TRICARE® Choices for College Students

Ensuring TRICARE coverage for college students with stateside sponsors

Maintaining up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS) ensures college students' eligibility for TRICARE health care options. Children are eligible for TRICARE benefits until reaching age 21. Coverage may be extended to an unmarried child of a TRICARE-eligible sponsor until reaching age 23 if:

- The child is a college student enrolled full time at an approved institution of higher education, **and**
- The sponsor provides over 50 percent of his or her financial support

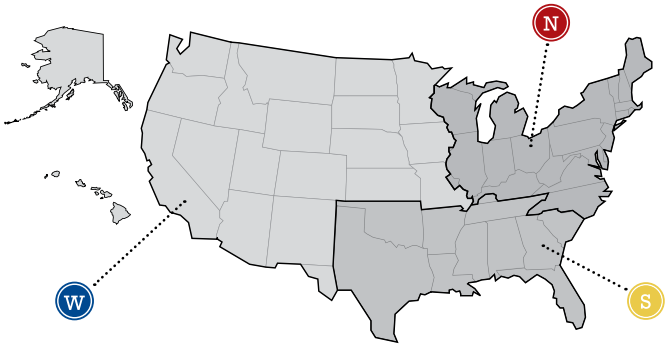
To extend benefits beyond a student's 21st birthday,* you or your child must update DEERS in person or by phone, fax, mail, or online. For more information, visit www.tricare.mil/deers. TRICARE benefits end on the child's 23rd birthday, the date of marriage (*if the child marries*), or when full-time enrollment at an approved institution of higher education ends, whichever comes first, unless he or she purchases TRICARE Young Adult (TYA) or Continued Health Care Benefit Program (CHCBP) coverage. See the "Coverage Once TRICARE Ends" section of this fact sheet for more information on these programs.

* *To avoid automatic disenrollment, update the student's DEERS information **before** his or her 21st birthday. Check with your regional contractor to ensure there is no interruption in coverage.*

COVERAGE CHOICES

The sponsor's status and student's location will determine which health care options are available and what steps are needed to keep, update, or change TRICARE coverage.

- **TRICARE Prime and US Family Health Plan (USFHP) enrollees** attending college in the **same** region as their sponsor may remain in TRICARE Prime or USFHP as long as these



programs are available where they live and all enrollment criteria are met. To keep students enrolled, update DEERS and inform your regional contractor of the changes. TRICARE Prime enrollees may need to select a new primary care manager (PCM) and USFHP enrollees may need to select a new primary care physician (PCP).

- **TRICARE Prime and USFHP enrollees** attending college in a **different** region (*North, South, and West regions are shown in the map above*) from their sponsor's residence generally may transfer their enrollment if these programs are available in the region they moved to, all enrollment criteria are met, and they opt for split enrollment. Some restrictions may apply; check with your regional contractor for more information. Split enrollment does not increase TRICARE enrollment fees. To use the split enrollment option, you must notify the regional contractor in each region to establish a primary payer. If a child enrolls separately in TRICARE Prime and no other family members are enrolled in TRICARE Prime, it is considered a single enrollment. If TRICARE Prime is not available, students may be covered by TRICARE Standard and TRICARE Extra.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

- **TRICARE Prime Remote (TPR) enrollees** must live at their sponsor's qualifying residence to remain eligible for TPR. If moving away from home, TPR enrollees may opt for TRICARE Prime coverage (*if available where they live and all enrollment criteria are met*) or TRICARE Standard and TRICARE Extra coverage.
- **TRICARE Standard and TRICARE Extra, TRICARE Reserve Select (TRS), or TRICARE Retired Reserve (TRR) beneficiaries** should update DEERS; their coverage will remain unchanged. TRS and TRR are premium-based programs that offer coverage similar to TRICARE Standard and TRICARE Extra. For details, please visit the Web sites listed in the *For Information and Assistance* section.

Getting Care: If enrolled in TRICARE Prime or USFHP, students receive all routine, urgent, and non-behavioral health care from an assigned PCM or PCP. TRICARE Prime students may seek care without a PCM referral using the point-of-service (POS)* option, resulting in higher out-of-pocket costs. For specialty care, TRICARE Prime referral and authorization rules apply. In an emergency, a student should call 911 or go to the nearest emergency room, and his or her PCM must be notified within 24 hours to ensure proper claims payment. Learn more about routine, urgent, specialty, and emergency care at www.tricare.mil.

Under TRICARE Standard and TRICARE Extra, TRS, or TRR, a student may see any TRICARE-authorized provider (*network or non-network*). Cost-shares and deductibles apply.

Costs: TRICARE Prime and USFHP enrollees generally have low out-of-pocket costs, unless they see a non-network provider. When using TRICARE Standard, TRS, TRR, or the POS option, students may need to pay up front for services and then file a claim with TRICARE for reimbursement. For more information, visit www.tricare.mil/costs.

Other Health Insurance (OHI): Some colleges and universities offer student health plans, which are considered OHI. If the student has OHI, be sure to notify the regional contractor. TRICARE pays second to OHI.

* *The POS option does not apply to emergency care, beneficiaries with OHI, or the first eight behavioral health outpatient visits to a network provider for a medically diagnosed and covered condition per fiscal year (*October 1–September 30*).*

STUDYING OVERSEAS

Dependent students going overseas to attend an approved institution of higher education on their own are eligible for TRICARE Overseas Program (TOP) Standard. Students may have to pay up front for services and file a claim with the TOP claims processor. **Note:** TOP Prime and TOP Prime Remote are not available to students living or traveling overseas whose sponsors reside in the United States.

COVERAGE ONCE TRICARE ELIGIBILITY ENDS

Students who no longer qualify for coverage under a TRICARE program discussed earlier may have other options:

- **TRICARE Young Adult:** The TYA benefit includes both TRICARE Prime and TRICARE Standard and TRICARE Extra coverage. The sponsor's status and the dependent's geographic location determine eligibility to purchase TYA Prime and/or TYA Standard. TYA coverage includes medical and pharmacy benefits, but excludes dental. Those who purchase TYA Prime have access to care through their assigned military or civilian PCMs. Unless enrolled to a PCM at an MTF, TYA beneficiaries are generally limited to MTF primary care access on a space-available basis. TYA beneficiaries enrolled in USFHP are not eligible for MTF direct care or pharmacy benefits, except in an emergency. TYA is only available for individuals and is not offered as a family plan. For more information about TYA, including information on eligibility requirements and how to purchase it, please visit www.tricare.mil/tya.
- **Continued Health Care Benefit Program:** CHCBP is a premium-based health care program administered by Humana Military. If you qualify, CHCBP provides continued health care coverage for 18–36 months after you lose your military health care benefits. For information about CHCBP, visit Humana Military's Web site at Humana-Military.com or call **1-800-444-5445**.

PRESCRIPTION DRUG COVERAGE

A student's pharmacy benefit remains the same regardless of TRICARE program option. Prescriptions may be filled through a military treatment facility pharmacy, TRICARE Pharmacy Home Delivery, a TRICARE retail network pharmacy,† or a non-network pharmacy. USFHP enrollees receive pharmacy coverage through their designated providers. **Note:** A non-network pharmacy is the most costly option.

To fill a prescription, the student needs a valid identification card and a prescription written by a U.S.-licensed provider. For additional benefit details, visit www.tricare.mil/pharmacy.

† *Prescriptions may be filled at one of more than 56,000 retail locations in the United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.*

TRICARE DENTAL OPTIONS

College students may enroll in either the TRICARE Dental Program or the TRICARE Retiree Dental Program, depending on their sponsor's status (*e.g., active duty, National Guard and Reserve, retired*). For more information, visit www.tricare.mil/dental.

FOR INFORMATION AND ASSISTANCE

TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	**TRICARE South Region** Humana Military, a division of Humana Government Business 1-800-444-5445 Humana-Military.com	**TRICARE West Region** UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com
TRICARE Reserve Select www.tricare.mil/trs	**TRICARE Retired Reserve** www.tricare.mil/trr	**TRICARE Young Adult** www.tricare.mil/tya
TRICARE Dental Program www.tricare.mil/dental	**TRICARE Retiree Dental Program** 1-888-838-8737 (*stateside*) AT&T USADirect® Access Number plus +866-721-8737 (*overseas—for access numbers, visit www.usa.att.com/traveler/index.jsp*) www.trdp.org	**Defense Enrollment Eligibility Reporting System (DEERS)** www.tricare.mil/deers
Continued Health Care Benefit Program Humana Military 1-800-444-5445 www.tricare.mil/chcbp	**TRICARE Pharmacy Program** 1-877-363-1303 www.express-scripts.com/TRICARE www.tricare.mil/pharmacy **Member Choice Center** (*convert retail prescriptions to home delivery*) 1-877-363-1433	**US Family Health Plan** 1-800-74-USFHP (1-800-748-7347) www.usfhp.com

An Important Note About TRICARE Program Information

At the time of publication, 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 product.*** *For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.*

"TRICARE" is a registered trademark of the TRICARE Management Activity. All rights reserved.

FS11391BEC02133W