TRICARE® Open Season and Federal Benefits Open Season

OPEN SEASON 2019

Nov. 11 – Dec. 9, 2019

“Medically Ready Force…Ready Medical Force”
Agenda

TRICARE Open Season  Slides 3- 12
Federal Benefits Open Season  Slides 13-17

“Medically Ready Force...Ready Medical Force”
TRICARE Open Season Starts Nov. 11

• TRICARE Open Season is the annual period when you can enroll in or change your health care coverage for the next year.

• The 2019 TRICARE Open Season is Nov. 11–Dec. 9. Enrollment choices made during this period take effect on Jan. 1, 2020.

• TRICARE Open Season applies to anyone enrolled in or eligible for a TRICARE Prime option, including US Family Health Plan, or TRICARE Select.

• Learn more and sign up for email updates at https://www.tricare.mil/openseason19

“Medically Ready Force...Ready Medical Force”
During TRICARE Open Season, you have three options:

1. **Do nothing.** If you want to stay in your current TRICARE health plan, you don’t have to take any action. You’ll continue in your current health plan through 2020 or as long as you’re eligible.

2. **Enroll in a plan.** If you’re eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan for 2020 coverage.

3. **Change plans.** If you’re already enrolled in a TRICARE Prime option or TRICARE Select, you can switch plans. You can also switch between individual and family enrollment.

Learn more at [https://www.tricare.mil/openseason19](https://www.tricare.mil/openseason19)
TRICARE Open Season Doesn’t Apply to Premium-based Plans and TRICARE For Life

All premium-based plans offer continuous open enrollment throughout the year:

- TRICARE Retired Reserve: https://www.tricare.mil/trr
- TRICARE Reserve Select: https://www.tricare.mil/trs
- TRICARE Young Adult: https://www.tricare.mil/tya
- Continued Health Care Benefit Program: https://www.tricare.mil/chcbp

TRICARE Open Season also doesn’t apply to TRICARE For Life:

- Coverage is automatic if you have Medicare Part A and Part B
- Learn more at https://www.tricare.mil/tfl
## TRICARE Prime® and TRICARE Select® Key Features®

<table>
<thead>
<tr>
<th>TRICARE Prime</th>
<th>TRICARE Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>A health maintenance organization, HMO-style plan</td>
<td>A preferred-provider organization, PPO-style plan</td>
</tr>
<tr>
<td>Get most care from a primary care manager</td>
<td>Choose your TRICARE-authorized provider</td>
</tr>
<tr>
<td>Referrals required for specialty care</td>
<td>Referrals not required for most services</td>
</tr>
<tr>
<td>Prior authorization for some services</td>
<td>Prior authorization for some services</td>
</tr>
<tr>
<td>Receive care from an established network of doctors and other health care providers</td>
<td>Receive care from any provider. Pay higher out-of-pocket costs when you receive care outside the established network of providers</td>
</tr>
<tr>
<td>No deductible applies. Copayments apply for beneficiaries except active duty service members</td>
<td>Deductible, copayments, and cost-shares apply</td>
</tr>
</tbody>
</table>
Estimated Out-of-Pocket Costs for TRICARE Prime and TRICARE Select, 1 of 2

- Active Duty Family of Three – Spouse and Two Children:

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Group</th>
<th>Cost/Year</th>
<th>Cost/Month</th>
<th>Catastrophic Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRICARE Prime</td>
<td>A</td>
<td>$126</td>
<td>$11</td>
<td>$1,000</td>
</tr>
<tr>
<td>TRICARE Select</td>
<td>A</td>
<td>$761</td>
<td>$64</td>
<td>$1,000</td>
</tr>
<tr>
<td>TRICARE Prime</td>
<td>B</td>
<td>$126</td>
<td>$11</td>
<td>$1,028</td>
</tr>
<tr>
<td>TRICARE Select</td>
<td>B</td>
<td>$725</td>
<td>$61</td>
<td>$1,028</td>
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</tbody>
</table>

**Group A:** You or your sponsor’s initial enlistment or appointment occurred before Jan. 1, 2018.

**Group B:** You or your sponsor’s initial enlistment or appointment occurred on or after Jan. 1, 2018.
Estimated Out-of-Pocket Costs for TRICARE Prime and TRICARE Select, 2 of 2

- Retiree Family of Three – Sponsor, Spouse, and Child:

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Group</th>
<th>Cost/Year</th>
<th>Cost/Month</th>
<th>Catastrophic Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRICARE Prime A</td>
<td></td>
<td>$1,341</td>
<td>$112</td>
<td>$3,000</td>
</tr>
<tr>
<td>TRICARE Select A</td>
<td></td>
<td>$1,759</td>
<td>$147</td>
<td>$3,000</td>
</tr>
<tr>
<td>TRICARE Prime B</td>
<td></td>
<td>$1,469</td>
<td>$123</td>
<td>$3,598</td>
</tr>
<tr>
<td>TRICARE Select B</td>
<td></td>
<td>$2,651</td>
<td>$221</td>
<td>$3,598</td>
</tr>
</tbody>
</table>

View and compare plan costs at [https://www.tricare.mil/costs/compare](https://www.tricare.mil/costs/compare)

Download TRICARE Costs and Fees Sheet at [https://www.tricare.mil/publications](https://www.tricare.mil/publications)
You can enroll in TRICARE Prime or TRICARE Select using these options:

**Online:** Log in to milConnect at [https://www.milconnect.dmdc.osd.mil](https://www.milconnect.dmdc.osd.mil), click on “Benefits”
- Then select “Beneficiary Web Enrollment, BWE” from the menu
- This option is for stateside health care plans only

**By Phone:** Call your TRICARE regional contractor
- Find contact information at [https://www.tricare.mil/regions](https://www.tricare.mil/regions)

**By Mail:** Mail an enrollment form
- Download the form at [https://www.tricare.mil/forms](https://www.tricare.mil/forms)

**In Person:** Go to an overseas TRICARE Service Center

Learn more at [https://www.tricare.mil/enroll](https://www.tricare.mil/enroll)
- **Note:** If you don’t enroll in a TRICARE health plan, you’ll only be able to receive care at military hospitals and clinics if space is available.
Questions to Ask Before Choosing a TRICARE Health Plan

Which health plan best serves each of your family members?

- Do you expect any big life changes in the next year?  
  [https://www.tricare.mil/lifeevents](https://www.tricare.mil/lifeevents)

- Which TRICARE plans are you eligible for based on your sponsor’s status?  
  [https://www.tricare.mil/planfinder](https://www.tricare.mil/planfinder)

- How much does the plan cost? Consider enrollment fees and cost per service.  
  [https://www.tricare.mil/costs/compare](https://www.tricare.mil/costs/compare)

- Do you prefer getting care at a military hospital or clinic?  
  [https://www.tricare.mil/mtf](https://www.tricare.mil/mtf)

- Do you want to pick your own health care provider?  
  [https://www.tricare.mil/finddoctor](https://www.tricare.mil/finddoctor)

- Are you located in a Prime Service Area?
- Being able to use TRICARE depends on keeping your information up to date in the Defense Enrollment Eligibility Reporting System (DEERS). Learn more at https://www.tricare.mil/deers

- Use these options to update your information in DEERS:
  - Go to an ID card office. Find an office at https://www.dmdc.osd.mil/rsl
  - Log in to milConnect at https://milconnect.dmcd.osd.mil
  - Call the Defense Manpower Data Center (DMDC) at 800-538-9552, TTY/TDD: 866-363-2883.
  - Fax updates to DMDC at 800-336-4416.

- For enrollment concerns, call your TRICARE regional contractor. Find contact information at https://www.tricare.mil/regions
TRICARE Open Season Resources Page

- TRICARE Open Season
  [https://www.tricare.mil/openseason19](https://www.tricare.mil/openseason19)

- TRICARE News

- TRICARE Publications
  [https://www.tricare.mil/publications](https://www.tricare.mil/publications)

- TRICARE Changes
  [https://www.tricare.mil/changes](https://www.tricare.mil/changes)

- Military Health System Website
  [https://www.health.mil/openseason](https://www.health.mil/openseason)

“Medically Ready Force...Ready Medical Force”
The Federal Benefits Open Season is separate from TRICARE Open Season

• The Federal Benefits Open Season is for enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP).

• FEDVIP is administered by the U.S. Office of Personnel Management (OPM).


• During open season, if eligible, you can enroll in, change, or cancel a FEDVIP dental or vision plan.

• If you choose not to enroll in a plan, your next chance to enroll is in November 2020 for coverage effective Jan. 1, 2021.
Uniformed Service Eligibility for FEDVIP

- Most retirees are eligible for FEDVIP dental coverage.
- Most retirees and active duty family members are eligible for FEDVIP vision coverage. **You must be enrolled in a TRICARE health plan to be eligible for FEDVIP vision.**
- Active duty service members aren’t eligible for FEDVIP dental and vision coverage.
- Dependent children are covered until age 21, non-students, or age 23, full-time students.
- You can check your eligibility at [https://www.benefeds.com](https://www.benefeds.com)
What Does FEDVIP Cover?

- FEDVIP provides comprehensive dental and vision insurance at competitive premiums.

- FEDVIP Dental
  - There are national, international, and regional dental networks.
  - No waiting period for major dental services, except orthodontia.
  - Some plans have no waiting period, even for orthodontia.

- FEDVIP Vision
  - There are national and international vision networks.
  - No allowance restriction on brand for frames or contacts.
  - Discounts on laser eye surgery when you use an in-network surgeon.
FEDVIP Resources at BENEFEDS.com

- **BENEFEDS.com** is OPM’s online portal for enrolling in FEDVIP dental and FEDVIP vision coverage.
- Prior to open season, **check your eligibility** and **compare plans** at **BENEFEDS.com**.

- During open season, **enroll in a FEDVIP plan** at **BENEFEDS.com**. You can access **BENEFEDS.com** by computer or smartphone.

“Medically Ready Force...Ready Medical Force”
How Do I Enroll in FEDVIP?

During open season, **Nov. 11–Dec. 9**, enroll in FEDVIP online at **BENEFEDS.com** using your personal computer or smartphone.

There are **four steps to enroll**:

1. Verify your eligibility.
2. Create a My BENEFEDS account.
3. Compare, select, and enroll in a plan for you and family members:
   - Self Only
   - Self Plus One
   - Self and Family
4. Confirm your plan choice.

If you have enrollment questions, call **877-888-3337**.