

TRICARE BENEFICIARY BULLETIN – SEPTEMBER 30, 2010 – 627

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: ANNEMARIE FELICIO REPORTS THAT TRICARE BENEFITS COMPARE FAVORABLY TO NEW PATIENT PROTECTION AND AFFORDABLE CARE ACT REQUIREMENTS.

UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT, TRICARE ALREADY MEETS OR EXCEEDS MOST OF THE NEW HEALTH CARE PROVISIONS. MOST PROVISIONS UNDER THE ACT, SUCH AS RESTRICTIONS ON ANNUAL LIMITS, LIFETIME MAXIMUMS, "HIGH USER" CANCELLATIONS, DENIAL OF COVERAGE FOR PRE-EXISTING CONDITIONS, HAVE NOT BEEN A

CONCERN FOR THE OVER 9.6 MILLION ACTIVE DUTY MILITARY AND RETIREE FAMILIES UNDER TRICARE.

ONE PROVISION UNDER THE ACT THAT IS NOT ALREADY ADDRESSED IN THE TRICARE ENTITLEMENT IS COVERAGE FOR DEPENDENTS UP TO THE AGE OF 26. TRICARE'S CURRENT AGE LIMIT FOR DEPENDENT CHILDREN IS 21 OR AGE 23, IF THE DEPENDENT CHILD IS A FULL-TIME COLLEGE STUDENT OR HAS BEEN DETERMINED TO BE INCAPABLE OF SELF SUPPORT.

WHILE THE ACT DOES NOT GIVE THE DEFENSE DEPARTMENT THE AUTHORITY TO OFFER THIS BENEFIT THROUGH TRICARE, BILLS PENDING IN THE U.S. SENATE AND U.S. HOUSE OF REPRESENTATIVES WOULD EXTEND DEPENDENT MEDICAL COVERAGE UP TO AGE 26. IT IS NOT KNOWN YET WHETHER THERE WILL BE A CHARGE OR PREMIUM UNTIL THE LAW IS ENACTED. IF ENACTED INTO LAW, THE DEFENSE DEPARTMENT WILL MAKE EVERY EFFORT TO IMPLEMENT THIS PROVISION AS SOON AS POSSIBLE.

TO FIND OUT MORE, TRICARE PROGRAM UPDATES ARE POSTED AT TRICARE.MIL. YOU CAN ALSO SIGN-UP TO RECEIVE TRICARE BENEFIT UPDATES VIA E-MAIL AT TRICARE.MIL/SUBSCRIPTIONS.

FOR TRICARE MANAGEMENT ACTIVITY, I'M ANNEMARIE FELICIO.

-----

NEXT: LORRAINE CWIEKA REPORTS ON TRICARE'S SUGGESTIONS ON DEALING WITH BEDBUGS.

MANY INSECTS THAT INVADE MILITARY BARRACKS OR FAMILY HOMES CAN CAUSE PAINFUL BITES AND SKIN RASHES BUT THERE IS ONE BUG GRABBING RECENT HEADLINES — BEDBUGS. ONCE A HUGE PROBLEM IN HOMELESS SHELTERS AND RUNDOWN APARTMENTS, BEDBUGS HAVE UPGRADED THEIR LIVING QUARTERS TO UPSCALE HOTELS, POSH HOMES AND MILITARY INSTALLATIONS.

WHEREVER THESE PESTS MAY HIDE OUT, TRICARE OFFICIALS

WOULD LIKE TO REMIND BENEFICIARIES, ALTHOUGH BEDBUGS ARE A NUISANCE, THEY ARE NOT KNOWN TO SPREAD DISEASE AND THEY DO NOT PRESENT ANY SIGNIFICANT HEALTH RISK.

BEDBUGS CAN LIVE IN ANY AREA OF THE HOME AND CAN RESIDE IN TINY CRACKS IN FURNITURE. THEY TEND TO BE MOST COMMON IN AREAS WHERE PEOPLE SLEEP AND GENERALLY CONCENTRATE IN BEDS, INCLUDING MATTRESSES, BOX SPRINGS AND BED FRAMES.

BEDBUGS ARE MOST ACTIVE AT NIGHT. THEIR BITES WILL FEEL ITCHY AND THEIR BITES LOOK LIKE LITTLE RED BUMPS (SIMILAR TO MOSQUITO BITES) AND THEY CAN SOMETIMES OCCUR IN A LINE ON THE BODY.

BENEFICIARIES WHO THINK THEY'VE BEEN BITTEN BY A BEDBUG SHOULD WASH THE BITES WITH SOAP AND WATER. CALAMINE LOTION OR ANTI-ITCH CREAMS NORMALLY HELP WITH THE ITCHING. ICE AND ANTIHISTAMINES MAY HELP RELIEVE THE DISCOMFORT AS WELL. DO NOT SCRATCH THE

BITES TOO MUCH BECAUSE THIS CAN MAKE THEM BECOME  
INFECTED.

ALTHOUGH TREATING A BEDBUG RASH ISN'T DIFFICULT,  
GETTING RID OF THE PEST IS ANOTHER STORY AND A  
PROFESSIONAL EXTERMINATOR MAY BE NEEDED.

READ MORE AT [WWW.EPA.GOV/PESTICIDES/FACTSHEETS](http://WWW.EPA.GOV/PESTICIDES/FACTSHEETS).

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

-----

FOR THOSE OF YOU WHO TAKE MAINTENANCE MEDICATIONS,  
PRESCRIPTION DRUG COSTS CAN GET EXPENSIVE. YOU MAY  
WANT TO CONSIDER SWITCHING TO TRICARE PHARMACY HOME  
DELIVERY. YOU'LL NOT ONLY SAVE MONEY, BUT TIME TOO —  
NO MORE TRIPS TO THE PHARMACY SINCE YOUR MEDICATIONS  
WILL BE DELIVERED DIRECTLY TO YOUR HOME!

HERE ARE SOME BENEFITS OF CHOOSING HOME DELIVERY:

- YOU CAN SAVE UP TO 66 PERCENT ON YOUR OUT-OF-POCKET COSTS WHEN YOU SWITCH FROM A RETAIL PHARMACY TO HOME DELIVERY FOR YOUR MAINTENANCE DRUGS. THE TRICARE PHARMACY HOME DELIVERY PROGRAM MAELS BENEFICIARIES UP TO A 90-DAY SUPPLY OF MOST MEDICATIONS FOR THE SAME COST AS A 30-DAY SUPPLY AT A RETAIL PHARMACY.
- PRESCRIPTIONS ARE DELIVERED TO YOU WITH FREE STANDARD SHIPPING, AND REFILLS CAN BE ORDERED EASILY ONLINE, BY PHONE OR BY MAIL.
- AFTER THE MILITARY PHARMACY, TRICARE HOME DELIVERY IS YOUR LEAST EXPENSIVE OPTION.

MAIL ORDER IS TYPICALLY USED FOR MAINTENANCE MEDICATIONS THAT HELP TREAT CHRONIC, LONG-TERM HEALTH CONDITIONS INCLUDING: HIGH BLOOD PRESSURE, DIABETES, HIGH CHOLESTEROL, AND ASTHMA.

FOR MORE INFORMATION VISIT [TRICARE.MIL/PHARMACY](http://TRICARE.MIL/PHARMACY) TO MAKE THE SWITCH TODAY!

-----

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

TAIL MUSIC (:03)