

*The Doctor is in ...*  
**The Value of TRICARE**

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*Brigadier General, US Army  
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I am a soldier, a husband, a father and, like you, a TRICARE beneficiary. As a beneficiary, and as the TRICARE Management Activity’s deputy director, the value you and my family receive from TRICARE is my priority both personally and professionally.

TRICARE is more than just seeing the doctor when you or your family is sick or hurt. TRICARE provides free and low-cost preventive services such as cancer screenings, well-baby checkups and immunizations. In just the past year we’ve added to and enhanced many of our benefits to better meet your needs. We’ve focused our efforts on readiness for both military and family members by improving health—not just health care. We continue to work to enhance your experience as a patient and to responsibly manage costs to preserve the value of your TRICARE benefit.

One of the many initiatives to enhance patient experience while managing both your costs and those of the Defense Department is the TRICARE Pharmacy Home Delivery program. Home delivery of your maintenance prescriptions is easy, safe and affordable—some prescriptions are even free! I applaud the many TRICARE beneficiaries who are taking advantage of this outstanding program and encourage others to learn more about it—and how easy it is to use—by checking it out on the TRICARE website at [www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery).

Another enhancement in the TRICARE program to help improve patient health is our immunization program.

In 2011, TRICARE made getting immunizations for a wide range of diseases more convenient and affordable than ever. Before 2011, most vaccines were only covered when you got them at your doctor’s office. Now, you can get your vaccines at any one of the more than 45,000 participating TRICARE network pharmacies with no out-of-pocket expense.

Recognizing the key role of the National Guard and Reserve in our national defense, in recent years we expanded the TRICARE benefit to better serve them and their families. TRICARE Reserve Select is now available for current Guard and Reserve members and families, while TRICARE Retired Reserve provides health benefits for “gray-area” retired members and their families.

We also are fully compliant with the requirements of the Patient Protection and Affordable Care Act. For example, just last year, we added the premium-based TRICARE Young Adult program for dependents up to age 26 who don’t have access to other health plans.

Premium-based health plans like TRICARE Reserve Select, TRICARE Retired Reserve and the TRICARE Dental Program provide access to covered services from TRICARE-authorized health care providers worldwide. Visit [www.tricare.mil](http://www.tricare.mil) for more information on them.

Bringing TRICARE beneficiaries around the world the best possible health care at the best possible value is not only our mission, but our commitment. As a leader in the TRICARE program as well as a TRICARE beneficiary, I look forward to coming into work every day to make this a reality for each and every one of the 9.7 million TRICARE beneficiaries we serve. ■

**Inside This Issue ...**

- Log on to milConnect for eCorrespondence
- Keys to Preventing Asthma Flare-Ups
- Avoid Unexpected Bills: Know Who Is Listed as Your Primary Care Manager
- Help Your Children Stay Fit and Healthy



**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.

## Log on to milConnect for eCorrespondence

**M**ilConnect, located at <http://milconnect.dmdc.mil>, is the Defense Manpower Data Center's (DMDC's) online portal that gives you access to your information in the Defense Enrollment Eligibility Reporting System (DEERS). You can log on to milConnect's secure site by using a Common Access Card (CAC), Defense Finance and Accounting Services (DFAS) user name and password or Department of Defense (DoD) Self-Service Logon (DS Logon).

Your sponsor may request a DS Logon for you by using his or her CAC, or you may visit a TRICARE Service Center or a Veterans Affairs Regional Office to complete the required in-person proofing process. Non-CAC holders who need a new uniformed services identification (ID) card can also visit an ID card-issuing facility and request a DS Logon at the same time. Visit [www.dmdc.osd.mil/dsaccess](http://www.dmdc.osd.mil/dsaccess) and click on "Frequently Asked Questions" for more details on these options.

The milConnect portal allows you to:

- Receive alerts when a change in your benefit occurs
- Access health care information about enrollments, primary care manager (PCM) assignments, other health insurance, claims, catastrophic caps, deductibles and fees
- Print proof of insurance/eligibility letter
- Manage your TRICARE enrollment
- Review and update (where applicable) personnel information
- Update your display name for the DoD Global Address List
- Transfer your education benefits
- Update contact information in DEERS instantly
- Find answers to frequently asked questions
- Review Servicemembers' Group Life Insurance (SGLI) information

### eCorrespondence Now Available

With the recent rollout of milConnect's eCorrespondence initiative, active duty service members (ADSMs) and National Guard and Reserve members on early alert or active duty are now receiving e-mail notifications in place of mailed letters. E-mail notifications are sent when a new or replacement enrollment card is available, when a dependent child is near age 21 or 23 or when a PCM change has been reported. Future eCorrespondence enhancements include replacing

additional mailed letters with e-mail notifications as well as the expansion of e-mail notifications to non-active duty populations and family members regarding benefit changes.

This "green" electronic correspondence allows for quick and convenient access to benefit changes and offers better security than mailed letters.

If you receive eCorrespondence today, these notifications are sent to your CAC-registered [osd.pentagon.mil](mailto:osd.pentagon.mil) e-mail address. These notifications will link you to the milConnect self-service portal, where you can view your current benefit information and view, print and save available correspondence about your benefit. Future enhancements will allow you to choose to receive e-mail notifications using a personal e-mail address instead of your CAC e-mail address.

### Sign Up Now for Future eCorrespondence Initiatives

While expansion of eCorrespondence to non-active duty populations and family members is a future initiative, you can grant permission now to receive e-mail notifications as soon as this capability is available. To update your personal e-mail address and permissions, log on to milConnect and choose "Update Address" under the "My Profile Information" menu item. Then select the "Personal Information" tab and scroll down to the "E-mail Addresses" section.

If you are an ADSM or National Guard or Reserve member on early alert or active duty, you are also encouraged to update your e-mail preferences if you wish to receive e-mail notifications at your personal e-mail address when this capability becomes available. To do so, you must first opt out of receiving e-mail notifications at your [osd.pentagon.mil](mailto:osd.pentagon.mil) e-mail, then opt in to receive them at your personal e-mail address. Click "Update Address" under the "My Profile Information" menu item. Then select the "Military (MIL)" tab and scroll down to the "Personnel E-mail Address" section, and change your preference to "No." Next, choose the "Personal Information" tab and scroll down to the "E-mail Addresses" section, add your primary e-mail address and select "yes" to receive e-mail notifications.

Visit the milConnect website at <http://milconnect.dmdc.mil> for more information. ■

## Keys to Preventing Asthma Flare-Ups

**A**sthma is a chronic health condition that affects breathing. Inflamed and narrowed airway passages make it difficult for air to move in and out of the lungs, which can cause wheezing, coughing, tightness in the chest and shortness of breath. If you have asthma, you can reduce your symptoms and improve your quality of life by avoiding triggers and taking your prescribed asthma medications as directed. Because asthma is a chronic condition, it requires ongoing management.

Health Net Federal Services, LLC’s “All About Asthma Management” telephone-based class, available at no cost, provides an overview on the basics of asthma management. To view a schedule of classes and to register online, click on “Beneficiary,” then select the “Wellness” tab at [www.hnfs.com](http://www.hnfs.com). To register by phone, call 1-916-985-1694. ■

## Avoid Unexpected Bills: Know Who Is Listed as Your Primary Care Manager

**W**ere you recently charged extra for a doctor’s visit? It could be because you saw a doctor who is not listed as your primary care manager (PCM) and you did not have a referral for the visit. If you choose to see a doctor who is not your PCM without a referral, the claim may process under the point-of-service (POS) option. Claims processed under POS have higher out-of-pocket costs—you can see the difference in the chart below. Verifying who is on file as your PCM may save you money. **Note:** The POS option does not apply to ADSMs, children for the first 60 days following their birth or adoption, emergency care, beneficiaries with other health insurance, or the first eight behavioral health outpatient visits to a network provider for a medically diagnosed and covered condition per fiscal year (FY) (October 1–September 30).

The POS option gives you the freedom, at an additional cost, to seek and receive nonemergency health care services from any TRICARE-authorized provider without a PCM referral. If you wish to avoid unexpected POS charges, know who your PCM is and make sure he or she is coordinating your care.

- **The TRICARE network in your area consists of many providers, but only one doctor can be listed as your**

**PCM.** Verify that your correct PCM is on file through the Beneficiary Web Enrollment (BWE) website, accessible through [www.hnfs.com](http://www.hnfs.com) or [www.tricare.mil/bwe](http://www.tricare.mil/bwe).

- **If you wish to change your PCM, the easiest way is through the BWE site.** You can also submit a *TRICARE Prime Enrollment Application and Primary Care Manager Change Form* (DD Form 2876), located on the “Enrollment” tab [www.hnfs.com](http://www.hnfs.com). If you have recently requested a PCM change, allow 7–10 days to receive a PCM change letter confirming your request.
- **If you need specialty care, your PCM will submit a referral request to Health Net Federal Services, LLC (Health Net).** Register at [www.hnfs.com](http://www.hnfs.com) to sign up for Auto-Auth Alerts and receive an automated phone call notifying you that Health Net has processed the request. A letter will be mailed to you with the decision.
- **Any visit with a non-PCM or specialist provider without a referral from HealthNet may process under the POS option.** Fees charged under POS may not be appealed, unless the claim was for emergency services.

Visit [www.hnfs.com](http://www.hnfs.com) for complete information on the POS option, PCM changes and TRICARE referral requirements. ■

## Outpatient Office Visit Charges

	Active Duty Family Members	Retirees and Their Family Members
<b>TRICARE Prime Guidelines</b>	\$0	\$12
<b>Point-of-Service</b> <i>(fees do not count toward the catastrophic cap)</i>	50% cost-share of the TRICARE allowable amount after the annual deductible <sup>1</sup> is met. Additionally, you may be responsible for up to 15% above the TRICARE allowed amount for a non-network provider.	50% cost-share of the TRICARE-allowable amount after the annual deductible <sup>1</sup> is met. Additionally, you may be responsible for up to 15% above the TRICARE-allowable amount for a non-network provider.

1. \$300 per individual or \$600 per family, per fiscal year (Oct. 1–Sept. 30).

# 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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## Help Your Children Stay Fit and Healthy

**H**ealthy eating and physical activity are keys to your child's well-being. Children grow at different rates at different times, so the best way to find out if your child is at a healthy weight is to ask your pediatrician at your next well-child visit. Well-child visits present an excellent opportunity to have your child's height, weight, Body Mass Index (BMI) and BMI percentile evaluated. These measurements are important to determine if your child is at a healthy weight for his or her age and gender. The well-child visit can also be used to discuss your child's nutritional and dietary needs and physical activity level.

Childhood obesity has more than tripled in the past 30 years, but talking about an overweight or obese child remains a difficult subject for parents and pediatricians alike. While it may not be easy, addressing your child's weight and BMI measurements with his or her doctor is an important first step toward protecting your child's health.<sup>1</sup>

The Apps for Healthy Kids, which you can find on the Web at <http://appsforhealthykids.com>, are part of first lady

Michelle Obama's Let's Move! campaign, which challenged innovators to develop fun and engaging software tools and games that drive children—directly or through their parents—to eat better and be more physically active.

Let's Move!, viewable at <http://www.letsmove.gov/>, also provides support to military families by partnering with health clubs that allow service members and their families to sign up for free memberships and personal training.

For more information on the prevention and treatment of childhood obesity, visit:

- American Academy of Pediatrics:  
[www.aap.org/obesity](http://www.aap.org/obesity)
- Centers for Disease Control and Prevention:  
[www.cdc.gov/healthyouth/obesity](http://www.cdc.gov/healthyouth/obesity) ■

1. <http://www.cdc.gov/healthyouth/obesity>