



Last Reviewed May 2022

# TRICARE® Prime Remote and TRICARE Prime Remote for Active Duty Family Members Briefing

An Overview of TRICARE Coverage Available to Active  
Duty Service Members and Their Eligible Family Members  
Living in Remote Locations

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# Today's AGENDA

- What is TRICARE?
- TRICARE Program Coverage
- TRICARE Benefit Information
- Other Important Information
- For Information and Assistance



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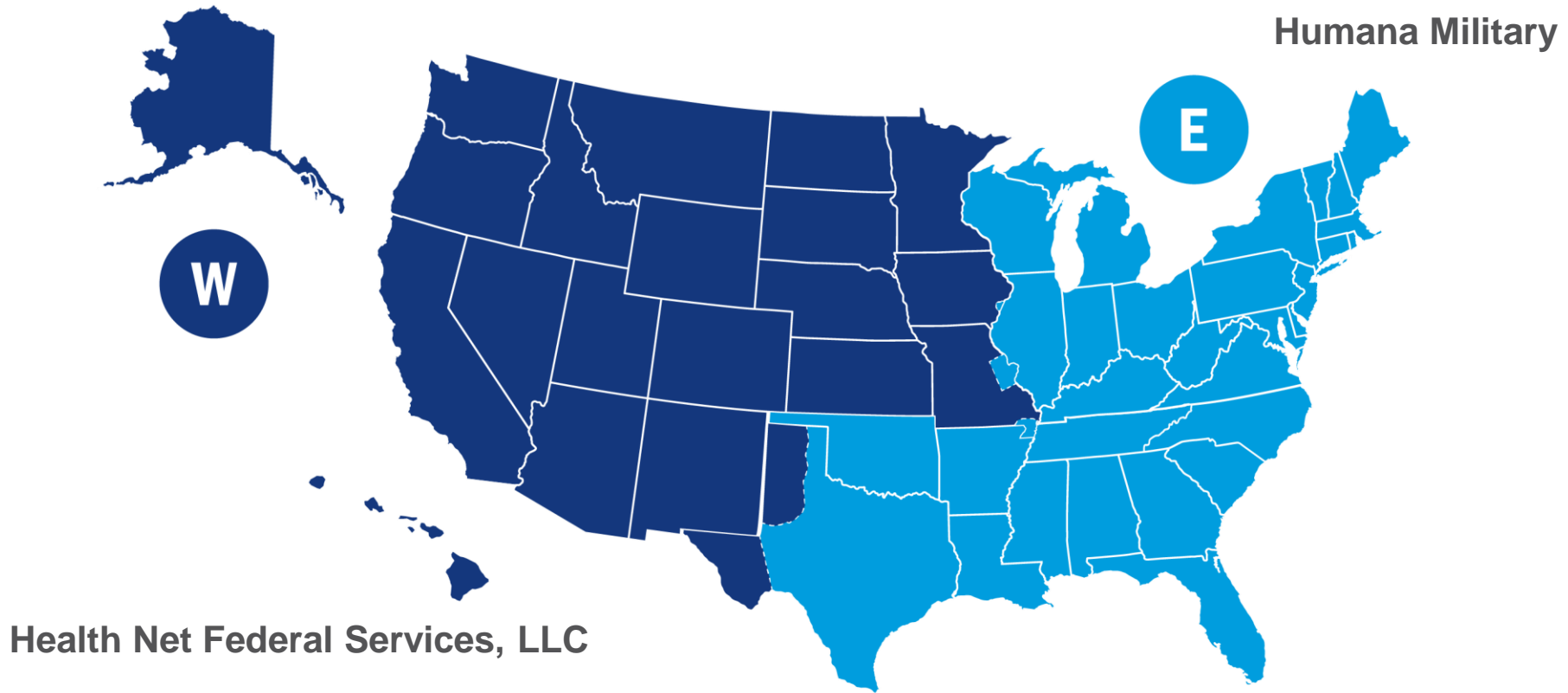
# What Is TRICARE?



- Uniformed services health care program
- Worldwide network
  - Military hospitals and clinics
  - Civilian health care providers

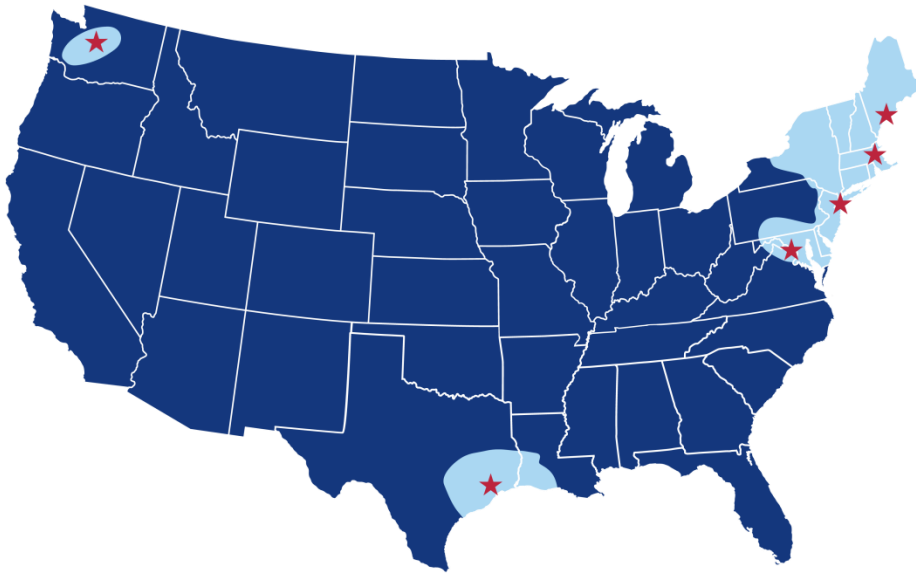


# TRICARE Stateside Regions



# US Family Health Plan (USFHP)

## USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals or clinics or use military pharmacies

# Keep DEERS Information Up To Date



**Being able to use TRICARE depends on keeping DEERS up to date.**

Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an **ID card office**. Search at <https://idco.dmdc.osd.mil/idco>.

**Note:** You must use this option to add family members in DEERS.



Log on to <https://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-800-336-4416**.

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# TRICARE Prime Remote Options

- TRICARE Prime Remote (TPR) is similar to TRICARE Prime but is available to ADSMs living and working in remote locations.
- TRICARE Prime Remote for Active Duty Family Members (TPRADFM) is available to eligible active duty family members, including transitional survivors, who live at the TPR-enrolled sponsor's address.
- Enrollment is required and beneficiaries receive care from TRICARE network providers (or a TRICARE-authorized provider if a network provider is unavailable).
- There are no annual enrollment fees for ADSMs and ADFMs enrolled in TPR or TPRADFM.



# Eligibility

You may be eligible for TPR or TPRADFM if you're:

- An ADSM who lives **and** works more than 50 miles (or an hour's drive time) from a military hospital or clinic
- An ADFM who lives with a TPR-enrolled sponsor, or a transitional survivor
- A National Guard and Reserve member called or ordered to active service for more than 30 consecutive days who lives and works in a TPR-qualifying location
- A family member of a National Guard or Reserve sponsor who is called or ordered to active service for more than 30 consecutive days and who lives with a TPR-enrolled sponsor **at the time of activation**

# Enrollment

- Complete and submit a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) available at [www.tricare.mil/forms](http://www.tricare.mil/forms).
- For ADSMs, coverage is effective on the day the form is received by the regional contractor. ADSMs must enroll in TPR, if eligible.
- Enrollment in TPRADFM is optional for ADFMs. However, ADFMs must enroll in TPRADFM within 90 days of their move to a TPR location or during TRICARE Open Season. ADFMs who elect not to enroll in TPRADFM can enroll in TRICARE Select.
- There are no annual enrollment fees for ADSMs and ADFMs enrolled in TPR or TPRADFM. For cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs).

# Primary Care Manager

- TPR and TPRADFM enrollees will receive most care from a primary care manager (PCM).
- Your PCM will:
  - Provide preventive services and care for routine illnesses or injuries
  - Manage referrals to specialists or hospitals, if needed
- If more than one network PCM is available, you may choose the PCM you prefer.
- If no network PCM is available, you may use a TRICARE-authorized provider.

# TRICARE Young Adult (TYA)

- You may generally purchase TYA coverage if you're all of the following:
  - A dependent of an eligible uniformed service sponsor
  - Unmarried
  - At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided at least 50% of the financial support), but have not yet reached age 26
- You may **not** purchase TYA coverage if you're eligible to enroll in an employer-sponsored health plan as defined in TYA regulations, otherwise eligible for TRICARE program coverage, or are married.

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

# Routine Care

- Routine care includes general office visits for the treatment of symptoms, chronic or acute illnesses and diseases, and follow-up care for an ongoing medical condition.
- Routine care also includes preventive care services to help keep you healthy. You will receive most of your routine or primary care from your PCM.
- Visit [www.tricare.mil/coveredservices](http://www.tricare.mil/coveredservices) for more information.

**Note:** ADSMs always require referrals for any civilian care, including clinical preventive services, mental health care, and specialty care (except for emergency services).

# Specialty Care

- PCMs coordinate care with the regional contractor.
- For ADSMs, urgent specialty care referrals—less than 48 hours after the visit to the PCM—the regional contractor will review and approve the request.
  - If further specialty care is required, the regional contractor will submit the request to the Defense Health Agency—Great Lakes (DHA-GL), which reviews the request and assesses if the ADSM needs a fitness-for-duty determination.
- For more information, contact the DHA-GL at **1-888-647-6676**.
- Specialty care referrals for TPRADFM enrollees are managed by the regional contractor, not the DHA-GL.
- When referred for specialty care more than 100 miles from your PCM's office, you may be eligible for travel reimbursement.

# Point-of-Service Option for Family Members

The TRICARE point-of-service (POS) option gives you the freedom, at an additional cost, to receive nonemergency health care services from any TRICARE-authorized provider without a PCM referral.

Charges	Individual	Family
POS deductible per calendar year (January 1–December 31) for outpatient care only	\$300	\$600
POS cost-share for outpatient care	50% of TRICARE-allowable charge after annual POS deductible is met	
POS cost-share for inpatient care	50% of TRICARE-allowable charge after annual POS deductible is met	
Any additional charges by nonparticipating providers	The beneficiary is responsible for payment. Nonparticipating providers in the United States can charge up to 15% above the TRICARE-allowable charge for services.	



# Emergency and Urgent Care

- In an emergency, call 911 or go to the nearest emergency room.
  - Your PCM must be notified within 24 hours or on the next business day following admission to coordinate ongoing care and to ensure you receive proper authorization.
- Urgent care referrals for most TPR/TPRADFM enrollees are no longer required.
  - ADSMs enrolled in TPR are still subject to Department of Defense and their military service regulations on care received outside of a military hospital or clinic.
  - No POS charges will apply if you receive care at a TRICARE-authorized (network or non-network) urgent care center.
    - If not, POS charges will apply.

# Covered Mental Health and Substance Use Disorder Services

TRICARE covers mental health and substance use disorder (SUD) care that is medically or psychologically necessary.

- TRICARE covers both:
  - Outpatient services (including via telemedicine)
  - Inpatient services (emergency and nonemergency)
- Availability, referral, and pre-authorization requirements vary by beneficiary type, location, and TRICARE program option.
- ADSMs seeking nonemergency mental health or SUD care must obtain a referral and pre-authorization.

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# Pharmacy Options

## **Military Pharmacy**



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

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## **TRICARE Pharmacy Home Delivery**



- Must use this option for some drugs
- Get up to a 90-day supply

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## **TRICARE Retail Network Pharmacy**




- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

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## **Non-Network Pharmacy**



- Pay full price up front and file a claim to get a portion of your money back
  - Get up to a 30-day supply
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# Dental Program Options

- **Active Duty Dental Program (ADDP)**
  - Provides civilian dental care to eligible remote ADSMs in two service areas:
    - CONUS (Continental United States)
    - OCONUS (Outside the continental United States)
  - Note:** OCONUS remote ADSMs must be enrolled in TRICARE Prime Remote Overseas to be eligible for ADDP benefits.
  - Administered in the ADDP CONUS and ADDP OCONUS service areas by United Concordia Companies, Inc. (United Concordia)
  - For more information, visit [www.addp-ucci.com](http://www.addp-ucci.com).
- **TRICARE Dental Program (TDP)**
  - Available to qualifying ADFMs, National Guard and Reserve members and their family members, and survivors
  - Administered worldwide by United Concordia
  - For more information, visit [www.uccitdp.com](http://www.uccitdp.com)

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# The Affordable Care Act

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



Each tax year, you'll get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

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### Stateside Regional Contractors

- TRICARE East Region  
Humana Military  
**1-800-444-5445**  
**[HumanaMilitary.com](http://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)**

### Dental Contractor

- TRICARE Active Duty Dental Program  
United Concordia Companies, Inc.  
**1-866-984-2337 CONUS**  
**1-844-653-4058 OCONUS** (using country-specific access codes)  
**[www.addp-ucci.com](http://www.addp-ucci.com)**
- TRICARE Dental Program  
United Concordia Companies, Inc.  
**1-844-653-4061 CONUS**  
**1-844-653-4060 OCONUS**  
**[www.uccitdp.com](http://www.uccitdp.com)**

### Overseas Regional Contractor

- TRICARE Overseas Program (TOP)  
International SOS Government Services, Inc.  
**[www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)**

### More Resources

- TRICARE Website  
**[www.tricare.mil](http://www.tricare.mil)**



- TRICARE Publications  
**[www.tricare.mil/publications](http://www.tricare.mil/publications)**
- milConnect  
**<https://milconnect.dmdc.osd.mil>**