

TRICARE® Open Season and Federal Benefits Open Season

TRICARE®
OPEN SEASON 2019



Nov. 11 – Dec. 9, 2019



“Medically Ready Force...Ready Medical Force”

Agenda



TRICARE Open Season

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Federal Benefits Open Season

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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>



Your Options During TRICARE Open Season



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>



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®



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

Estimated Out-of-Pocket Costs for TRICARE Prime and TRICARE Select, 1 of 2



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

Health Plan	Group	Cost/Year	Cost/Month	Catastrophic Cap
TRICARE Prime	A	\$126	\$11	\$1,000
TRICARE Select	A	\$761	\$64	\$1,000
TRICARE Prime	B	\$126	\$11	\$1,028
TRICARE Select	B	\$725	\$61	\$1,028

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:

Health Plan	Group	Cost/Year	Cost/Month	Catastrophic Cap
TRICARE Prime	A	\$1,341	\$112	\$3,000
TRICARE Select	A	\$1,759	\$147	\$3,000
TRICARE Prime	B	\$1,469	\$123	\$3,598
TRICARE Select	B	\$2,651	\$221	\$3,598

View and compare plan costs at <https://www.tricare.mil/costs/compare>

Download *TRICARE Costs and Fees Sheet* at <https://www.tricare.mil/publications>

How to Enroll in TRICARE Prime or TRICARE Select



You can enroll in TRICARE Prime or TRICARE Select using these options:

Online: Log in to milConnect at

<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>

By Mail: Mail an enrollment form

- Download the form at <https://www.tricare.mil/forms>

In Person: Go to an overseas TRICARE Service Center

Learn more at <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>
- Which TRICARE plans are you eligible for based on your sponsor's status?
<https://www.tricare.mil/planfinder>
- How much does the plan cost? Consider enrollment fees and cost per service.
<https://www.tricare.mil/costs/compare>
- 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?
<https://www.tricare.mil/finddoctor>
- Are you located in a Prime Service Area?

Keep DEERS Information Up to Date



- 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.dmdc.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>
- TRICARE News
<https://www.tricare.mil/news>
- TRICARE Publications
<https://www.tricare.mil/publications>
- TRICARE Changes
<https://www.tricare.mil/changes>
- Military Health System Website
<https://www.health.mil/openseason>

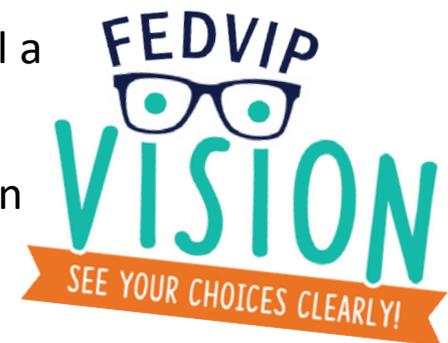


Federal Benefits Open Season Starts Nov. 11



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)**.
- The Federal Benefits Open Season is **Nov. 11–Dec. 9**. Coverage is effective **Jan. 1, 2020**.
- 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>

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**.



Check Eligibility

Find out if you're eligible for FEDVIP.

Check Eligibility



Compare Plans

Research FEDVIP plans and rates.

Compare Plans



Attend an Event

Visit the Virtual Benefits Fair to review plan information and chat with carriers.

Register Today

- 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**.