



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

Healthy Living ...

## Breast Cancer Prevention and Detection



Hundreds of thousands of women are diagnosed with breast cancer each year. In fact, nearly 41,000 women—and about 400 men—die of the disease some years, according to the most recent data from the Centers for Disease Control and Prevention (CDC).

That makes October—Breast Cancer Awareness Month—a good time to learn about risk factors and what you can do to detect the disease early when it's most treatable.

### Preventive Screenings

TRICARE covers many preventive services to help detect cancer early, including a number of breast cancer screenings at little or no cost to you.

Covered breast cancer screenings include:

- **Clinical breast exams:** during preventive health visits for women under age 40, or yearly starting at age 40

- **Mammograms:** yearly for all women beginning at age 40, or at age 30 for those with certain risk factors
- **Breast screening MRI:** yearly for women age 30 and older with certain risk factors

### Signs and Symptoms

Signs of breast cancer can be different in different people. Symptoms may include: new lumps in the breast or underarm, pain in the breast, irritation or dimpling of breast skin, thickening or swelling of part of the breast, among many others.

### Risk Factors and Prevention

Factors that increase your chances of getting breast cancer include drinking, a family history of breast cancer, aging, getting menstrual cycles before age 12 or starting menopause after age 55, physical inactivity, certain hormone therapies or contraceptives and more.

Things you can do to reduce your risk, according to the CDC, include regular exercise, breast-feeding children, getting enough sleep and avoiding alcohol and dangerous chemicals. ★



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### Check Your Explanation of Benefits for Fraud

A TRICARE explanation of benefits (EOB) isn't a bill. It's an itemized statement that shows what action TRICARE has taken on your claim. Differences between the care you actually got and what is listed on an EOB can be a sign of fraud.

That's why it's important to check your EOB after a health care visit. By reviewing your EOB and reporting any discrepancies, you can help TRICARE combat fraud, which protects your benefit and keeps health care costs down. If you suspect fraud or abuse, call the Health Net Federal Services, LLC (Health Net) Fraud Hotline at **1-800-977-6761**.

**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. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

## Prediabetes: A Serious Warning

Prediabetes happens when your blood sugar levels are higher than normal, but not high enough to be diagnosed as type 2 diabetes, according to the American Diabetes Association. People with prediabetes are more likely to develop diabetes, but can make changes to avoid a full diabetes diagnosis.

Risk factors for prediabetes include being overweight or inactive; getting older; having gestational diabetes or a family history of diabetes; being of African-American, Hispanic, American Indian, Asian-American or Pacific Islander descent; a history of polycystic ovary syndrome; and sleep issues.

There are no clear symptoms of prediabetes, so it's important to talk with your health care provider about how often you should have your blood sugar tested. Call your provider if you notice increased thirst and/or hunger, frequent urination, extreme tiredness, blurred vision, tingling, pain or numbness in your hands or feet or cuts or bruises that heal slowly.

You can reverse prediabetes or delay it from turning into diabetes, but you may need medication to control your blood sugar. Lifestyle changes are recommended, like a healthy diet with a focus on whole grains, fruits and vegetables; 30 to 60 minutes of moderate physical activity most days; and maintaining a healthy weight. If you're overweight, losing 5 to 10 percent of your body weight can reduce your risk of developing type 2 diabetes.

Visit [www.hnfs.com/go/teleclass](http://www.hnfs.com/go/teleclass) to learn more and sign up for The Essentials of Diabetes Management, a free telephone-based course. ★

## Understanding the Urgent Care Pilot

The Urgent Care Pilot lets most TRICARE Prime beneficiaries get up to two urgent primary care visits in the U.S. each fiscal year (Oct. 1–Sept. 30) without a referral or prior authorization. However, you can save your two visits for when you need them most by getting a referral for urgent care from your primary care manager (PCM) whenever possible.

To be eligible for the Urgent Care Pilot, you must be an active duty service member (ADSM) in TRICARE Prime Remote (TPR); a non-ADSM in TRICARE Prime, TPR or TRICARE Young Adult; or a TRICARE Overseas Program beneficiary traveling in the U.S.

### Urgent Care and the Nurse Advice Line

If you aren't sure what level of care you need, or if you want to try to keep your two visits, call the Nurse Advice Line (NAL) at **1-800-TRICARE (1-800-874-2273)** and choose option 1.

- If you're enrolled with a military hospital or clinic, the NAL will try to schedule an appointment at your military hospital or clinic within 24 hours. If nothing is available, the NAL will help you find the closest network urgent care center and tell you to ask your PCM for a referral.
- If you're enrolled with a TRICARE network provider, the NAL will help you find the closest network urgent care center and tell you to ask your PCM for a referral.

### Getting Urgent Care After Your Two Referral-Free Visits

If you use your two urgent care visits without a referral and need urgent care again, you have three options:

1. See if your PCM has an available appointment within 24 hours or ask for a referral from your PCM.
2. Call the NAL. Depending on if you are enrolled with a military hospital or clinic or with a civilian provider, the NAL will help you decide where to get care. You will need a referral from your PCM for civilian care.
3. Seek urgent care without a referral or prior authorization and pay higher point-of-service (POS) charges. The POS option lets you see any TRICARE network or non-network provider and pay POS fees instead of your regular copayment. The POS option is not available to ADSMs. Go to [www.tricare.mil/pointofservice](http://www.tricare.mil/pointofservice) for more information.

Notify your PCM within 24 hours if you see another provider for urgent care. Go to [www.tricare.mil/urgentcarepilot](http://www.tricare.mil/urgentcarepilot) for more information. ★

## Help Prevent Injury from Falls

Falling injures millions of people each year. Although common, falls can cause serious injuries, such as broken bones, internal bleeding or head wounds. Your chances of falling increase when recovering from an injury, illness or medical procedure. The good news is that falls can be prevented. Here are some tips to help prevent falls and create a safer environment:

### Take Care of Your Health

- Exercise to become stronger and improve your balance.
- Eat healthy and stay hydrated. Dehydration can make you feel weak and light-headed.
- Get your vision checked at least once a year. Update your lenses as needed.
- Talk to your doctor if your medicine makes you sleepy, dizzy or confused.

### Wear the Right Shoes and Clothing

- Wear shoes that have firm, flat and non-slip soles. Avoid shoes that don't have backs. Make sure laces are tied.
- Avoid wearing long, loose-fitting clothing that can easily be caught or stepped on.

### Make Your Home Safe

- Use handrails and non-slip treads on staircases.
- Add grab bars near the toilet and the bathtub/shower.
- Clear the floor and stairs of things you could trip over, such as shoes, small rugs or books.
- Make sure your home is well-lit. Replace dim bulbs and use night lights, timers or motion sensors.
- Place frequently used items in easy-to-reach places that don't require using a step stool.
- Make sure your bed is easy to get into and out of.
- Immediately wipe up any spills on the floor.

### Be Extra Careful in the Hospital or a Medical Setting

- Lower the height of the bed and make sure the call button is in reach.
- Ask for help when getting out of bed, using the bathroom or walking around.
- Wear non-slip socks or footwear.

For more information on preventing falls, visit the Joint Commission website at [www.jointcommission.org](http://www.jointcommission.org). ★

## Seeing a Health Care Provider? Make Sure You Know Your TRICARE ID Number

When you visit a health care provider, you'll need to have your TRICARE ID number to get care. This number is either a Social Security number (SSN) or a Department of Defense (DoD) Benefits Number (DBN).

Your DBN is listed on your military ID, which is a Common Access Card or uniformed services ID card. Both military IDs include an 11-digit DBN.

This number is different from the 10-digit ID number also listed on both military IDs.

You should also be prepared to give your sponsor's SSN, which is required by some providers to verify your TRICARE eligibility. Your sponsor's SSN may or may not be listed on his or her military ID because the DoD began replacing SSNs with DBNs on IDs in 2011.

### Your TRICARE ID Card

Remember that unlike civilian health insurance plans, TRICARE doesn't give you an insurance card. You use your military ID to get care.

For this reason, you should always be prepared to show your military ID anytime you get care from a military or civilian provider. ★



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## Our New Look ...

Have you seen this? TRICARE's educational materials have a fresh design! You can still find all the information you need for getting the most from your TRICARE benefit; now you'll find it in a fresh new format that's easier to use and can help you make the most of your TRICARE health care benefit. Take a look today at [www.tricare.mil/publications](http://www.tricare.mil/publications).



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## New Secure Login Wizard at [www.tricare.mil](http://www.tricare.mil)

Need to pay a bill or refill a prescription? TRICARE's new secure login wizard at [www.tricare.mil/securelogin](http://www.tricare.mil/securelogin) can help get you to the right place.

The wizard will ask you a few short questions about what you're looking for and what you want to do. Then you'll be taken to the secure site where you can log in and get to the service.

To log in to any of the secure services, you will need one of the following:

- A Department of Defense (DoD) Self-Service Logon (DS Logon), which all spouses and other beneficiaries age 18 and older can get. You can have a DS Logon even if you have one of the other two logon options.
- A Common Access Card (CAC)
- A Defense Finance and Accounting Service myPay PIN, which you can use if you don't have a CAC

If you know the specific site you're looking for, you can skip the questions and just click "View All" under "All Secure Logins." Go to [www.tricare.mil/securelogin](http://www.tricare.mil/securelogin) to get started. ★

