



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. Call UnitedHealthcare Military & Veterans (UnitedHealthcare) at **1-888-899-5071**, if you suspect fraud or abuse.

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.

Fighting the Flu

One critical way to stay healthy this fall and winter is to get your yearly flu vaccine. The flu vaccine can protect you from the season's most widespread virus strains.

The Centers for Disease Control and Prevention recommends everyone six months and older get the flu vaccine as early in the season as possible. This is because it takes about two weeks for the vaccine to be fully effective. However, the vaccine is available throughout flu season.

The flu vaccine is usually available by mid-October and is covered by TRICARE. You have several options for getting your vaccine.

1. Go to your military hospital or clinic. Call ahead to make sure the vaccine is available. If you get your vaccine here, it will be free.
2. See a pharmacist at a network pharmacy. You must get your vaccine from the pharmacist for it to be free. Call to confirm whether the vaccine is given by the pharmacist or an in-pharmacy clinic provider.
3. See a TRICARE-authorized provider. You may be required to pay a copayment for your visit.

It's important to take the flu seriously. Complications can lead to hospitalization, but getting vaccinated can greatly reduce the risk of serious complications. Getting the vaccine also helps protect people around you because you will be less likely to give the flu to others.

To see more on TRICARE's coverage of the flu vaccine, go to www.tricare.mil/flu. ★

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 for more information.

Notify your PCM within 24 hours if you see another provider for urgent care.

Go to www.tricare.mil/urgentcarepilot for more information. ★



Get the Most out of Your Medical Appointment

Patients who talk openly with their health care providers tend to be happier with their care and have better outcomes. Two-way communication with your provider is an important part of getting good health care. Here are some things you can do to ensure you get the most from your medical appointment:

- Share with your provider a list of the medications you take (including vitamins), any allergies you have and any important information about your personal and family medical history.
- Keep a list of questions you want to ask, including those about current symptoms, medications or supplements, sleep, exercise and diet.

- If your provider recommends treatment, ask about options.
- Clarify with your provider what to do next. If needed, ask for written instructions, brochures, videos or websites to visit.

By preparing for your visit, you can make sure your provider knows about your medical history and health goals, which can lead to better health and greater peace of mind. For tools and resources, visit www.nlm.nih.gov and search “Talking With Your Doctor.” ★

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.



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New Secure Login Wizard at www.tricare.mil

Need to pay a bill or refill a prescription? TRICARE’s new secure login wizard at 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 to get started. ★

