



# TRICARE For Life Program

*Keeping the promise to those who served.*



# What is TRICARE for Life (TFL)?

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

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- **Permanent healthcare coverage**
- **TRICARE second payer to Medicare**
- **Same pharmacy benefit as TRICARE-eligibles under 65 years old**
- **No enrollment required**



# TFL Eligibility Requirements

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- 1. Must be a Retired Uniformed Services beneficiary or dependent 65 years and older and entitled to Medicare Part A, including**
  - Medicare-eligibles overseas
  - Guardsmen and Reservists
  - Medal of Honor recipients and eligible dependents/survivors
- 2. Must currently be registered in DEERS**
- 3. Medicare Part B enrollment mandatory**

# How TFL Works

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- **Services covered by Medicare and TRICARE**
  - Medicare and TRICARE pay for the same benefits in most cases
  - Medicare pays first
  - TRICARE pays any remaining out-of-pocket expenses

# How TFL Works (cont.)

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- **Services covered by Medicare not TRICARE**
  - These are limited (e.g. chiropractic services)
  - Medicare pays as usual
  - TRICARE pays nothing; beneficiary responsible for remaining out-of-pocket expenses

# How TFL Works (cont.)

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- **Services covered by TRICARE not Medicare**
  - Example: Healthcare while traveling outside the U.S.
  - Medicare pays nothing
  - TRICARE pays according to its benefits schedule (the same benefit and cost-share as under 65 retirees)
  - Beneficiary responsible for TRICARE deductible and cost-shares

# How TFL Works (cont.)

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- **Services not covered by Medicare nor TRICARE**
  - Example: Long-term (custodial) care
  - Beneficiary responsible for entire bill

# What Does Medicare Cover?

[www.medicare.gov](http://www.medicare.gov) ~ 1-800-MEDICARE

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- **Part A - Automatic when you turn 65**
  - Inpatient Hospital
  - Skilled Nursing Facilities
  - Home Health Care
  - Hospice Care
  - No premium

# What Does Medicare Cover? (cont.)

[www.medicare.gov](http://www.medicare.gov) ~ 1-800-MEDICARE

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- **Part B - Must purchase**
  - Medically necessary physician services
  - Outpatient hospital services
  - Premium



# Medicare Part B

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- 1. May enroll any time of year when you become eligible**
- 2. Next Open Enrollment – Jan. 1- Mar. 31, 2002**
- 3. Becomes effective July 1 of the same year**
- 4. Premium = \$50 per month\***

**\* *If decline Part B when first eligible***

- May enroll during open enrollment
- Will face monetary surcharge

# Medicare Supplemental Insurance and Other Health Insurance

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- **Premature to drop before October 1**
- **Second payer after Medicare**  
(before TRICARE pays)
- **Must consider personal circumstances**
  - Medicare vs. TRICARE coverage match
  - Availability of participating Medicare providers
  - Cost-effectiveness
- **Notify SMHS about your other insurance so your claims will pay correctly**

# TFL Benefits & Costs

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- **TRICARE Catastrophic Cap**
  - Your maximum out-of-pocket expense
  - \$3,000/fiscal year (Oct.1-Sept. 30)
- **Inpatient mental health services require TRICARE prior authorization**

# TFL Benefits & Costs

Inpatient Services – Outside MTF (Medicare Part A)

**\*\* All amounts are applicable for this year and may change**

	Medicare Pays		TRICARE Pays	You Pay
<b>Inpatient Hospitalization</b> <i>Medical, Surgical, and hospital-based psychiatric care</i>	Days 1-60	100% (after \$792** deductible)	\$792 deductible **	Nothing for services payable by Medicare and TRICARE
	Days 61-90	All but \$198/day **	\$198/day **	
	Days 91-150	All but \$396/day **	\$396/day **	
	Days 151+	<b>Not Covered</b>	80% if network hospital 75% if non-network	Remaining balance

# TFL Benefits & Costs (cont.)

## Inpatient Services – Outside MTF (Medicare Part A)

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	Medicare <sup>1</sup> Pays		TRICARE Pays	You Pay <sup>2</sup>
<b>Skilled Nursing Facility</b> <i>Inpatient hospital stay for at least 3 days prior required</i> <sup>6</sup>	Days 1-20	100%	Remaining Liability (if any)	Nothing for services payable by Medicare and TRICARE
	Days 21-100	All but \$99/day **	\$99/day **	
	Days 101+	<b>Not Covered</b>	<u>Standard</u> : 75% of allowable <u>Extra</u> : 80% of allowable	Remaining Balance

# TFL Benefits & Costs (cont.)

## Inpatient Services – Outside MTF (Medicare Part A)

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	<b>Medicare<sup>1</sup> Pays</b>	<b>TRICARE Pays</b>	<b>You Pay<sup>2</sup></b>
<b>Hospice Care</b>	95%	Remaining Liability 5%	Nothing for services payable by Medicare and TRICARE

# TFL Benefits & Costs

Outpatient Services – Outside MTF (Medicare Part B)

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	<b>Medicare<sup>1</sup> Pays</b>	<b>TRICARE Pays</b>	<b>You Pay<sup>2</sup></b>
<b>Doctors Visits</b>	80%	20%	Nothing for services payable by Medicare and TRICARE
<b>Emergency Room</b>	80%	20%	
<b>Mental Health Visit</b>	50%	50%	

# TFL Benefits & Costs

Outpatient Services – Outside MTF (Medicare Part B)

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	<b>Medicare<sup>1</sup> Pays</b>	<b>TRICARE Pays</b>	<b>You Pay<sup>2</sup></b>
<b>Laboratory Services</b>	100%	Remaining Liability (if any)	Nothing for services payable by Medicare and TRICARE
<b>Radiology (X-Rays)</b>	80%	20%	
<b>Home Health Care</b>	100% for approved services	Remaining Liability (if any)	

# TFL Benefits & Costs (cont.)

## Outpatient Services – Outside MTF (Medicare Part B)

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	<b>Medicare<sup>1</sup> Pays</b>	<b>TRICARE Pays</b>	<b>You Pay<sup>2</sup></b>
<b>Durable Medical Equipment</b>	80%	20%	Nothing for services payable by Medicare and TRICARE
<b>Outpatient Hospital Services</b>	80%	20%	
<b>Blood Transfusions</b>	100% (after TRICARE pays 100% for the 1 <sup>st</sup> three pints)	100% of cost for the 1 <sup>st</sup> three pints	

# TFL Benefits & Costs (cont.)

## Outpatient Services – Outside MTF (Medicare Part B)

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	<b>Medicare<sup>1</sup> Pays</b>	<b>TRICARE Pays</b>	<b>You Pay<sup>2</sup></b>
<b>Chiropractic Services</b>	80%	<b>Not Covered</b>	20% Medicare cost-share plus any applicable deductible

# TFL Benefits & Costs

Outside Continental U.S. (OCONUS) – Outside MTF

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	Medicare <sup>1</sup> Pays	TRICARE Pays	You Pay <sup>2</sup>
Inpatient Services	Not covered OCONUS	75%	25% of TRICARE allowable charges after <u>your</u> TRICARE annual deductible has been met, and if care is received from an authorized provider.
Outpatient Services			

# Filing a Claim

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- **Most of the time, Medicare sends claim to TRICARE – no beneficiary involvement**
- **If you have other health insurance (OHI)**
  - Medicare may coordinate with your OHI
  - You must file a Claim Form with TRICARE
    - Include Medicare and OHI Explanation of Benefits
    - TRICARE will pay remaining balance for TRICARE covered services

# Filing a Claim

VA or WV

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- **For services received in Virginia and West Virginia**
- **Claim sent to Humana Military |Healthcare Services**
- **Call 1-866-835-7422 with questions about claims for services in Virginia and West Virginia**



# TRICARE Plus

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- **Allows assignment of MTF PCM**
  - Priority access to appointments with PCM
  - No priority access to specialty care
- **Subject to MTF capacity, available to:**
  - TRICARE Senior Prime enrollees
  - Others for whom MTF commander has capacity
- **MTFs will answer questions about TRICARE Plus**

# Pharmacy Options\*

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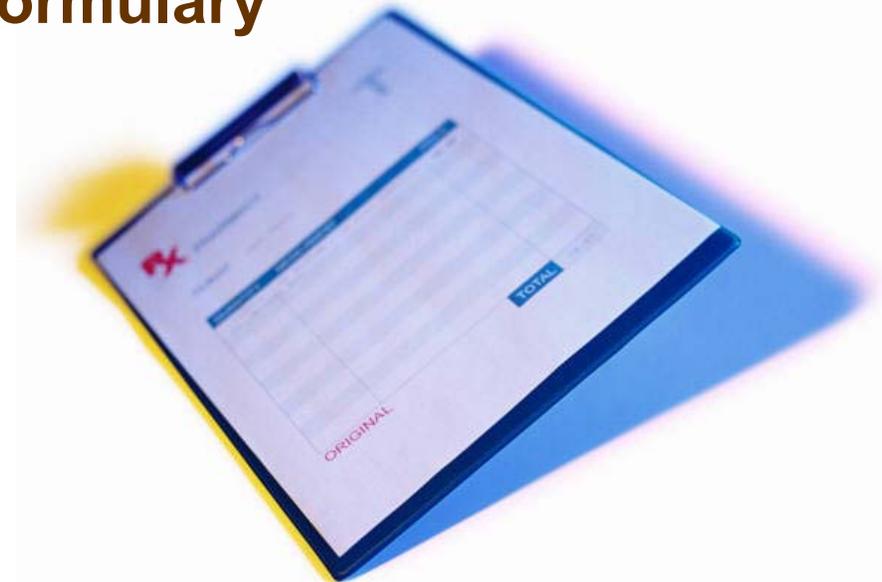
<b>Place of Service</b>	<b>Generic Rx</b>	<b>Formulary Brand-name Rx</b>
<b>MTF</b>	Free	Free
<b>NMOP</b>	\$3 (90-day supply)	\$9 (90-day supply)
<b>TRICARE Network Pharmacy</b>	\$9 (\$3/ 30-day supply)	\$27 (\$9/ 30-day supply)
<b>Non-network pharmacy</b>	\$27 or 20% of total cost, whichever is greater (90-day supply). Annual TRICARE deductibles apply (\$150/person or \$300/family).	

\* Use any option at any time.

# MTF Pharmacies

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- **No charge for prescriptions**
- **Fill prescriptions written by civilian doctors**
- **Must be on the MTF formulary**



# NMOP

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

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- **More medication for less money - low copayment**
- **No enrollment fee**
- **No driving to the pharmacy**
- **Easy mail-order or online ordering**
  - Complete registration form - 1-800-903-4680
  - Request 90-day Rx from your doctor
  - Mail registration form, Rx and copayment
  - Receive Rx and refill slip
    - Refill online or by mailing refill slip
    - Renew online or mail in new written prescription
- **If you have other health insurance with pharmacy benefit, you cannot use NMOP**

# TRICARE Network Pharmacies

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- **Comprehensive network of civilian pharmacies**
- **Low copayments**
- **Accept TRICARE reimbursement**
- **No Claim Forms to file (except if have OHI)**
- **Provider Directory**
  - [www.sierramilitary.com](http://www.sierramilitary.com)
  - TRICARE Service Center
  - 1-888-999-5195
- **OHI is primary payer, TRICARE is secondary**
- **Clinical quality control**

# Non-network Pharmacies

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- **Not part of the TRICARE Network**
- **Most expensive**
  - Pay full retail price until you meet deductible
  - \$9 or 20% cost-share, whichever is greater (after deductible)
- **File your own claims. Forms available at:**
  - [www.sierramilitary.com](http://www.sierramilitary.com)
  - [www.tricare.osd.mil](http://www.tricare.osd.mil)
  - TRICARE Service Centers
  - 1-888-999-5195
- **OHI is primary payer, TRICARE is secondary**



# Generic Drugs

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- **Lower copayments for generics**
- **Use generics when available**
- **Same content as name-brand drugs**
- **FDA approved**
- **If a generic is available, but you choose a brand-name, you will pay the entire cost of the brand-name**

# Annual Rx Cost Comparison

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## Annual Out-of-Pocket Cost Comparison (Brand-name Rx - \$115/ 30-day supply)

	MTF	NMOP	Network (retail)	Non-Network
Supply	Four 90-day Rx	Four 90-day Rx at \$9 ea.	Twelve 30-day Rx at \$9 ea.	Twelve 30-day Rx at 20% of total charges + \$150 deductible
Annual Cost	\$0	\$36	\$108	\$396

# Limitations & Restrictions

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- **TRICARE does not cover drugs for:**
  - Hair regeneration
  - Obesity and/or weight reduction
  - Dental needs (like prescription mouth wash)
  - Smoking cessation
  - Cosmetic purposes such as Retin-A
  - All over-the-counter drug items
  - Medical supplies necessary for the administration of medicine

# Prior Authorizations (PA)

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- **Certain types of prescriptions**
- **Quantities for certain prescriptions**
  - Cannot exceed 90-day prescription
  - Limits set by DoD Pharmacoeconomic Center
    - [www.pec.ha.osd.mil/nmop/nmophome.htm](http://www.pec.ha.osd.mil/nmop/nmophome.htm)

*Current PA Drugs* {  
Viagra    Lamisil  
Enebrel    Celebrex  
Retin-A    Vioxx

# Privacy Act

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- **Protects your healthcare record**
- **Must have written consent from you before we can release your medical information to another person**
- **Even with a release, TRICARE cannot disclose certain information**



# Privacy Act (cont.)

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- **If you want someone else to have access to your medical records:**
  - Request a Privacy Act Release Form from
    - [www.sierramilitary.com](http://www.sierramilitary.com)
    - Local hospitals
    - Military Treatment Facilities
    - Retirement centers
  - Complete Form and mail to:  
TRICARE For Life  
PO Box 1577  
Baltimore, MD 21203



# More Information

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- **TRICARE Management Activity**
  - [www.tricare.osd.mil/ndaa](http://www.tricare.osd.mil/ndaa)
- **Department of Defense**
  - 1-888-DOD-LIFE (M-F, 7am-11pm; Sat, 9am-5pm EST)
- **Medicare**
  - [www.medicare.gov](http://www.medicare.gov)
  - 1-800-MEDICARE
- **SMHS - TRICARE For Life**
  - 1-888-999-6355

# More Information (cont.)

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- **Sierra Military Health Services, Inc.**
  - [www.sierramilitary.com](http://www.sierramilitary.com)
  - 1-888-999-6355 (M-F, 8am-6pm)
- **DEERS**
  - 1-800-538-9552
- **National Mail Order Pharmacy**
  - [www.merckmedco.com](http://www.merckmedco.com)
  - 1-800-903-4680



## More Information (cont.)

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### KIMBROUGH AMBULATORY CARE CENTER'S WEB SITE

**<http://www.narmc.amedd.army.mil/kacc>**

### TMA's WEB Site

**<http://www.tricare.osd.mil>**