TRICARE® Open Season and Federal Benefits Open Season

TRICARE® OPEN SEASON 2020

“Medically Ready Force...Ready Medical Force”
Agenda

TRICARE Open Season    Slides 3-12
Federal Benefits Open Season    Slides 13-18

TRICARE® OPEN SEASON
NOV. 9 – DEC. 14, 2020

“Medically Ready Force...Ready Medical Force”
TRICARE Open Season Starts Nov. 9

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

- The **2020 TRICARE Open Season** is **Nov. 9–Dec. 14**. Enrollment choices made during this period take effect on **Jan. 1, 2021**.

- **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/openseason20](https://www.tricare.mil/openseason20)
During TRICARE Open Season, you have **two options**:

1. **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 2021 coverage.

2. **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/openseason20](https://www.tricare.mil/openseason20)
• All premium-based plans offer continuous open enrollment throughout the year:
  • TRICARE Retired Reserve: [https://www.tricare.mil/trr](https://www.tricare.mil/trr)
  • TRICARE Reserve Select: [https://www.tricare.mil/trs](https://www.tricare.mil/trs)
  • TRICARE Young Adult: [https://www.tricare.mil/tya](https://www.tricare.mil/tya)
  • Continued Health Care Benefit Program: [https://www.tricare.mil/chcbp](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](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>

“Medically Ready Force...Ready Medical Force”
### Active Duty Family of Three – Spouse and Two Children

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Group</th>
<th>Cost/Month</th>
<th>Cost/Year</th>
<th>Catastrophic Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRICARE Prime</td>
<td>A</td>
<td>$0</td>
<td>$0</td>
<td>$1,000</td>
</tr>
<tr>
<td>TRICARE Select</td>
<td>A</td>
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<td>$0</td>
<td>$1,000</td>
</tr>
<tr>
<td>TRICARE Prime</td>
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<td>$0</td>
<td>$1,058</td>
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<tr>
<td>TRICARE Select</td>
<td>B</td>
<td>$0</td>
<td>$0</td>
<td>$1,058</td>
</tr>
</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.
### Retiree Family of Three – Sponsor, Spouse, and Child

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Group</th>
<th>Cost/Month</th>
<th>Cost/Year</th>
<th>Catastrophic Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRICARE Prime</td>
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<td>$606</td>
<td>$3,000</td>
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<tr>
<td>TRICARE Select</td>
<td>A</td>
<td>$25</td>
<td>$300</td>
<td>$3,000</td>
</tr>
<tr>
<td>TRICARE Prime</td>
<td>B</td>
<td>$61</td>
<td>$732</td>
<td>$3,703</td>
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<tr>
<td>TRICARE Select</td>
<td>B</td>
<td>$79</td>
<td>$948</td>
<td>$3,703</td>
</tr>
</tbody>
</table>

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

Download the *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”
- Select “Beneficiary Web Enrollment, BWE” from the menu

**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

• 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 enrollments 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?  
  https://www.tricare.mil/plans/planfinder

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You must keep your information up to date in the Defense Enrollment Eligibility Reporting System (DEERS) to keep using TRICARE. Learn more at https://www.tricare.mil/deers.

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/openseason20

- TRICARE News
  https://www.tricare.mil/news

- TRICARE Publications
  https://www.tricare.mil/publications

- TRICARE Changes
  https://www.tricare.mil/changes

“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).**

• The Federal Benefits Open Season is **Nov. 9–Dec. 14.** Coverage is effective **Jan. 1, 2021.**

• 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 will be in November 2021 for coverage effective Jan. 1, 2022.
Who is Eligible for FEDVIP?

- You can check your eligibility at [https://www.benefeds.com](https://www.benefeds.com)
- 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 are NOT eligible for FEDVIP dental and vision coverage.
- Dependent children are covered until age 21 for non-students, or age 23 for full-time students.
What Does FEDVIP Cover?

• **FEDVIP provides comprehensive dental and vision insurance at competitive premiums.**

• **FEDVIP Dental**
  • There are national, international, and regional dental networks.
  • There are 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.

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How Do I Enroll in FEDVIP?

During open season, **Nov. 9–Dec. 14**, you can **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**.