIONAL CARE AND, UNDER CERTAIN CIRCUMSTANCES,
TRANSPORTATION TO AND FROM INSTITUTIONS OR FACILITIES.
THIS BENEFIT ALSO INCLUDES ECHO HOME HEALTH CARE,
WHICH PROVIDES SKILLED NURSING CARE AND OTHER
SERVICES FOR SEVERELY DISABLED BENEFICIARIES AND
RESPITE CARE FOR THEIR CAREGIVERS.

IN ORDER TO BE ELIGIBLE FOR ECHO, THE SPONSOR MUST BE AN
ACTIVE DUTY SERVICE MEMBER AND THE FAMILY MEMBER
MUST HAVE A SPECIFIC PHYSICAL OR MENTAL DISABILITY.

ELIGIBLE BENEFICIARIES MUST BE ENROLLED IN THE SPONSOR'S
SERVICE BRANCH EXCEPTIONAL FAMILY MEMBER PROGRAM
AND BE REGISTERED WITH THEIR REGIONAL CONTRACTOR. IF A
BENEFICIARY OR THEIR HEALTH CARE PROVIDER BELIEVES A
CHILD IS QUALIFIED FOR ECHO, HE OR SHE CAN CONTACT A
CASE MANAGER OR THEIR REGIONAL CONTRACTOR FOR MORE

INFORMATION. IF OVERSEAS, CONTACT YOUR LOCAL MILITARY TREATMENT FACILITY OR TRICARE AREA OFFICE.

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

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

NEXT UP, ANNMARIE FELICIO REMINDS BENEFICIARIES TO KEEP THEIR TRICARE BENEFITS EVEN AFTER RETIREMENT

RETIRING FROM AN ACTIVE DUTY CAREER IN THE MILITARY OFFERS A LOT OF CHOICES THAT WERE NOT AVAILABLE WHILE SERVING IN UNIFORM. ALONG WITH CHOICES ABOUT WHERE TO LIVE AND WHAT TO WEAR, THERE ARE ALSO DECISIONS TO BE MADE REGARDING HEALTH CARE.

WHILE ACTIVE DUTY SERVICE MEMBERS MUST USE TRICARE PRIME OR PRIME REMOTE, RETIREES WHO ARE NOT ELIGIBLE FOR MEDICARE MAY BE ELIGIBLE FOR TRICARE PRIME OR USE

TRICARE STANDARD OR TRICARE EXTRA. EACH PROGRAM HAS ADVANTAGES PERTAINING TO COST, LOCATION AND CONVENIENCE.

IF SPACE IS AVAILABLE, CONTINUING CARE IN A MILITARY TREATMENT FACILITY, OR MTF, WITH A PRIMARY CARE MANAGER THROUGH TRICARE PRIME REQUIRES RE-ENROLLING AND PAYING AN ANNUAL FEE. RETIREES WHO CHOOSE TO ENROLL IN TRICARE PRIME AT AN MTF WILL RECEIVE CARE BASED ON THE SAME ACCESS-TO-CARE STANDARDS AS ALL OTHER PRIME BENEFICIARIES.

RETIREES WHO MOVE TO A LOCATION THAT IS NOT NEAR AN MTF, OR WHERE PRIME IS NOT OFFERED, MAY FIND TRICARE STANDARD OR TRICARE EXTRA TO BE THE BEST OPTIONS.

TRICARE STANDARD IS A FLEXIBLE, AFFORDABLE PLAN THAT GIVES BENEFICIARIES AND THEIR ELIGIBLE FAMILY MEMBERS A GREATER CHOICE OF PROVIDERS, NO ENROLLMENT FEES, WAIVER OF COST SHARES FOR MOST PREVENTIVE HEALTH CARE

SERVICES AND THE SAME LOW CATASTROPHIC CAP AS TRICARE PRIME.

TRICARE EXTRA OFFERS EVEN LOWER OUT OF POCKET EXPENSE IF BENEFICIARIES USE NETWORK PROVIDERS. ALTHOUGH THERE ARE NO ENROLLMENT FEES FOR TRICARE STANDARD AND TRICARE EXTRA, DEDUCTIBLES MUST BE MET BEFORE COST-SHARING BEGINS.

THE TRICARE OVERSEAS PROGRAM STANDARD OPTION IS AVAILABLE TO RETIREES WHO ARE PLANNING TO LIVE OUTSIDE THE UNITED STATES. RETIREES AND FAMILY MEMBERS MUST MEET A DEDUCTIBLE BEFORE COST-SHARING BEGINS AND FILE THEIR OWN CLAIMS FOR REIMBURSEMENT FOR COVERED HEALTH SERVICES.

TRICARE RECOMMENDS YOU CONSIDER ALL AVAILABLE OPTIONS AND PLAN WELL IN ADVANCE TO ENSURE A SMOOTH TRANSITION POST-RETIREMENT. WHEN CHOOSING TRICARE PRIME, BE SURE TO HAVE YOUR ENROLLMENT PACKAGE TO THE

APPROPRIATE REGIONAL CONTRACTOR BY THE 20TH OF THE MONTH BEFORE YOUR RETIREMENT DATE OR RISK DELAYING PRIME COVERAGE.

LEARN MORE ABOUT RETIREE HEALTH CARE OPTIONS, INCLUDING THE RETIREE DENTAL PROGRAM, AT TRICARE.MIL/MYBENEFIT, OR VISIT YOUR LOCAL TRICARE SERVICE CENTER.

FOR TRICARE MANAGEMENT ACTIVITY, I'M ANNMARIE FELICIO.

AND FINALLY, SOME TIPS ON STAYING HEALTHY AND REDUCING STRESS THIS HOLIDAY SEASON

DURING THE HOLIDAY SEASON FOOD IS IN ABUNDANCE. FROM SUCCULENT MEATS TO TASTY SWEETS, THERE IS PLENTY TO SATISFY ANY APPETITE. HOWEVER, WHAT AND WHEN TO EAT IS CRITICAL TO ENJOYING A HEALTHY HOLIDAY. STRESS WEAKENS THE IMMUNE SYSTEM, REDUCING THE BODIES' ABILITY TO FIGHT COLDS, INFECTIONS AND OTHER DISEASE. A HEALTHY

DIET HELPS TO PEOPLE MAINTAIN FOCUS AND WARD OFF COLDS AND THE FLU.

HERE ARE A FEW TIPS ON HOW TO REDUCE STRESS LEVELS THROUGH YOUR DIET:

- EAT PLENTY OF FRUITS, VEGETABLES AND WHOLE GRAINS EVERYDAY. THE NUTRIENTS IN THESE FOODS CAN REALLY BOOST YOUR IMMUNE SYSTEM DURING THIS SEASON.
- EXERCISE AS OFTEN AS YOU CAN! WALKING AS LITTLE AS 15 MINUTES A DAY CAN RELIEVE SOME STRESS.
- DON'T SKIP MEALS. HUNGER AND LOW BLOOD SUGAR CAN LEAD TO OVEREATING. IT ALSO REDUCES YOUR ENERGY NEEDED TO HELP DEAL WITH STRESS.
- AND DON'T FORGET TO EAT A HEALTHY BREAKFAST! START THE DAY FOCUSED AND ENERGIZED WITH A VARIETY OF FRESH FRUIT, WHOLE GRAINS AND LEAN PROTEINS SUCH AS YOGURT, LOW FAT MILK OR SOY MILK.

FOR TRICARE MANAGEMENT ACTIVITY, I'M AUSTIN CAMACHO.

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

TAIL MUSIC (:03)