

**WEBINAR:** October 18, 2018, 1 p.m. EDT

# Prepare for First Annual TRICARE<sup>®</sup> Open Season Now

**Presenters:** Mark Ellis, Senior Health Program Analyst, TRICARE Policy and Benefits Office, Defense Health Agency

# Disclaimer

The appearance of hyperlinks does not constitute endorsement by the Department of Defense of this website or the information, products or services contained therein. For other than authorized activities such as military exchanges and Morale, Welfare and Recreation sites, the Department of Defense does not exercise any editorial control over the information you may find at these locations. Such links are provided consistent with the stated purpose of this Department of Defense-sponsored webinar.

# Agenda

- What is TRICARE Open Season?
- How does TRICARE Open Season differ from Federal Benefits Open Season?
- Options During TRICARE Open Season
- TRICARE Open Season Doesn't Apply to Premium-Based Plans
- Thinking about changing plans during TRICARE Open Season?
- TRICARE Prime and TRICARE Select Comparison
- TRICARE Qualifying Life Events
- TRICARE Prime or TRICARE Select Enrollment
- Prepare for TRICARE Changes

# What is TRICARE Open Season?

- **TRICARE Open Season** is the annual period when you can enroll in or change your health care coverage for the following year.
- TRICARE Open Season will happen each year from the Monday of the second full week in November to the Monday of the second full week in December.
- Enrollment choices made during TRICARE Open Season will take effect on Jan. 1 of the following year.
- This year, TRICARE Open Season will be **Nov. 12 to Dec. 10**. Your coverage will be effective on **Jan. 1, 2019**.

# How does TRICARE Open Season differ from Federal Benefits Open Season?

## TRICARE Open Season

- Applies to anyone enrolled in or eligible for a **TRICARE Prime** or **TRICARE Select** health plan
- Managed by the Defense Health Agency
- Visit [www.tricare.mil/openseason](http://www.tricare.mil/openseason)

## Federal Benefits Open Season

- Applies to anyone enrolled in or eligible for the **TRICARE Retiree Dental Program**
- Managed by the U.S. Office of Personnel Management
- Allows for enrollment in retiree dental coverage and optional vision coverage through the **Federal Employees Dental and Vision Insurance Program**
- Visit [tricare.benefeds.com](http://tricare.benefeds.com)

## Mark Your Calendar

# TRICARE OPEN SEASON



**[ NOV. 12 – DEC. 10 ]**

# Options During TRICARE Open Season

- During TRICARE Open Season, you have three options:
  - **Do nothing.** You don't have to reenroll in a health care plan each open season. If you want to stay with your current health plan, you can keep the same coverage through 2019 or as long as eligible.
  - **Enroll in a plan.** If you're eligible for TRICARE Prime or TRICARE Select, you can enroll in either plan for 2019 coverage.
  - **Change plans.** If you're already enrolled in TRICARE Prime or TRICARE Select, you can switch plans for 2019 coverage.
    - You may also change your type of enrollment; for example, switch from individual to family coverage.

Visit [www.tricare.mil/openseason](http://www.tricare.mil/openseason) for more information.

# TRICARE Open Season Doesn't Apply to Premium-Based Plans

- All premium-based plans offer continuous open enrollment throughout the year:
  - TRICARE Retired Reserve, [www.tricare.mil/trr](http://www.tricare.mil/trr)
  - TRICARE Reserve Select, [www.tricare.mil/trs](http://www.tricare.mil/trs)
  - TRICARE Young Adult, [www.tricare.mil/tya](http://www.tricare.mil/tya)
  - Continued Health Care Benefit Program, [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp)
- Also, TRICARE Open Season doesn't apply to TRICARE For Life, or TFL:
  - Coverage under TFL is effective the first date that an individual has Medicare Part A and Medicare Part B. Visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl) for more information.



# Thinking about changing plans during TRICARE Open Season?

I am a(n)...	I want to change my TRICARE health plan...
<b>Active Duty Service Member</b>	You can only change plans if you're retiring. <b>At retirement, coverage ends and new options are available to you.</b>
<b>Active Duty Family Member*</b> *Not including adult children enrolled in TRICARE Young Adult	You can change plans during <b>TRICARE Open Season.</b>
<b>Reserve Component Member or Family Member Enrolled in TRICARE Reserve Select</b>	<b>No action needed.</b> This doesn't apply to you.
<b>Retired Service Member or Family Enrolled in TRICARE Prime or TRICARE Select</b>	You can change plans during <b>TRICARE Open Season.</b>
<b>Retired Service Member or Family Member using TRICARE For Life</b>	<b>No action needed.</b> This doesn't apply to you.

# TRICARE Prime<sup>®</sup> and TRICARE Select<sup>SM</sup> Comparison

TRICARE Prime	TRICARE Select
A health maintenance organization, HMO-style plan	A preferred-provider, PPO-style plan
Get most care from a primary care manager	Choose your TRICARE-authorized provider
Referrals for specialty care	Referrals not required for most services
Prior authorization for some services	Prior authorization for some services
Receive care from an established network of doctors and other health care providers	Receive care from any provider, but pay higher out-of-pocket costs when you receive care outside the established network of providers
No deductible applies, copayments apply for beneficiaries except active duty service members	Deductible and copayments apply

# TRICARE Qualifying Life Events

- If you want to enroll in or change your TRICARE Prime or TRICARE Select plan outside of TRICARE Open Season, you can only do so **within 90 days of a Qualifying Life Event**, or QLE.
- If one member in a sponsor's family experiences a QLE, all eligible family members may change their enrollment status during the QLE period.
- No matter when you initiate this enrollment change, your coverage starts the date of the QLE and runs through Dec. 31 of the same year, unless you lose eligibility or disenroll.
- Examples of TRICARE QLEs include military and family-related changes.

Visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents) for more information.

# TRICARE Qualifying Life Events continued

- Military Changes
  - Change in sponsor status that results in ineligibility to continue existing TRICARE coverage
  - Change in eligibility status of any single family member in another family, for example, a joint service member
  - Government directed primary care manager changes
  - Government directed plan change
  - Gain or loss of command-sponsorship, overseas only

# TRICARE Qualifying Life Events continued

- Family Changes
  - Marriage, divorce or annulment
  - Birth or adoption of a child
  - Placement of a child by a court in a member's home
  - Loss of sponsor or family member eligibility – age, Medicare, etc.
  - Relocation to a new country, and/or city (overseas), region or ZIP code +4 code (date received or date specified by the beneficiary in the future)
  - Loss of other health insurance
  - Death of a sponsor, spouse or child
  - Change in family composition; gaining family only

# TRICARE Prime or TRICARE Select Enrollment

- Three ways to make an enrollment choice:
  - **Online:** Go to the Beneficiary Web Enrollment, or BWE, website at [www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe). **Not available overseas.**
  - **By phone:** Call your regional contractor.
  - **By mail:** Mail your enrollment form to your regional contractor.

Visit [www.tricare.mil/enroll](http://www.tricare.mil/enroll) for more information.

# Prepare for TRICARE Changes

## Prepare for Changes

- Sign up for a Department of Defense Self-Service Logon.  
[www.dmdc.osdmil/identitymanagement](http://www.dmdc.osdmil/identitymanagement)
- Update personal information in the Defense Enrollment Eligibility Reporting System.  
[www.tricare.mil/deers](http://www.tricare.mil/deers)
- Sign up to receive TRICARE updates and news releases via email.  
<https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new>

# Prepare for TRICARE Changes continued

## Online Resources

- TRICARE Website  
[www.tricare.mil/changes](http://www.tricare.mil/changes)
- TRICARE News  
[www.tricare.mil/news](http://www.tricare.mil/news)
- Frequently Asked Questions  
[www.tricare.mil/about/changes/FAQs](http://www.tricare.mil/about/changes/FAQs)
- Military Health System Website  
[www.health.mil/takecommand](http://www.health.mil/takecommand)

## TRICARE OPEN SEASON



**[ NOV. 12 – DEC. 10 ]**





Thank you for joining  
us today.

For more information, log on to  
[www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil) or  
call 800-342-9647.