TRICARE Europe

Deployed Members of the Reserve Component

The following is an overview of what you and your family need to know about your health care if you are activated on federal orders for more than 30 days. Overseas members may contact their nearest TRICARE representative – contact numbers and locations are available on our website.

Early TRICARE Benefit

Some members of the Reserve Component who are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation are eligible for "early" TRICARE medical and dental benefits beginning on the later of either: (a) the date their orders were issued or (b) 90 days before they report to active duty.

To be eligible, Reserve Component members and family members must be registered and TRICARE eligible in the Defense Enrollment Eligibility Reporting System, or DEERS. The member's Service personnel office is responsible for determining the member's eligibility for the early TRICARE benefit. The Services will notify and advise eligible RC members of their TRICARE medical and dental benefits when their delayed-effective-date active duty orders are issued.

You're Covered

When on active duty for more than 30 days, you have comprehensive health care coverage under TRICARE Prime. When on military duty for less than 30 days, you are covered by unit funds for any injury, illness or disease incurred or aggravated in the line of duty. When you are on active duty for more than 30 days, your family's health care is also covered under several TRICARE options, all of which are designed to meet their needs.

Active Duty for More Than 30 Days

Reserve Component Members:

Reserve component members on active duty for more than 30 consecutive days must enroll in TRICARE Prime. Prime enrollment gives you priority access to your Military Treatment Facility (MTF).

Family Members:

Your family must decide about health care coverage options when you are called to active duty. Family members in CONUS are eligible for health care under either TRICARE Standard, TRICARE Extra, or Prime when you are on active duty for more than 30 days. Make sure your family members' DEERS records are up-to-date to prevent delays in treatment and claims processing.

TRICARE Standard: CONUS & OCONUS

With Standard, you choose your authorized TRICARE provider. You *may* be able to keep your current provider. The medical provider does not need to be a part of the TRICARE civilian Network but must be a TRICARE authorized provider. You pay an annual deductible (*see note under TRICARE Extra) and 20 percent cost shares. Enrollment is not required.

** If you are called in support of certain operations, your family's deductible may be waived. For more information call your TRICARE Service Center.*

TRICARE Extra: CONUS Only

With Extra, you choose your medical provider from the list of TRICARE civilian providers who are part of the TRICARE network. You will be responsible for an annual

deductible* and 15 percent cost shares. The cost shares in TRICARE Extra are less than TRICARE Standard. There are no claim forms to file – you just pay your reduced cost share after satisfying the deductible. You may use a combination of the TRICARE Extra and TRICARE Standard programs at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required.

TRICARE Prime: CONUS & OCONUS

This option requires enrollment and grants exclusive access to the MTF. If your enrollment form is received between the first and 20th of the month, the effective date is the first of the following month. If received after the 20th, the effective date will be the first day of the subsequent month. Enrollment forms can be mailed or completed at your TSC. Under this plan, you will be assigned a Primary Care Manager (PCM) to provide or arrange for your family's healthcare needs. You will also have access to additional wellness and preventive care services. Family members living with their sponsor outside an MTF catchment area may be eligible for ***TRICARE Prime Remote*** Benefits. Contact your nearest TSC for more details.

Dental Coverage

The TRICARE Dental Program (TDP) is a voluntary, comprehensive dental insurance program for the Selected Reserve, Individual Ready Reserve, and all eligible uniformed services family members. This program is administered by United Concordia Companies, Inc. To be eligible, you must have at least 12 months of service commitment remaining and participate in the program for at least 12 months, after which enrollment is month to month. Beneficiaries may seek care from a network of 50,000 providers (you can also use non-participating providers, at an additional cost). The TRICARE Dental Program pays a percentage of a participating United Concordia dentist's bill depending on the service provided; the patient pays the remainder (if any) — the cost share. Members in grades E–1 to E–4 pay a *reduced* cost share for certain services. There is a limit of $1200 annually that can be paid per enrollee in the TDP. Enrollees are also eligible for orthodontic care with certain restrictions.

Reserve Component Members:

Reserve members in 'Selected Reserve' status are responsible for just 40 percent of the monthly premium; the Government pays the rest. Other Reserve component members are responsible for the full premium. When on active duty for more than 30 days, you are eligible for dental care at MTFs free of charge, and thus are automatically disenrolled from the TRICARE Dental Program.

Family Members:

Eligible family members are invited to enroll, even if the sponsor does not. Family members are responsible for the full premium, except when you are on active duty for more than 30 days, which reduces the premium share to 40 percent; the Government pays the rest. Although family members enroll under the sponsor's Social Security number, there will be two separate premium payments — one for you, the sponsor, and one for family members. NOTE: Family members are not bound by the 12-month minimum enrollment commitment if the sponsor is ordered to active duty for a contingency operation as defined in law. In this case, from the first day of active duty, you have 30 days to submit the enrollment application. Family members must remain enrolled during the entire active duty period in support of the contingency operation.

For More Information:

Additional information is available at *www.ucci.com.* You may also call 800-866-8499 for general information or 888-622-2256 to enroll.

Employer-Sponsored Health Insurance

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you have rights concerning your employer-sponsored health plan. Review your rights under this act and know your employer's policy regarding health coverage if you are deployed. When you are on active duty, your family members may continue their coverage under your employer-sponsored health plan for up to 18 months under USERRA.

However, unless you notify your employer that you wish to continue coverage, your family may be dropped from the employer sponsored healthcare plan. If you continue your employer-sponsored coverage for your family while you are on active duty for more than 30 days, you may have to pay some, or all, of the plan's premium. The maximum you could be charged is 102 percent of the full premium, which includes your employee share, the employer's share, and a 2 percent administrative fee. Employers can establish their own rules within these limits. If you are on active

duty for 30 days or less, the employer may not charge more than the employee's share for the coverage. If you choose not to continue your civilian coverage, you and any previously covered family members are entitled to be reinstated in your employer-sponsored health plan when you return to work, without a waiting period and without penalty for pre-existing conditions (other than a service-connected disability). For additional information and guidance, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) ombudsman program at 1-800-336-4590.

Post-Deployment Health Care Benefits

Reserve Component members on active duty for more than 30 days in support of a contingency operation, as well as their family members, may be eligible for additional healthcare benefits when released from active duty. These benefits include the Transitional Assistance Management Program and TRICARE Reserve Select. For more information about these programs, see the TRICARE Reserve Component web site at ***www.tricare.osd.mil/reserve/***.

Keep DEERS Updated!

You must make sure that your address is correct and your family members are registered in the Defense Enrollment Eligibility Reporting System (DEERS) to ensure your access to TRICARE benefits. To locate the nearest DEERS Center online, visit ***www.dmdc.osd.mil/rsl***. To update your address online, visit ***www.tricare.osd.mil/deersaddress*** or call the DEERS telephone center at 1-800-538-9552 (in California: 1-800-334-4162). You may also update DEERS by visiting the nearest uniformed services personnel office.

Deployment Checklist

Before receiving deployment notification:

❍ Enroll family members in DEERS and/or update information as needed.
❍ Determine costs and benefits of both TRICARE and civilian health care options for family members.
❍ Review dental program coverage options for you and your family.

Upon receiving deployment orders:

❍ Ensure your family's DEERS information is current.
❍ Ensure eligible family members have military ID cards.
❍ Give your family copies of your orders.
❍ If activated for greater than 30 days ensure that you are enrolled into TRICARE Prime or Prime Remote at your mobilization point.
❍ Leave family members points of contacts for TRICARE.
❍ Contact your civilian employer to continue or discontinue your employer health and/or dental coverage.

Claims Checklist

Where do you get claim forms?

You may obtain claim forms from your local TRICARE Service Center or download them from the Internet. Visit www.europe.tricare.osd.mil and click on the "Beneficiaries" button for a link to these downloads.

What needs to be attached to a claim form?

❍ Itemized bill.
❍ Statement of personal injury (DD Form 2527).
❍ Prescriptions.
❍ Other Health Insurance Explanation of Benefits.
❍ SF103 or NAVMED 6320 — For OCONUS Active Duty

Important Links

❍TRICARE Dental Program

www.ucci.com or call 1-888-622-2256. For customer service, call 1-800-866-8499.

❍Office of the Assistant Secretary of Defense for Reserve Affairs

For current information about Reserve component mobilizations, family readiness and healthcare benefits, visit ***www.defenselink.mil/ra/.***

❍National Committee for Employer Support of Guard/Reserve

This site answers questions regarding USERRA or other employee/employer questions related to service commitment. Visit ***www.esgr.org/,*** or call 1-800-336-4590 for more information.

For More Information

For more information about eligibility, enrollments, and benefits, call your local TRICARE Service Center or visit the TRICARE Europe website.

Deployed Reserve Component members may also contact the TRICARE Europe Centralized TSC at 011-49-302-67-7433/34 or toll-free (from the U.S.) at 888-777-8343.