

WEBINAR: Oct. 26, 2023, 1 p.m. ET

Choosing Between TRICARE Prime[®] and TRICARE Select[®]

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Summary Description

Do you need to do anything during TRICARE Open Season?

Open season for TRICARE beneficiaries starts Nov. 13 and ends Dec. 12. This is the time when most families who are enrolled in or eligible for TRICARE Prime or TRICARE Select can make changes to their TRICARE health care coverage for next year.

In this webinar, you'll learn about your health plan options and key factors to help you choose the right coverage for you and your family.

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TRICARE Open Season is Here

- TRICARE Open Season is the annual period in the fall when you can enroll in or change your health care coverage for the next calendar year.
- TRICARE Open Season for 2024 is **Nov. 13-Dec. 12, 2023**. Enrollment changes take effect on **Jan. 1, 2024**.
- Pay attention to the deadline to make sure your coverage starts when you need it.
- **NOTE:** Outside of TRICARE Open Season, you can only enroll in or make changes to TRICARE Prime and TRICARE Select plans following a TRICARE Qualifying Life Event, or QLE. A QLE opens a 90-day period for you to make eligible enrollment changes. You have an extended period when you're retiring from active duty. Learn more about QLEs at <https://www.tricare.mil/lifeevents>.

TRICARE Open Season Applies To:

- TRICARE Open Season applies to anyone enrolled in or eligible for:
 - TRICARE Prime
 - TRICARE Prime Remote
 - TRICARE Prime Overseas
 - TRICARE Prime Remote Overseas
 - US Family Health Plan
 - TRICARE Select
 - TRICARE Select Overseas
- Learn more about these health plans at <https://www.tricare.mil/plans/healthplans>.

TRICARE Open Season Doesn't Apply To:

- TRICARE Open Season doesn't apply to active-duty service members.
- TRICARE Open Season doesn't apply to TRICARE For Life, or TFL.
 - Coverage is automatic if you have Medicare Part A and Part B. Learn more about TFL at <https://www.tricare.mil/tfl>.
- TRICARE Open Season doesn't apply to premium-based plans. You can purchase the following premium-based plans at any time:
 - TRICARE Retired Reserve
 - TRICARE Reserve Select
 - TRICARE Young Adult
- Learn more about these health plans at <https://www.tricare.mil/plans/healthplans>.

Options During TRICARE Open Season

If TRICARE Open Season applies to you, you have three options:

- 1. Stay in your same health plan:** If you want to stay in your current TRICARE health plan, you don't need to re-enroll. You'll continue in your current health plan through 2024 or as long as you remain eligible.
- 2. Enroll in a health plan:** If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan during the open season period.
- 3. Change health plans:** If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch health plans. You may also switch between individual and family enrollment.

NOTE: *If you aren't enrolled in a health plan, you'll only be able to receive care at military hospitals and clinics, if space is available.*

Questions to Ask Before You Choose a Health Plan

Questions	Learn More
Which TRICARE plans may you be eligible for based on your sponsor's status?	https://www.tricare.mil/planfinder
What type of health plan is it? Which health plan best serves each of your family members?	https://www.tricare.mil/compareplans
How much will you have to pay for care? Consider enrollment fees and cost per service.	https://www.tricare.mil/comparecosts
Do you prefer getting care at a military hospital or clinic?	https://www.tricare.mil/mtf
Do you want to pick your own health care provider? How do referrals work?	https://www.tricare.mil/finddoctor
Do you expect any big life changes in the next year?	https://www.tricare.mil/lifeevents

TRICARE Prime Eligibility

- TRICARE Prime is a health care option for active-duty service members and their family members, retirees and their family members, and certain others located in Prime Service Areas in the United States.
- Depending on where you live and your sponsor's status, other TRICARE Prime options include:
 - **TRICARE Prime Remote**, an option for active-duty service members and their family members who live and work in remote locations (outside of a Prime Service Area)
 - **US Family Health Plan**, an option where care is provided by not-for-profit health care systems in six areas of the United States
 - **TRICARE Prime Overseas** and **TRICARE Prime Remote Overseas**, are options available to active-duty service members and their command-sponsored family members in overseas locations

***NOTE:** TRICARE Prime enrollment is mandatory for active-duty service members.*

Getting Care With TRICARE Prime

- TRICARE Prime is similar to an HMO. It requires assignment to a primary care manager, or PCM, and referrals for specialty care.
- You'll get most of your routine care from your PCM. Your PCM could be:
 - A provider at a military hospital or clinic
 - A civilian TRICARE network provider
 - A primary care provider under the U.S. Family Health Plan
- Your PCM refers you to specialists for care your PCM can't provide and works with your TRICARE regional contractor for referrals and authorizations.
- Look up covered services at <https://www.tricare.mil/coveredservices>.
- For more information, visit <https://www.tricare.mil/GettingCare>.

Out-of-Pocket Costs With TRICARE Prime

- **TRICARE Prime generally offers lower out-of-pocket costs than TRICARE Select.**
- Active-duty service members, active-duty family members and transitional survivors have no enrollment costs. Retirees, their families and others pay yearly enrollment fees.
- Active-duty service members have no out-of-pocket costs for covered health care services from a PCM, or with the appropriate referral and pre-authorization for private sector care.
- Active-duty family members have no out-of-pocket costs for covered health care services from a TRICARE network provider or with the appropriate referral and pre-authorization.
- Retirees pay co-payments or cost-shares for covered health care services from network providers.
- When following the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap.
- Health plan costs are available at <https://www.tricare.mil/comparecosts>.

TRICARE Select Eligibility

- TRICARE Select is a health care option for eligible beneficiaries who aren't enrolled in TRICARE Prime and who aren't entitled to Medicare (with the exception of active-duty family members).
- Those eligible for TRICARE Select include:
 - Active-duty family members
 - Retirees
 - Retiree family members
- TRICARE Select Overseas is available in overseas locations.

NOTE: Active-duty service members may not use TRICARE Select.

Getting Care With TRICARE Select

- TRICARE Select is similar to a PPO. It features network and non-network providers and hospitals.
- You aren't required to have a PCM. You can choose your own TRICARE-authorized provider and manage your own health care.
- You'll have lower out-of-pocket costs if you use a TRICARE-authorized network provider versus a TRICARE-authorized non-network provider. If you choose a provider who isn't an authorized TRICARE provider, you won't be reimbursed by TRICARE.
 - To find a TRICARE network provider, go to <https://www.tricare.mil/finddoctor> or call your regional contractor.
- You don't need a referral or pre-authorization in most situations.
- Look up covered services at <https://www.tricare.mil/coveredservices>.
- For more information, visit <https://www.tricare.mil/GettingCare>.

Out-of-Pocket Costs With TRICARE Select

- **TRICARE Select generally has higher out-of-pocket costs than TRICARE Prime.**
- Active-duty family members have no yearly enrollment fees. For retirees, their families, and others, you have enrollment fees based on when you or your military sponsor initially joined the military.
- You pay an annual deductible and per-visit co-payments or cost-shares when following the rules of your health plan.
- Your out-of-pocket costs are limited to your yearly catastrophic cap.
- Nonparticipating non-network providers may charge up to 15% above the TRICARE-allowable amount. You're responsible for this amount, plus your deductible and co-payments or cost-shares.
- Health plan costs are available at <https://www.tricare.mil/comparecosts>.

TRICARE Prime and TRICARE Select Comparison

TRICARE Prime	TRICARE Select
A health maintenance organization, or HMO-style plan	A preferred provider organization, or PPO-style plan
Get most of your care coordinated through your primary care manager	Manage your own health care and choose your own TRICARE-authorized providers
Referrals required for specialty care and certain other services	Referrals not required for most services
Pre-authorization for some services	Pre-authorization for some services
Receive care from an established network of doctors and other health care providers	Receive care from any provider
No deductible applies	Pay higher out-of-pocket costs when you receive care outside the established network of providers
Co-payments apply for beneficiaries, except active-duty service members and their family members.	Deductible, co-payments and cost-shares apply

How to Make Enrollment Changes

- If you choose to make enrollment changes, use one of the options below:
 - **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on the “Manage health benefits” button.
 - **Phone:** Call your TRICARE contractor. Find contact information at <https://www.tricare.mil/partners>.
 - **Mail:** Submit your enrollment form to your TRICARE contractor. Find forms and mailing addresses at <https://www.tricare.mil/forms>.
 - **In Person:** Visit an overseas TRICARE Service Center.
- Learn more about enrollment at <https://www.tricare.mil/enroll>.



Update DEERS to Maintain TRICARE Coverage

- Being able to use TRICARE depends on you keeping your information up to date in DEERS. Update DEERS any time your contact information changes or you experience a Qualifying Life Event, like moving, marriage or retiring.
- Options for updating DEERS:
 - **Online:** Log in to milConnect at <https://milconnect.dmdc.osd.mil>.
 - **Phone:** Call 800-538-9552.
 - **In person:** Visit a local ID card office. Find an office near you at <https://idco.dmdc.osd.mil/idco>.
- Learn more about DEERS at <https://www.tricare.mil/deers>.



NOTE: For enrollment concerns, call your TRICARE contractor.

Federal Benefits Open Season is Here

- The Federal Benefits Open Season is your chance to enroll in or make changes to your existing Federal Employees Dental and Vision Insurance Program plan, or FEDVIP. FEDVIP is administered by the U.S. Office of Personnel Management.
- Federal Benefits Open Season is **Nov. 13-Dec. 11, 2023**. Enrollment choices will take effect on **Jan. 1, 2024**.
- If you're already enrolled in FEDVIP and you don't want to make changes to your existing plan, you'll automatically be enrolled in a 2024 plan.
- Visit the BENEFEDS website at <https://www.benefeds.com> to check your eligibility, compare plans, enroll in a plan and more.

NOTE: Learn more about FEDVIP and plan options at a BENEFEDS Virtual Benefits Fair. For details and to register, go to FEDVIP webinar by visiting <https://www.benefeds.com/learn/info/webinars>.

FEDVIP Eligibility

TRICARE Beneficiaries	Do you qualify for FEDVIP Dental?	Do you qualify for FEDVIP Vision?
Active-duty service members	NO	NO
Active-duty family members	NO — You can enroll in the TRICARE Dental Program.	YES
Reserve component members or family members enrolled in TRICARE Reserve Select or TRICARE Retired Reserve	NO — You can enroll in the TRICARE Dental Program.	YES
Retired service members or family members enrolled in TRICARE Prime or TRICARE Select	YES	YES
Retired service members or family members using TRICARE For Life	YES	YES

***NOTE:** You must be enrolled in a TRICARE health plan to be eligible for FEDVIP vision.*

TRICARE Publications Library

TRICARE® Plans Overview
Learn about TRICARE Prime®, TRICARE Select®, premium-based plans, TRICARE For Life, and other coverage options.

TRICARE® Costs and Fees 2023
This is a general overview of costs and fees for TRICARE. For detailed costs and fees, including those for TRICARE For Life, visit www.tricare.mil/costs. Visit www.tricare.mil/plandetail to learn more about eligibility and TRICARE plans.

TRICARE® Choices in the United States
TRICARE offers comprehensive, affordable health care, dental, and pharmacy coverage to meet your changing needs.

TRICARE® Overseas Program
TRICARE offers comprehensive, affordable health care, dental, and pharmacy coverage to meet your changing needs.

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- Learn about TRICARE eligibility, plans, costs, and more.
- Find handbooks, fact sheets, and more at <https://www.tricare.mil/publications>.

TRICARE Contractors

Contractor	Contact Information
TRICARE East Region: Humana Military	800-444-5445 http://www.tricare-east.com
TRICARE West Region: Health Net Federal Services LLC	844-866-9378 https://www.tricare-west.com
US Family Health Plan <i>Available only in certain areas</i>	800-748-7347 https://www.tricare.mil/usfhp https://www.usfhp.com
TRICARE Overseas: International SOS	Find country-specific contact information at https://www.tricare-overseas.com/contact-us
TRICARE For Life: Wisconsin Physicians Service Military and Veterans Health	866-773-0404 https://www.tricare.mil/tfl https://www.tricare4u.com
TRICARE Dental Program: United Concordia	CONUS: 844-653-4061 OCONUS (toll free): 844-653-4060 https://www.uccitdp.com

Learn more at <https://www.tricare.mil/partners>.

Keep Up With TRICARE News and Updates

- TRICARE Open Season
<https://www.tricare.mil/openseason>
- **New!** Getting Care
<https://www.tricare.mil/GettingCare>
- **New!** TRICARE Webinars
<https://newsroom.tricare.mil/Webinars>
- TRICARE FAQs
<https://www.tricare.mil/faqs>
- TRICARE Newsroom
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<https://www.tricare.mil/publications/newsletters>

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Q&A

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For more information on Military OneSource, visit www.MilitaryOneSource.mil or call 800-342-9647.