

TRICARE Prime Enrollment Fees Rise Slightly

TRICARE Management Activity made modest adjustments to the TRICARE Prime enrollment fees effective fiscal year (FY) 2012 (Oct. 1, 2011–Sept. 30, 2012) for new enrollees that amount to an additional \$5 a month for families and \$2.50 a month for individuals. Retired service members and their eligible family members, surviving spouses, eligible former spouses and others pay TRICARE Prime enrollment fees, which are applied to the annual catastrophic cap. There are no enrollment fees for active duty service members and their family members.

Moving forward, enrollment fees will be subject to increases each fiscal year. Beneficiaries who were enrolled in TRICARE Prime before Oct. 1, 2011, are not being charged the increased rate for FY 2012, but they will experience a yearly change in fees beginning in FY 2013.

Exceptions for Survivors and Medically Retired Service Members

An exception to the fee increase has been made to allow survivors of active duty deceased sponsors and medically

retired uniformed service members and their dependents enrolled in TRICARE Prime to be exempt from future enrollment fee increases.

TRICARE Prime beneficiaries in these categories before Oct. 1, 2011, will have their annual enrollment fee frozen at the FY 2011 rate. Beneficiaries added to these categories on or after Oct. 1, 2011, will have their enrollment fees frozen at the rate in effect at the time they are classified in either category and enrolled. The beneficiaries in these categories will not be charged a fee increase as long as at least one family member remains enrolled.

For more information, please visit www.tricare.mil/costs. ■

TRICARE Prime Enrollment Fees

Fiscal Year 2011 (Oct. 1, 2010– Sept. 30, 2011)	Fiscal Year 2012 (Oct. 1, 2011– Sept. 30, 2012)
\$230/individual	\$260/individual
\$460/family	\$520/family

TRICARE Young Adult Prime Now Available

TRICARE Young Adult (TYA) Prime is now available for eligible adult dependents. Monthly premiums are \$201 in calendar year 2012 and will be adjusted annually effective January 1.

TYA Prime follows the same rules as TRICARE Prime, with enrollees receiving most of their care from primary care managers. To qualify for TYA, you must be at least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided at least 50 percent of the financial support), but have not yet reached age 26. You may not be married or eligible for your own employer-sponsored health

care coverage. You may purchase TYA Prime if you live in a Prime Service Area and your sponsor's status qualifies you for TYA Prime coverage.

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An Important Note about TRICARE Program Information: At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

TRICARE Young Adult Prime Now Available

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If you are currently enrolled in TYA Standard and are eligible for TYA Prime, you can switch your enrollment by submitting a new *TRICARE Young Adult Application* to your regional contractor. If you are transferring within the same region and your contractor will not change, your contractor will simply adjust future premium payments by applying any overages to future premium payments, and adjusting the electronic funds transfer/recurring credit/debit charge payments so you are charged accurately for the coverage requested.

If you want to change your plan option and you are also transferring to a new region, you must submit a new

TRICARE Young Adult Application to your new regional contractor. You can only transfer your coverage to a new region if you are current in your monthly premium payments. After you submit your application, your coverage will be transferred within 10 calendar days.

If you are eligible for both programs but prefer TYA Standard, you may enroll or remain enrolled in TYA Standard. If you are considering enrolling in TYA Prime or TYA Standard, you should verify your eligibility before completing and sending in an application. For more information, visit www.tricare.mil/tya. ■

When and Where To Get Care—Understanding Your Choices

Knowing your options for getting care can help you make the most appropriate and cost-effective decision when you need to see a doctor.

Primary Care Manager

Your primary care manager (PCM) is your first point of contact when seeking nonemergency care. Common reasons for seeing your PCM include treatment for minor illnesses and preventive screenings. In many cases, you can also receive urgent care from your PCM by making a same-day appointment. For care your PCM cannot provide, he or she will refer you to a specialist.

If you have a new PCM, be sure to establish yourself with your doctor within the first few weeks of your change and have copies of your medical records available.

Urgent Care

If your PCM does not have an appointment available and you require urgent care, your PCM may refer you to an urgent care center or convenient care clinic. It is more convenient, faster and less expensive for you to receive care at one of these facilities rather than an emergency room.

An urgent condition is one that does not threaten life, limb or eyesight, but needs attention to prevent it from becoming a serious risk to health. Examples of urgent care problems are ear and throat infections, fever and injuries such as sprains.

You will need a referral from your PCM prior to going to an urgent care center or convenient care clinic. If you cannot

reach your PCM, call Health Net Federal Services, LLC (Health Net) for assistance. Failure to do so may result in you being charged a point-of-service cost-share, which will increase your out-of-pocket expenses. The provider directory on Health Net's website, www.hnfs.com, can help you locate network urgent care centers and convenient care clinics in your area.

Under a TRICARE pilot program, there are exceptions to the urgent care referral requirement for TRICARE Prime beneficiaries enrolled at Joint Base McGuire-Dix-Lakehurst, Fort Lee, and Patuxent River Naval Air Station. Visit the "Authorizations" tab on the beneficiary section of www.hnfs.com to learn more.

Emergency Care

A referral from Health Net is not required for emergency care. If you believe you have a life-threatening emergency, call 911 or go to the nearest emergency room.

TRICARE defines an emergency as a medical, maternity, or psychiatric condition that would lead a "prudent layperson" (someone with average knowledge of health and medicine) to believe that a serious medical condition exists; that the absence of immediate medical attention would result in a threat to life, limb, or sight; when a person has severe, painful symptoms requiring immediate attention to relieve suffering; or when a person is at immediate risk to self or others.

Note: Most dental emergencies, such as a severe toothache, are not covered medical benefits under TRICARE. ■

Tips To Keep Your Heart Healthy

February is American Heart Month, making it a good time to think about how to become healthier and more active. Taking care of your heart can contribute to better all around health. The American Heart Association® has several tips to help make sure your heart stays in the best shape possible.¹

Stop smoking. Studies show that smoking is one of the primary causes of coronary heart disease, which can lead to a heart attack.

Manage your blood pressure. High blood pressure is a leading risk factor for heart disease. Often, people do not know they have high blood pressure. The next time you visit your doctor, ask to have your blood pressure checked.

Eat foods that are low in saturated fat, trans fat, cholesterol and salt. Modifying your diet with foods that are low in saturated fat, trans fat, cholesterol and salt will help keep your heart healthy. Eating these foods reduces the chance of fat building up in your arteries, which can lead to a heart attack.

Be physically active. People who exercise regularly are more likely to have stronger hearts. It is never too late to be more physically active. Studies show that people who exercise just 15 minutes a day improve their heart health.

Maintain a healthy weight. Overweight and obese people are at risk for high cholesterol, high blood pressure and insulin resistance. These factors increase the chance of heart disease. Maintaining a healthy weight is a good way to keep your heart strong and vital.

Have regular medical checkups. Seeing your doctor for regular checkups lets you know if you are developing heart problems or if your heart is healthy.

Control your blood sugar if you have diabetes. Take your medication as prescribed, eat healthy and exercise to help control your blood sugar. People who have diabetes are at greater risk of having heart disease.

Take medication as prescribed. Taking your medication as prescribed can help control high blood pressure and high blood sugar, which are two risk factors that can lead to heart disease. By controlling these risk areas, you may be able to add years to your life as well as help to keep your overall medical costs lower. People who follow their doctor's directions are less likely to have a surprise emergency room visit.

Express Scripts, Inc., which administers the TRICARE Pharmacy Program, offers several programs including TRICARE Pharmacy Home Delivery, automatic refills and a free downloadable mobile app called Express Rx to help you maintain drug adherence. To switch a current maintenance medication to home delivery, contact the Member Choice Center at 1-877-363-1433 or visit www.express-scripts.com/TRICARE.

This year, resolve to have a healthy heart. Heart disease prevention can be as easy as avoiding tobacco, taking your medication as prescribed, becoming more active and choosing good nutrition.

1. http://www.heart.org/HEARTORG/GettingHealthy/GettingHealthy_UCM_001078_SubHomePage.jsp

Visit Health Net Federal Services, LLC's Wellness Center at www.hnfs.com for more information on heart health and to take a personalized health risk assessment. Click on "I'm a Beneficiary," then select the "Wellness" tab

at the top of the page. For TRICARE benefit and coverage information, consult your member handbook, visit the "Benefits & Copays" tab of www.hnfs.com or visit a TRICARE Service Center. ■

Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule gives individuals the right to be informed of the privacy practices of their health plans and of most of their health care providers, as well as to be informed of their individual rights with respect to their protected health information.

Health plans and covered health care providers are required to develop and distribute a Notice of Privacy Practices (NoPP) that provides a clear explanation of these rights and

practices. The notice is intended to make individuals aware of privacy issues and concerns, encourage them to exercise their rights and prompt them to have discussions with their health care plan administrators and health care providers.

You may view the Military Health System NoPP at www.tricare.mil. For other privacy concerns, you may contact the Health Net Federal Services, LLC's Privacy Compliance Office at hnfs.privacy@healthnet.com. ■

TRICARE HealthMatters

Health Net Federal Services, LLC
P.O. Box 2890
Rancho Cordova, CA 95741

TRICARE

An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access



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Returning Third-Party Liability Forms

Have you recently received a form from Health Net Federal Services, LLC's claims processor, PGBA, LLC (PGBA) inquiring about third-party liability? The *Statement of Personal Injury—Possible Third Party Liability* form (DD Form 2527) is sent to beneficiaries when a received claim suggests the possibility of an injury caused by someone else. Generally, the diagnosis on the claim causes the letter to be sent.

Even if your injury was not caused by someone else, you are still responsible for completing the form and returning it to PGBA within 35 calendar days from the date on the letter. If the form is not received within that time frame, or if the returned form is incomplete, your claim may be denied. ■

Online Updates

Go mobile: Health Net Federal Services, LLC (Health Net) has created a mobile site to help meet the needs of military families by giving easy access to health care information while on the go. The mobile site, available at www.hnfs.com/go/mobile, is a streamlined version of www.hnfs.com. The site can be accessed on both smartphones and tablets, with no downloads required.

Online education: Have you attended one of Health Net's live TRICARE webinars? Each week, Health Net offers one-hour sessions on a variety of topics. For a complete webinar schedule, visit www.hnfs.com/go/webinars. ■

Walgreens users: For news about Walgreens' participation in the TRICARE Pharmacy Program, visit www.tricare.mil or www.express-scripts.com/TRICARE.

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TRICARE Health Matters is published by the TRICARE Management Activity. Please provide feedback at www.tricare.mil/evaluations/feedback.