QUICK REFERENCE

## Who Gets Which Plan?

| | | |
|---|---|---|
| Active duty service member | → | **PRIME** |
| Active duty family member | → | **PRIME / SELECT** |
| Military retiree (under 65) | → | **PRIME / SELECT** |
| Reserve / Guard (drilling) | → | **RESERVE SELECT** |
| Reserve retired (under 60) | → | **RETIRED RESERVE** |
| Medicare (age 65+) | → | **FOR LIFE** |
| Adult child (ages 21–26) | → | **YOUNG ADULT** |

## ✓ Contact TRICARE

### TRICARE East (Humana Military)

1-800-444-5445

humanamilitary.com · TN, FL, GA, VA & more

### TRICARE West (TriWest)

1-844-866-9378

triwest.com · TX, CA, CO, AZ & more

### DEERS Enrollment

1-800-538-9552

dmdc.osd.mil/deers

YOUR COVERAGE

## Understanding Your Region

TRICARE East and West are not different plans; they are geographic regions that determine which contractor manages your benefits, provider network, referrals, authorizations, and claims.

### TRICARE East

**Managed by Humana Military**

Covers eastern U.S., including Tennessee, Florida, Georgia, Virginia, North Carolina, New York, Pennsylvania & more

### TRICARE West

**Managed by TriWest Healthcare Alliance**

Covers the western U.S., including Texas, California, Arizona, Colorado, Oklahoma, Oregon, Washington, Illinois & more

HOPE FAMILY HEALTH

Providing accessible, high-quality, patient-focused health care to military members and their families in Macon, Sumner, and Trousdale counties, TN.

**(615) 644-2000**
**www.hopefamilyhealth.org**

HOPE FAMILY HEALTH



**U.S. Military Health Program**

# TRICARE

Your complete guide to health coverage options for service members, veterans, and military families.

Understanding your benefits is part of honoring your service. For personalized guidance, contact your regional contractor.

PLAN TYPE

# Your TRICARE Plan Options

### TRICARE Prime
Lowest cost. You're assigned a Primary Care Manager who coordinates all your care. Referrals usually required for specialists.

HMO-STYLE

### TRICARE Select
More flexibility. Choose your own doctors. No referrals needed for most specialists. Higher copays than Prime.

PPO-STYLE

### TRICARE Prime Remote
For active duty members and families living far from a military installation. Uses civilian providers.

### TRICARE Reserve Select
For Selected Reserve and National Guard members not on active orders. Monthly premium. Excellent value.

### TRICARE Retired Reserve
For retired Reserve/National Guard under age 60. Higher cost. Member pays full premiums. Coverage resemplese TRICARE Select.

### TRICARE For Life
For retirees age 65+. Works alongside Medicare — Medicare pays first, TRICARE pays second. Very low out-of-pocket costs.

REQUIRES MEDICARE A & B

### Young Adult
For adult children of eligible sponsors, ages 21–26, who age out of regular coverage. Separate premiums apply.

### US Family Health Plan
For eligible military families and retirees in certain regions where USFHO is available. Acts similarly to Prime.

MOST COMMON QUESTION

## Prime vs Select

| | PRIME | SELECT |
|---|---|---|
| Referral needed? | Usually | Rarely |
| Choose doctor? | PCM only | Any network |
| Lowest costs? | ✓ Usually yes | Usually no |
| Best for | Active duty | Retirees |

## TRICARE vs CHAMPVA

These are two completely separate programs run by different federal departments.

### TRICARE
Managed by Dept. of Defense. It is a standard military health insurance. Covers active duty, retirees, Guard/Reserve, and military families.

### CHAMPVA
Managed by the VA. Covers dependents of veterans rated 100% P&T disabled, deceased from service-connected conditions, or certain qualifying survivors — not the veteran themselves.

**KEY RULE**

If you qualify for TRICARE, you generally cannot receive CHAMPVA.

*Behavioral health providers: CHAMPVA often has simpler authorizations than TRICARE Prime. TRICARE Select is usually easier than Prime.*

OVERVIEW

## What Is TRICARE?

TRICARE is the comprehensive health insurance program for America's military community. It combines military hospitals, civilian providers, pharmacy benefits, and dental/vision options into one system.

### Who Is Covered

Active Duty · Retirees · National Guard & Reserve · Dependents, Spouses & Children · Some Former Spouses & Survivors

### What to Know About Providers

Not all civilian providers accept all TRICARE plans. Some accept Prime but not Select — or vice versa. Always confirm before your first appointment.

### When calling a new provider

**Ask:** *"Do you accept TRICARE [Prime / Select]?" — not just "Do you accept TRICARE?"*

### ACTIVE DUTY MEMBERS

Active duty service members are generally required to use TRICARE Prime. Family members can choose Prime or Select based on their needs.

*Eligibility and costs vary by military status. Verify coverage details with your regional contractor or at tricare.mil.*