



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## TRICARE Responds to the COVID-19 Crisis

### As the nation addresses the COVID-19 public health emergency, TRICARE is adapting.

Updated services and policy aims to keep you and providers safe and healthy. Learn about these changes, and where you can find the information you need to stay informed. You can read full articles about these topics at [www.tricare.mil/covid19articles](http://www.tricare.mil/covid19articles).

### Elective Surgeries and Procedures

Because of COVID-19, some military hospitals, clinics, and dental facilities postponed elective surgeries, invasive procedures, and routine dental appointments. Depending on the location of where you get your care, elective procedures may resume after May 30.

Your military health care provider may decide your procedure shouldn't be postponed if:

- Postponing would cause long-term harm to your health
- There's adequate capacity to safely authorize your procedure
- Your procedure is needed for service member readiness

If your provider recommends an in-office visit, know that military hospitals and clinics have put safety measures in place. If you're concerned, ask your provider about steps the facility is taking to keep ensure patients and providers stay safe.

You may also check on the availability of telemedicine appointments as an option to address your health care needs during this time.

### Fraud Alert, Testing Scams

While medical professionals in the U.S. and overseas are working hard to combat the coronavirus, some people are using this crisis as an opportunity to take advantage of others. If you receive a call from someone offering to send you a COVID-19 testing kit, you could be the target of a scam. Scammers are also on social media, asking for money for fake COVID-19 fundraisers or trying to steal personal information like your Social Security, credit card, or bank account numbers. Should you come across these scams, submit a fraud report at [www.tricare.mil/contactus/reportfraudabuse](http://www.tricare.mil/contactus/reportfraudabuse) and let your TRICARE regional contractor know ([www.tricare.mil/regions](http://www.tricare.mil/regions)).

(Continued on page 2)



ISSUE 2 | 2020

### ISSUE HIGHLIGHTS

Keep DEERS Up to Date, page 2

Pharmacy Options: Filling Prescriptions When Social Distancing, page 3

Getting Care During COVID-19, page 4

Staying Mentally Fit at Home, page 5

FAQ Corner, page 6

**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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. Most TRICARE plans meet the Affordable Care Act requirement for minimum essential coverage.

## Keep DEERS Up to Date

Is your information up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS)? TRICARE eligibility shows up in DEERS based on the sponsor's status.

### How to Update DEERS

You can make changes online, by phone, fax, or mail. If you need to go in person, find an office near you using the RAPIDS Site Locator at <https://idco.dmdc.osd.mil/idco>. Call or check the website first, to see if operating hours or procedures have changed because of COVID-19.

To update contact information, choose one of these options:

- **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>
- **Phone:** Call the Defense Manpower Data Center (DMDC) at 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- **Fax:** Fax updates to DMDC at 1-800-336-4416
- **Mail:** Mail updates to:  
Defense Manpower Data Center  
Support Office  
Attention: COA  
400 Gigling Road  
Seaside, CA 93955-6771

Remember, only sponsors can add a family member in DEERS. Family members age 18 and older may update their own contact information. Learn more about updating your DEERS record at [www.tricare.mil/deers](http://www.tricare.mil/deers). ★

*(Continued from page 1)*

### Telemedicine Options

Telemedicine is a way that you may be able to meet with your TRICARE-authorized provider while also reducing patient and staff contact. Using a computer or smartphone, you connect with your provider by secure audio or video conferencing. Some services include:

- Office visits
- Preventive health screenings
- Telemental health services

Ask your provider if they offer telemedicine services, because not all do. Depending on your plan, you may need an authorization or referral first. Ask your regional contractor for help. Learn more about telemedicine services at [www.tricare.mil/coveredservices/isitcovered/telemedicine](http://www.tricare.mil/coveredservices/isitcovered/telemedicine).

### Online Resources

Don't miss new and updated COVID-19 articles, infographics, videos, and resources by visiting the TRICARE coronavirus guidance page at [www.tricare.mil/coronavirus](http://www.tricare.mil/coronavirus). You can also visit the TRICARE coronavirus FAQ page at [www.tricare.mil/covid19faqs](http://www.tricare.mil/covid19faqs) to review beneficiary questions and answers. Sign up for email alerts at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). ★



# Pharmacy Options: Filling Prescriptions When Social Distancing

When practicing social distancing, you may want an alternative to going to the pharmacy. The TRICARE Pharmacy Program ([www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)) gives you three ways to get up to a 90-day supply of your covered prescriptions, including delivery right to your door.

Your prescription bottle shows the number of refills left. If you don't have any refills left, call your health care provider. Most medications allow you to get up to a 90-day supply delivered to your door through TRICARE Pharmacy Home Delivery. Also, most medications are available for pick up at a military or retail network pharmacy.

Home delivery ([www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery)) is a smart option to get brand-name maintenance drugs. A maintenance drug is one you take regularly for a chronic condition, like high cholesterol or high blood pressure. You may need to use a military or retail network pharmacy for certain drugs. There are some drugs that may have manufacturer-required restrictions when it comes to distribution. Also, some short-term use medications, like antibiotics, are best to get from a military or retail network pharmacy. This way, therapy can begin as soon as possible.

At military pharmacies ([www.tricare.mil/militarypharmacy](http://www.tricare.mil/militarypharmacy)), you can get up to a 90-day prescription of many formulary drugs at no cost to you. At retail network pharmacies ([www.tricare.mil/networkpharmacy](http://www.tricare.mil/networkpharmacy)), you can also get up to three, 30-day supplies for the cost of three copayments. But home delivery is often the least costly option for you after military pharmacies.

## How to Switch to TRICARE Pharmacy Home Delivery

Express Scripts, Inc. (Express Scripts) is the pharmacy contractor. There are many easy ways to switch your prescription to home delivery through Express Scripts.

- **Military pharmacy:** Ask your military pharmacist to transfer your prescription to home delivery.
- **Phone:** Call Express Scripts at **1-877-363-1303**. Have your prescription bottle ready.
- **Mobile app:** Use the Express Scripts mobile app to transfer your prescription to home delivery, if you have an existing prescription at a retail or military pharmacy.
- **Online:** Visit the Express Scripts website at [www.militaryrx.express-scripts.com/home-delivery](http://www.militaryrx.express-scripts.com/home-delivery).
- **e-Prescribe:** Ask your doctor to submit your prescription electronically.
- **Mail:** Download and fill out the *Home Delivery Order Form* from the Express Scripts website. Mail the form and your 90-day prescription to the address on the form.

If you have other health insurance with a pharmacy benefit, you can't use home delivery unless your other plan doesn't cover your prescription or your other plan reached its dollar limit.

Learn more about your pharmacy options at [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy). ★





## Getting Care During COVID-19

During the COVID-19 crisis, you may have questions about when and where to seek care, or even the level of care you need. This issue's cover article, "TRICARE Responds to the COVID-19 Crisis," describes your telemedicine options. Review the difference between emergency and urgent care, and the rules for your TRICARE health plan. That way, you can get the appropriate treatment you need.

### Is this an emergency?

If you reasonably think you have an emergency, go to the nearest emergency room or call 911. An emergency threatens life, limb, or eyesight. Some examples include severe bleeding, chest pain, broken bones, or difficulty breathing. If you develop COVID-19 warning signs (see "FAQ Corner," page 6), get medical attention immediately. Be sure to let the emergency room or 911 dispatcher know that you believe you may have COVID-19. If you have a TRICARE Prime plan, get in touch with your primary care manager or regional contractor within 24 hours, or the next business day after you receive care. Learn more at [www.tricare.mil/emergency](http://www.tricare.mil/emergency).

### When do I consider urgent care?

Urgent care might be an option for you if you don't reasonably believe you have an emergency. Typically, urgent care is when you need care 24 hours before it becomes an emergency. Examples might include a cut without much blood that needs stitches or a sprained ankle. Most TRICARE beneficiaries can

visit an urgent care center whenever needed, but you should follow the urgent care rules for your plan.

When possible, visit a TRICARE network provider or a TRICARE-authorized (network or non-network) urgent care center to avoid additional out-of-pocket costs. Check with your urgent care provider before going in person. There may be new processes in place. Let them know if you believe you have COVID-19 symptoms.

Active duty service members (ADSMs) enrolled in TRICARE Prime should contact their military hospitals and clinics for urgent care. To seek civilian urgent care, ADSMs need a referral. ADSMs enrolled in TRICARE Prime Remote won't be held to any urgent care referral requirement, but are still held to applicable Department of Defense and service regulations concerning ADSM care outside of military hospitals and clinics. Learn more at [www.tricare.mil/urgentcare](http://www.tricare.mil/urgentcare).

### Should I call the Military Health System Nurse Advice Line?

If you aren't clear whether your non-emergency injury or illness requires urgent care, you can contact the Military Health System Nurse Advice Line 24/7. Nurses can help you if you're uncertain about the care you need. They can also help direct people who may have COVID-19 to the appropriate care. If you're in the U.S., Guam, or Puerto Rico, call **1-800-874-2273** and choose option 1. Or visit [www.mhsnurseadvice.com](http://www.mhsnurseadvice.com). Use this information to help you get the care you need. ★



## Staying Mentally Fit at Home

Are you experiencing cabin fever? If so, you're not alone. Sudden lifestyle changes and extended time at home is a reality for many during the COVID-19 outbreak. Social distancing, while necessary for slowing the spread of the coronavirus, can be challenging, especially for those already dealing with anxiety. Approaching social distancing in a strategic way can help you cope and be good for your overall mental health as well.

### Impact of COVID-19 on Mental Health

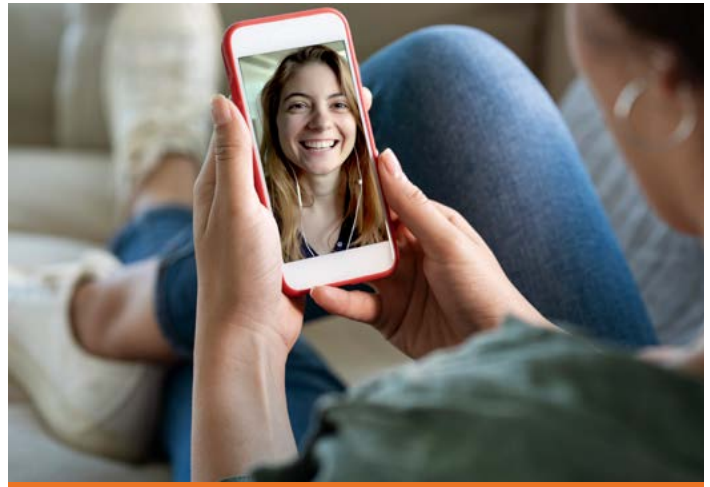
While everyone reacts to stressful situations differently, the Centers for Disease Control and Prevention (CDC) outlined common behaviors of people affected by stress:

- Fear or worry about your own health and the health of loved ones
- Changes in sleep or eating patterns
- Difficulty sleeping or concentrating
- Worsening of chronic health problems
- Increased use of alcohol, tobacco, or other drugs

Talk to your doctor if you believe stress is affecting your health. By knowing the source of your anxiety, you can put a plan into place to help calm it.

Here are some tips the CDC recommends for supporting your mental health:

- **Limit news consumption.** Hearing about the coronavirus 24/7 can be upsetting. While it's good to be informed, taking a break from watching, reading, or listening to news stories can be helpful.
- **Get active.** Exercise isn't just good for your body; it can be therapeutic as well. Go for a walk outdoors, jog, tend to your garden, or meditate. Do something you enjoy.
- **Eat healthy.** A balanced diet with nutrient-rich foods, like fruits, vegetables, and whole grains is good for your brain. Avoid alcohol and drugs.
- **Unwind.** Take deep breaths, try to relax as much as you can, and get a good night's sleep.



- **Talk to someone.** A nice conversation with a family member or friend that doesn't involve COVID-19 is always a good thing. But if you're feeling stressed, talk to someone you trust about how you feel.

### TRICARE Mental Health Options

TRICARE covers a variety of mental health services ranging from therapy to non-clinical support services. TRICARE even offers mental health services remotely through telemedicine when appropriate. Talk to your doctor if you believe stress is affecting your health. You can also contact the Military Health System Nurse Advice Line ([www.mhsnurseadvice.com](http://www.mhsnurseadvice.com)).

As you continue to take proactive steps to lower the spread of the coronavirus, remember to take charge of your mental health. Learn more at [www.tricare.mil/mentalhealth](http://www.tricare.mil/mentalhealth). ★



# HEALTH MATTERS



## What are the symptoms of COVID-19?

People with COVID-19 have a wide range of symptoms ranging from mild symptoms to severe illness. Symptoms may appear 2-14 days after exposure to the virus. People with these symptoms or combinations of these symptoms may have COVID-19: cough, shortness of breath, difficulty

breathing, fever, chills, muscle pain, sore throat, or new loss of taste or smell. This list is not all possible symptoms. Other less common symptoms have been reported, including gastrointestinal symptoms like nausea, vomiting, or diarrhea.

Seek emergency medical attention if you show these signs: trouble breathing, bluish lips or face, persistent pain or pressure in the chest, and new confusion or an inability to wake or stay awake. Symptoms listed here don't include all possible symptoms. Consult your medical provider for any other symptoms that are severe or concerning to you.

If you reasonably think you're having an emergency, go to the nearest emergency room or call 911. Notify the operator that you're seeking care for someone who has or may have COVID-19. To learn more about COVID-19 symptoms, visit [www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html](http://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html).

## What should I do if I feel sick or think I was exposed to the virus that causes COVID-19?

If you have symptoms of COVID-19, don't make an appointment or walk into your local military hospital or clinic. Instead, stay at home and speak with a Military Health System (MHS) registered nurse, who will assess your symptoms. The nurse can screen you for potential or suspected exposure or infection. If needed, they can coordinate a virtual visit with a health care provider. Call the MHS Nurse Advice Line at 1-800-874-2273 (choose option 1) or visit [www.mhsnurseadvice.com](http://www.mhsnurseadvice.com). You can also call your military or civilian primary clinic directly. ★

## More Questions About TRICARE and COVID-19?

If you have more TRICARE and COVID-19 questions, visit the TRICARE and coronavirus FAQ page at [www.tricare.mil/covid19faqs](http://www.tricare.mil/covid19faqs). You can also stay informed with the latest guidance, news, and updates on COVID-19 at [www.humanamilitary.com/coronavirus/beneficiary](http://www.humanamilitary.com/coronavirus/beneficiary).

## TRICARE EAST REGION CONTACT INFORMATION

### HUMANA MILITARY

1-800-444-5445  
HumanaMilitary.com  
[www.tricare-east.com](http://www.tricare-east.com)

## OTHER IMPORTANT INFORMATION

### MILITARY HEALTH SYSTEM NURSE ADVICE LINE

Nurse Advice Line (Stateside)  
1-800-TRICARE (1-800-874-2273), option 1  
[www.mhsnurseadvice.com](http://www.mhsnurseadvice.com)

### DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

1-800-538-9552  
[www.tricare.mil/deers](http://www.tricare.mil/deers)

### MILCONNECT (UPDATE DEERS, GET ECORRESPONDENCE)

<https://milconnect.dmdc.osd.mil>

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