



# TRICARE® Choices in the United States

HANDBOOK



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



Your TRICARE Options by Sponsor Status 4



Health Care Options 6



TRICARE Pharmacy Program 13



Dental and Vision Options 14

# Welcome to **TRICARE**

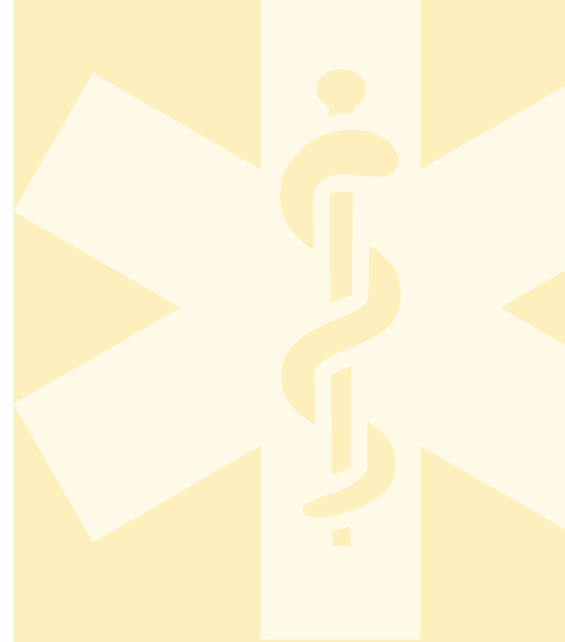
TRICARE is the Department of Defense's health care program, serving millions of active duty service members, retired service members, National Guard and Reserve members, family members, and survivors worldwide. As a TRICARE beneficiary, you have access to the health care you need wherever you are.

TRICARE brings together military hospitals and clinics with a network of civilian providers to offer you medical, pharmacy, and dental options that meet your changing needs.

TRICARE partners with civilian regional contractors to administer your TRICARE benefit in two regions in the United States (East and West) and one overseas region. Your regional contractor is your go-to resource for information and assistance.

This handbook outlines the TRICARE program options that may be available to you based on who you are, your location, and your entitlement to Medicare.

We stand ready to deliver quality health care to those who protect our country every day—our nation's finest. We are proud to serve you.



## KEEP YOUR DEERS INFORMATION UP TO DATE

Eligibility for TRICARE is determined by the services as shown in the Defense Enrollment Eligibility Reporting System (DEERS). DEERS is a database of service members and their family members worldwide who are eligible for military benefits.

To use TRICARE, make sure your DEERS record is up to date at <https://milconnect.dmdc.osd.mil>.

## TRICARE COVERED SERVICES

This handbook describes the health care, dental, and pharmacy options TRICARE offers. These options differ in terms of the providers you see, how you get care, costs, and whether you file claims. Generally, you have the same covered services, including preventive, mental health, maternity, and pharmacy services, with any TRICARE health plan. Copayments or cost-shares may apply for certain covered services, depending on your TRICARE health plan and beneficiary status. To find covered services, go to [www.tricare.mil/coveredservices](http://www.tricare.mil/coveredservices). For costs, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

## TRICARE Meets the Minimum Essential Coverage Requirement under the Affordable Care Act

To learn more about the Affordable Care Act, go to [www.tricare.mil/aca](http://www.tricare.mil/aca).

You can find other health care coverage options at [www.healthcare.gov](http://www.healthcare.gov).



# YOUR TRICARE OPTIONS BY SPONSOR STATUS

Your TRICARE health plan options can change if you have a Qualifying Life Event like moving, getting married, or retiring. Use the following graphic to see your options based on sponsor status.

## FIND MORE INFORMATION



You can find this handbook and other TRICARE resources at [www.tricare.mil/publications](http://www.tricare.mil/publications).



Learn more about your TRICARE benefit at [www.tricare.mil](http://www.tricare.mil).

**We encourage you to use these resources to take full advantage of your TRICARE benefit.**

### NATIONAL GUARD AND RESERVE

Qualified non-active duty members of the Selected Reserve and Retired Reserve

#### Sponsor and family member options:

- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult

For more information, see the *TRICARE Choices for National Guard and Reserve Handbook* at [www.tricare.mil/publications](http://www.tricare.mil/publications).

## SPONSOR STATUS



### Active Duty

Includes National Guard and Reserve members called or ordered to active duty for more than 30 days for a preplanned mission or in support of a contingency operation



### Separated from Service

(non-retirement)



### Retired



For up-to-date cost information for all TRICARE plans, go to [www.tricare.mil/costs](http://www.tricare.mil/costs) or see the *TRICARE Costs and Fees Fact Sheet* at [www.tricare.mil/publications](http://www.tricare.mil/publications).

## STATESIDE HEALTH CARE OPTIONS

### Sponsor options:

- TRICARE Prime\*
- TRICARE Prime Remote (TPR)

### Family member options:

- TRICARE Prime\*
- TPR
- US Family Health Plan (USFHP) (depending on location)
- TRICARE Select
- TRICARE Young Adult (TYA)
- TRICARE For Life (TFL) (if entitled to Medicare Part A and have Medicare Part B)

Active Duty

### Sponsor and family member options:

After separating from service (non-retirement), the sponsor and family members lose TRICARE eligibility. However, you may qualify for a period of continued coverage under the:

- Transitional Assistance Management Program (TAMP)
- Continued Health Care Benefit Program (CHCBP)

Separated from Service

### Sponsor options:

- TRICARE Prime\*
- USFHP (depending on location and age)
- TRICARE Select
- TFL (if entitled to Medicare Part A and have Medicare Part B)

### Family member options:

- TRICARE Prime\*
- USFHP (depending on location and age)
- TRICARE Select
- TYA
- TFL (if entitled to Medicare Part A and have Medicare Part B)

Retired

\* TRICARE Prime is only available in Prime Service Areas (PSAs).

### **AUTOMATIC ENROLLMENT**

If you're an ADSM, a family member of a new ADSM, a new family member of a current ADSM, or your military sponsor has been called to active duty, you'll be automatically enrolled in TRICARE Prime, if you live in a PSA. Otherwise, ADFMs will be automatically enrolled in TRICARE Select.

ADSMs must remain enrolled in TRICARE Prime. All others automatically enrolled have up to 90 days to change enrollment if eligible for other TRICARE plans. You may also be eligible to enroll in the USFHP if you live in an area where the plan is offered.

## **TRICARE Prime® Options**

TRICARE Prime is a health care option for active duty service members (ADSMs), retirees, eligible family members, and certain others. It's similar to a health maintenance organization program, which means your access to specialty care is managed by your primary care manager (PCM).

Other TRICARE Prime options include:

- TPR, a TRICARE Prime option for ADSMs living and working in remote locations (outside of a PSA) and their family members.
- USFHP, a TRICARE Prime option where care is provided through networks of community-based, not-for-profit health care systems in six areas of the United States. For more information, go to [www.tricare.mil/usfhp](http://www.tricare.mil/usfhp).

### **+ QUALIFYING FOR A TRICARE PRIME OPTION**

To get TRICARE Prime, you must live in a PSA. You may also get TRICARE Prime if you live within 100 miles of an available PCM and waive your drive-time access standards. To find out if you live in a PSA, go to [www.tricare.mil/planfinder](http://www.tricare.mil/planfinder). For more information about drive-time access standards, go to [www.tricare.mil/primeaccess](http://www.tricare.mil/primeaccess).

TPR is an option for ADSMs and active duty family members (ADFM) living and working in remote areas.

### **+ ENROLLING IN A TRICARE PRIME OPTION**

You must take action to enroll in a TRICARE Prime option:

- ADSMs must use TRICARE Prime or TPR.
- ADFMs can choose to enroll in TRICARE Prime, TPR, USFHP, or TRICARE Select.
- Retirees and their eligible family members may enroll in TRICARE Prime or USFHP. If neither is available, you can enroll in TRICARE Select.

**!** You can only enroll in or change enrollment to TRICARE Prime (if you live in a PSA) following a Qualifying Life Event (QLE), or during the annual fall TRICARE Open Season.

You have three options to enroll in a TRICARE Prime option:

- Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on the "Manage health benefits" button.
- Call your regional contractor.
- Submit a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) to your regional contractor. You can find this form at [www.tricare.mil/forms](http://www.tricare.mil/forms).

For more information on enrollment, visit [www.tricare.mil/enroll](http://www.tricare.mil/enroll).

### **HELPFUL TERMS**

#### **Qualifying Life Event**

A certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE options are available to you. A QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member means all eligible family members may make enrollment changes. To learn more, visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents).

#### **TRICARE Open Season**

The annual period when you can enroll in or change your health care coverage plan for the following year. To learn more, visit [www.tricare.mil/openseason](http://www.tricare.mil/openseason).

## GETTING CARE WITH A TRICARE PRIME OPTION

When you enroll in a TRICARE Prime option, you'll get most of your routine care from an assigned or selected PCM. Your PCM may be:

- At a military hospital or clinic
- A civilian TRICARE network provider
- A primary care provider under USFHP

Referrals and pre-authorizations may be required for certain services. For specific information, visit [www.tricare.mil/appointments](http://www.tricare.mil/appointments).

## ENROLLMENT COSTS

ADSMs, ADFMs, and transitional survivors (surviving spouses during the first three years and surviving children) pay no enrollment fees. Retirees, their eligible family members, and certain others pay yearly enrollment fees. For cost details, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

## COSTS FOR COVERED CARE

ADSMs have no out-of-pocket costs for covered health care services from a PCM, or with the appropriate referral and pre-authorization. ADFMs have no out-of-pocket costs for covered health care services from network providers in their enrolled TRICARE region, or with the appropriate referral and pre-authorization.

Retirees pay copayments or cost-shares for covered health care services from network providers in their enrolled TRICARE region. When following the rules of the TRICARE Prime program option, out-of-pocket costs are limited to the catastrophic cap amount for that calendar year (Jan. 1–Dec. 31). For more information, see [www.tricare.mil/costs](http://www.tricare.mil/costs).

## SEEING A PROVIDER WITHOUT A REFERRAL: THE POINT-OF-SERVICE OPTION

The point-of-service (POS) option allows non-ADSMs to see any TRICARE-authorized provider without a referral. You'll pay more money up front to get nonemergency health care from any TRICARE-authorized provider without a referral. Costs you pay under the POS option don't count toward your yearly catastrophic cap. For more information, go to [www.tricare.mil/pointofservice](http://www.tricare.mil/pointofservice).



### HELPFUL TERMS

#### **Referral**

When your primary care manager (PCM) sends you to another provider for care. If you have TRICARE Prime and see a provider other than your PCM for nonemergency care without a referral, you'll pay more. Certain benefits, such as the Autism Care Demonstration, require a referral and continued authorizations.

#### **Pre-Authorization**

When your regional contractor reviews a requested health care service to see if TRICARE will cover the care. To check services that need pre-authorization, go to [www.tricare.mil](http://www.tricare.mil) or your regional contractor's website.

#### **Catastrophic Cap**

The most you or your family will pay for covered health care services each calendar year.

#### **Enrollment Fee**

The yearly fee that retirees, their eligible family members, and certain others pay when enrolled in TRICARE Prime or TRICARE Select.

#### **Calendar Year**

A calendar year is Jan. 1–Dec. 31.

HELPFUL TERMS

**TRICARE-Authorized Provider**

A provider approved by TRICARE to give health care services to beneficiaries. A provider must be TRICARE-authorized for TRICARE to pay any part of your claim.

**Network Provider**

A provider that has agreed to accept the contracted rate as payment in full for covered health care services and files claims for you.

**Non-Network Provider**

A provider that doesn't have an agreement with TRICARE and may not file claims for you. There are two types of non-network providers: participating and nonparticipating.

**Cost-Share**

A percentage of the total cost of a covered health care service that you pay.

**Copayment**

The fixed amount those with TRICARE Prime (who aren't ADSMs and ADFMs) or TRICARE Select pay for a covered health care service or drug.

## TRICARE Select® Options

TRICARE Select is for TRICARE-eligible beneficiaries who aren't able to, or choose not to, enroll in a TRICARE Prime option and who aren't entitled to Medicare (with the exception of ADFMs). This program lets you manage your own health care and get care from any TRICARE-authorized provider without a referral.

Like TRICARE Prime options, enrollment is required. ADSMs may not use TRICARE Select.

### + ENROLLING IN A TRICARE SELECT OPTION

You must take action to enroll in a TRICARE Select option:

- ADFMs, retirees, and their eligible family members can choose to enroll in TRICARE Select.
- ! You can only enroll in or change enrollment to TRICARE Select following a QLE or during the annual fall TRICARE Open Season.

You have three options to enroll in TRICARE Select:

- Log in to milConnect at <https://milconnect.dmdc.osd.mil> and click on the "Manage health benefits" button.
- Call your regional contractor.
- Submit a *TRICARE Select Enrollment, Disenrollment and Change Form* (DD Form 3043) to your regional contractor. You can find this form at [www.tricare.mil/forms](http://www.tricare.mil/forms).

For more information on enrollment, visit [www.tricare.mil/enroll](http://www.tricare.mil/enroll).

### + GETTING CARE WITH TRICARE SELECT

With TRICARE Select, you can get care from any TRICARE-authorized provider without a referral or pre-authorization, in most situations. 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 non-authorized non-network provider, you won't be reimbursed by TRICARE.

To find a TRICARE network provider, go to [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider) or call your regional contractor.





## ENROLLMENT COSTS

There is no yearly enrollment fee for ADFMs. Retirees, their eligible family members, and certain others pay enrollment fees. For cost details, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

## COSTS FOR COVERED CARE

With TRICARE Select, you pay an annual deductible and per-visit copayments or cost-shares. You'll fall into one of two groups based on when you or your sponsor entered the uniformed services. This group will determine your costs. When following the rules of your health plan, your out-of-pocket costs will be limited to your catastrophic cap. Nonparticipating non-network providers may charge up to 15% above the TRICARE-allowable amount, which won't apply to your catastrophic cap. You're responsible for this amount, plus your deductible and copayments or cost-shares. For costs, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

## FILING CLAIMS

Submit claims to the regional contractor for the area where you live. In the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands), claims must be filed within one year of the date of service or date of inpatient discharge. You're responsible for confirming your claims are received. For help, call your regional contractor.

## INVITE YOUR PROVIDER TO BECOME TRICARE-AUTHORIZED

If your provider isn't TRICARE-authorized but wants to see TRICARE patients, tell your provider they can do so without signing a contract with your regional contractor. Most providers with a valid professional license (issued by a state or a qualified accreditation organization) can become TRICARE-authorized providers. Then TRICARE will pay them for covered services. Learn more at [www.tricare.mil/providers](http://www.tricare.mil/providers).



### HELPFUL TERMS

#### **Annual Deductible**

A fixed amount you pay for covered services each calendar year before TRICARE pays anything. You may have a deductible if you have TRICARE Select, or if you have TRICARE Prime and see a provider without a referral.

#### **Claim**

A request for payment from TRICARE that goes to your regional contractor after you get a covered health care service.

## TRICARE Select Options (continued)

You may qualify to purchase a premium-based health care plan. Premium-based plans work like TRICARE Select, with a choice of providers and the same copayments and cost-shares. These plans include TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and the Continued Health Care Benefit Program (CHCBP). For more on CHCBP, see “Transitional Coverage Options” in the *Other TRICARE Program Options* section on page 12.

### HELPFUL TERMS

#### Premium

The amount you pay for a health care plan you purchase. Premiums apply to those using TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program.

### + TRICARE RESERVE SELECT® AND TRICARE RETIRED RESERVE®

TRS and TRR are premium-based, worldwide health care plans for certain qualified Selected Reserve and Retired Reserve members, their eligible family members, and survivors. TRS and TRR offer comprehensive health care coverage similar to TRICARE Select.

- Enrollment is required.
- TRICARE Open Season doesn't apply to TRS and TRR. These plans offer continuous open enrollment throughout the year.
- An initial two-month premium payment is due when you enroll.
- Monthly premiums, an annual deductible, and copayments or cost-shares apply.
- Get care from any TRICARE-authorized provider without a referral.
- Certain services require pre-authorization.

**Note:** When your National Guard or Reserve sponsor is activated for more than 30 days for a preplanned mission or in support of a contingency operation, this coverage stops while you get active duty benefits.

### + PURCHASE TRICARE RESERVE SELECT OR TRICARE RETIRED RESERVE

For more information, including how to purchase TRS or TRR coverage, go to [www.tricare.mil/trs](http://www.tricare.mil/trs) or [www.tricare.mil/trr](http://www.tricare.mil/trr).



## TRICARE For Life

If you're entitled to Medicare Part A, you must have Part B to keep TRICARE, regardless of your age or where you live. This is a requirement based on federal law with an exception for ADSMs and ADFMs. If you're eligible for TRICARE and have Medicare Part A and Part B, you're automatically covered by TFL. See the following table for more information on what Medicare Part A, Part B, and TFL cover.

MEDICARE PART A (Hospital Insurance)	MEDICARE PART B (Medical Insurance)	TRICARE FOR LIFE (Medicare-Wraparound Coverage)
<ul style="list-style-type: none"> <li>Inpatient hospital care</li> <li>Hospice care</li> <li>Inpatient skilled nursing facility care</li> <li>Some home health care</li> </ul>	<ul style="list-style-type: none"> <li>Provider services</li> <li>Outpatient care</li> <li>Home health care</li> <li>Durable medical equipment</li> <li>Some preventive services</li> </ul>	<ul style="list-style-type: none"> <li>Inpatient and outpatient coverage</li> <li>Coverage for overseas care</li> </ul>

### + TRICARE FOR LIFE COSTS

There are no enrollment fees or forms for TFL, but you must have Medicare Part A and Part B. Medicare Part B has a monthly premium. Go to [www.medicare.gov](http://www.medicare.gov) for the current Medicare Part B premium amounts, which vary by income level. For more information about TFL, go to [www.tricare.mil/tfl](http://www.tricare.mil/tfl). You may also call Wisconsin Physicians Service (WPS) Military and Veterans Health, the contractor that administers the TFL benefit. The following table highlights your TFL out-of-pocket costs. For detailed cost information, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

TYPE OF CARE	MEDICARE PAYS	TRICARE PAYS	YOU PAY
<b>Covered by TRICARE and Medicare</b>	Medicare-allowed amount	Remaining amount	Nothing
<b>Covered by Medicare only</b>	Medicare-allowed amount	Nothing	Medicare deductible and cost-share
<b>Covered by TRICARE only</b>	Nothing	TRICARE-allowable amount	TRICARE deductible and cost-share
<b>Not covered by TRICARE or Medicare</b>	Nothing	Nothing	Billed charges (which may be more than the Medicare-allowed amount or TRICARE-allowable amount)

### + TRICARE FOR LIFE AND U.S. DEPARTMENT OF VETERANS AFFAIRS BENEFITS

If you're eligible for both TFL and Department of Veterans Affairs (VA) benefits and use your TFL benefit for health care not related to a service-connected injury or illness, you'll pay more to see a VA provider than you would pay to see a civilian Medicare provider. TRICARE will only pay up to 20% of the TRICARE-allowable amount for care you get at a VA facility, and you may be responsible for the remaining amount.

With TFL, your least expensive option is to see a Medicare participating or Medicare non-participating provider. Medicare participating providers agree to accept the Medicare-allowed amount as payment in full. Medicare non-participating providers don't accept the Medicare-allowed amount as payment in full and may charge up to 15% above the Medicare-allowed amount. This additional cost may be covered by TFL. If you get care from a VA provider, check with WPS to confirm coverage details.

#### WISCONSIN PHYSICIANS SERVICE (WPS) MILITARY AND VETERANS HEALTH

1-866-773-0404  
1-866-773-0405  
(TDD/TTY)

## Other TRICARE Program Options

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TRICARE offers other coverage options for those who have eligibility changes, such as children aging out of regular TRICARE coverage or sponsors separating from service. If you've lost all TRICARE eligibility, you may qualify to buy coverage under the Continued Health Care Benefit Program, discussed below.

### TRICARE YOUNG ADULT

TRICARE Young Adult (TYA) is a premium-based health care plan for qualified adult children who have aged out of TRICARE. TYA Prime and TYA Select are offered worldwide. Your location and sponsor's status determine whether you qualify for TYA Prime or TYA Select.

TYA includes medical and pharmacy benefits, but not dental or vision coverage. Coverage, provider choice, and costs for TYA are the same as for TRICARE Prime and TRICARE Select.

You may generally purchase TYA coverage if you're an adult child of a TRICARE-eligible sponsor; unmarried; at least age 21, but not yet age 26; and not otherwise eligible for TRICARE or employer-based coverage. TRICARE Open Season doesn't apply to TYA. TYA Prime and TYA Select offer continuous open enrollment throughout the year. For more information, go to [www.tricare.mil/tya](http://www.tricare.mil/tya).

### TRANSITIONAL COVERAGE OPTIONS

TRICARE offers benefits to help eligible service members and their family members transition to civilian life.

#### **Transitional Assistance Management Program**

The Transitional Assistance Management Program (TAMP) offers 180 days of premium-free health care after your sponsor separates from the military. If you're eligible, TAMP starts the day after the sponsor separates from service. For more information, go to [www.tricare.mil/tamp](http://www.tricare.mil/tamp).

#### **Continued Health Care Benefit Program**

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program managed by Humana Military. CHCBP offers continued health coverage (18–36 months) after TRICARE coverage ends. Certain former spouses who haven't remarried before age 55 may qualify for an unlimited duration of coverage. If you qualify, you can purchase CHCBP coverage within 60 days of loss of TRICARE or TAMP coverage, whichever is later. TRICARE Open Season doesn't apply to CHCBP. CHCBP offers continuous open enrollment throughout the year. For more information, go to [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp).

**Note:** While in CHCBP, you aren't eligible to receive care at a military hospital or clinic, except in a medical emergency.



The TRICARE Pharmacy Program offers comprehensive prescription drug coverage for all TRICARE beneficiaries. The pharmacy program provides prescription drugs through military pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, and non-network pharmacies. Your options for filling your prescription depend on the type of drug your provider prescribes. Express Scripts manages the TRICARE pharmacy benefit. If you're in USFHP, you have different pharmacy coverage.





For more information about the TRICARE pharmacy benefit, go to [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) and download the *TRICARE Pharmacy Program Handbook* at [www.tricare.mil/publications](http://www.tricare.mil/publications).

## + PHARMACY OPTIONS

OPTIONS FOR FILLING PRESCRIPTIONS	DESCRIPTION OF OPTIONS
<b>Military pharmacies</b>	<ul style="list-style-type: none"> <li>No cost for up to a 90-day supply of most covered drugs</li> <li>Usually don't carry non-formulary drugs</li> </ul>
<b>TRICARE Pharmacy Home Delivery</b>	<ul style="list-style-type: none"> <li>No cost for ADSMs. For all other beneficiaries, copayments apply.</li> <li>Receive up to a 90-day supply of covered drugs in the mail with free standard shipping</li> </ul>
<b>TRICARE retail network pharmacies</b>	<ul style="list-style-type: none"> <li>Pay one copayment for each 30-day supply of covered drugs</li> <li>No need to file claims</li> <li>Located in the U.S. and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands</li> </ul>
<b>Non-network pharmacies</b>	<ul style="list-style-type: none"> <li>Pay full price and file a claim to get money back on covered drugs</li> <li>The reimbursement amount depends on deductibles, out-of-network cost-shares, and copayments</li> </ul>

## + FOUR CATEGORIES OF DRUGS

TRICARE groups prescription drugs into four categories. This grouping is based on medical effectiveness and cost of a drug compared to other drugs of the same type. The following graphic shows how drugs in different categories may cost more and be harder to get.

<p><b>Generic formulary drugs</b></p> <p>Ⓢ</p> <ul style="list-style-type: none"> <li>Widely available</li> <li>Lowest out-of-pocket costs</li> </ul> 	<p><b>Brand-name formulary drugs</b></p> <p>Ⓢ Ⓢ</p> <ul style="list-style-type: none"> <li>Generally available</li> <li>Moderate out-of-pocket costs</li> </ul> 	<p><b>Non-formulary drugs</b></p> <p>Ⓢ Ⓢ Ⓢ</p> <ul style="list-style-type: none"> <li>May have limited availability</li> <li>Higher out-of-pocket costs</li> </ul> 	<p><b>Non-covered drugs</b></p> <p>Ⓢ Ⓢ Ⓢ Ⓢ</p> <ul style="list-style-type: none"> <li>Not covered by TRICARE</li> <li>Highest out-of-pocket costs (You pay 100% of the drug's cost)</li> </ul> 
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**VISION COVERAGE**



Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the U.S. Office of Personnel Management. When eligible, you can enroll during the fall Federal Benefits Open Season or following a FEDVIP QLE.

For information about TRICARE and FEDVIP, visit [www.tricare.mil/vision](http://www.tricare.mil/vision).



**There are three dental options that are separate from TRICARE health care options:**

- Active Duty Dental Program (ADDP)
- TRICARE Dental Program (TDP)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)

For eligibility and more information, go to [www.tricare.mil/dental](http://www.tricare.mil/dental).

**Active Duty Dental Program**

Administered by  
United Concordia

[www.addp-ucci.com](http://www.addp-ucci.com)



**Within the continental United States (CONUS):**

- ADSMs who live and work (duty location) more than 50 miles from a military dental treatment facility in the service area
- National Guard and Reserve members called or ordered to active duty for more than 30 days for a preplanned mission or a contingency operation
- Certain others

**TRICARE Dental Program**

Administered by  
United Concordia

[www.uccitdp.com](http://www.uccitdp.com)



- ADFMs
- National Guard and Reserve members and their eligible family members
- Individual Ready Reserve members and their eligible family members
- Certain survivors

**Federal Employees Dental and Vision Insurance Program**

Offered by the U.S. Office of  
Personnel Management

[www.benefeds.com](http://www.benefeds.com)



- Retired service members and their eligible family members
- Retired National Guard and Reserve members and their eligible family members
- Certain survivors
- Medal of Honor recipients and their immediate family members and survivors



# TRICARE Offers Dental Coverage Options with Worldwide, Portable Coverage



The ADDP provides dental benefits to ensure dental health and deployment readiness.

ADDP



Voluntary enrollment



Single and family plans



Monthly premiums



Coverage for most preventive and diagnostic services

TDP



FEDVIP is a voluntary dental program that offers eligible TRICARE participants a choice among a number of dental carriers. Some plans offer both standard and high coverage options.

FEDVIP



## For Information and Assistance

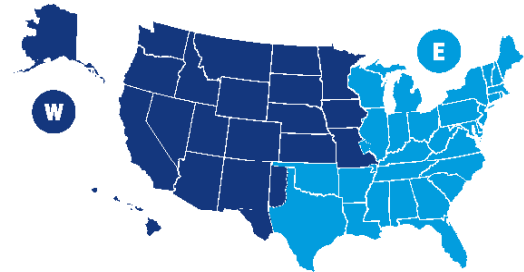
[www.tricare.mil](http://www.tricare.mil)

You can sign up to get TRICARE updates by email at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). For TRICARE fact sheets, brochures, and other benefit resources, go to [www.tricare.mil/publications](http://www.tricare.mil/publications).

### TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally. There are two TRICARE regions in the U.S.: TRICARE East and TRICARE West.

Your TRICARE benefit is the same regardless of where you are, but there are different customer service contacts for each region.



### TRICARE East Region

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

### TRICARE West Region

Health Net Federal Services, LLC  
1-844-866-WEST (1-844-866-9378)  
[www.tricare-west.com](http://www.tricare-west.com)

### TRICARE For Life

[www.tricare.mil/tfl](http://www.tricare.mil/tfl)

Wisconsin Physicians Service  
Military and Veterans Health  
1-866-773-0404  
1-866-773-0405 (TDD/TTY)  
[www.TRICARE4u.com](http://www.TRICARE4u.com)

### TRICARE Young Adult

[www.tricare.mil/tya](http://www.tricare.mil/tya)

### US Family Health Plan

[www.tricare.mil/usfhp](http://www.tricare.mil/usfhp)

### TRICARE Reserve Select

[www.tricare.mil/trs](http://www.tricare.mil/trs)

### TRICARE Retired Reserve

[www.tricare.mil/trr](http://www.tricare.mil/trr)

### Reserve Affairs

[www.people.mil](http://www.people.mil)

### Defense Enrollment Eligibility Reporting System (DEERS)

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

### milConnect (Enroll, update DEERS, or get eCorrespondence)

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

### TRICARE Pharmacy Program

[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

Express Scripts, Inc.  
1-877-363-1303  
[www.militaryrx.express-scripts.com](http://www.militaryrx.express-scripts.com)

### Active Duty Dental Program

[www.addp-uccl.com](http://www.addp-uccl.com)

United Concordia Companies, Inc.  
1-866-984-2337 (CONUS)  
1-844-653-4058 (OCONUS)  
Country-specific access codes are available on the ADDP website.

### TRICARE Dental Program

[www.uccitdp.com](http://www.uccitdp.com)

United Concordia Companies, Inc.  
1-844-653-4061 (CONUS)  
1-844-653-4060 (OCONUS)  
711 (TDD/TTY)

### Federal Employees Dental and Vision Insurance Program

[www.benefeds.com](http://www.benefeds.com)

### Transitional Assistance Management Program

[www.tricare.mil/tamp](http://www.tricare.mil/tamp)

### Continued Health Care Benefit Program

Humana Military  
1-800-444-5445  
[www.tricare.mil/chcbp](http://www.tricare.mil/chcbp)

### Military Health System

[www.health.mil](http://www.health.mil)

### ***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.*

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