

TRICARE's OPEN SEASON Q&As

Text in brackets is additional information you may want to share beyond the basic answer.

01 **Q. What does TRICARE's Open Season mean to me? I've never heard of it before.**
The National Defense Authorization Act for 2017 requires you to elect to enroll in a TRICARE plan. You remain in your chosen plan - TRICARE Prime or TRICARE Select –until you change plans or lose eligibility. You can only change plans:

- (1) During the annual Open Season, or
- (2) Within 90 days of a Qualifying Life Event (QLE).

For more information on the Open Season, visit <https://tricare.mil/OpenSeason>

For more information on QLEs, visit <https://tricare.mil/LifeEvents>

02 **Q. When is TRICARE's Open Season?**

In 2018, the Open Season runs from 12 November to 10 December.

03 **Q. Do I have to enroll to keep my TRICARE coverage for the next year?**

If you remain eligible and are happy with your current plan, you don't have to do anything. Your TRICARE Prime or TRICARE Select coverage continues without interruption, as long as you

- Remain TRICARE eligible,
- Qualify for enrollment, and
- Pay your enrollment fees on time (if applicable).

[If you want to change from a TRICARE Prime option to TRICARE Select, or vice versa during TRICARE's Open Season, whether stateside or overseas, you need to submit a new enrollment request. The Open Season runs from 12 November to 10 December 2018.]

04 **Q. When does my TRICARE Prime or TRICARE Select coverage start if I enroll during TRICARE's Open Season?**

Coverage starts 1 January of the next year.

05 **Q. How do I change TRICARE Plans during the Open Season?**

You have some options.

[Before you enroll, check if you and all your family members show in the Defense Enrollment Eligibility Reporting System (DEERS) and have valid ID cards.

To learn more about DEERS, visit <https://tricare.mil/Plans/Eligibility/DEERS>

- You can check DEERS by:
 - Visiting an ID-card issuing facility/RAPIDS site (To find the nearest site go to <https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1or>



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- Logging into MilConnect at your convenience. Visit <https://milconnect.dmdc.osd.mil/milconnect/>]
- When you're ready to enroll, make sure you have your payment information on hand if you have to pay an enrollment fee.
 - **To enroll STATESIDE:**
 - a. Use the Beneficiary Web Enrollment (BWE) website at a convenient time for you.
 - You need a Common Access Card (CAC), DFAS (MyPay) Account, or a DoD Self-Service Logon to get access to BWE. To log in to the Beneficiary Web Enrollment website go to <https://bwe.dmdc.osd.mil/appj/bwe/>
 - Click the red "Log On" link at the top of the page
 - Select the "Medical" tab to enroll
 - b. Call the appropriate contractor (for where you want to enroll):
 - East—Humana Military: 1-800-444-5445
 - West—Health Net: 1-844-866-WEST (9378)
 - US Family Health Plan (USFHP)- You can call 1-800-74-USFHP (1-800-748-7347) to be routed to your specific site or call a specific USFHP site directly to enroll:
 - Johns Hopkins Medicine: 1-800-808-7347
 - Martin's Point Health Care: 1-888-241-4556
 - Brighton Marine Health Center: 1-800-818-8589
 - St. Vincent Catholic Medical Centers: 1-800-241-4848
 - CHRISTUS Health: 1-800-678-7347
 - Pacific Medical Centers (Pacmed Clinics): 1-888-958-7347
 - c. Fax or mail your enrollment form to your regional contractor. The address is on the form.
 - **East Enrollment Forms**
FAX number: 1-866-836-9535
TRICARE Prime:
<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2876-1.pdf>
TRICARE Select:
<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd3043-1.pdf>
TRICARE Young Adult (Prime or Select)
<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2947-1.pdf>
 - **West Enrollment Forms**
FAX number: 1-844-388-8282
TRICARE Prime:
<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2876-2.pdf>
TRICARE Select:
<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd3043-2.pdf>
TRICARE Young Adult (Prime or Select)
<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2947-2.pdf>
 - **USFHP Enrollment Forms**



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There is a different form for each specific site. Go to <https://tricare.mil/FormsClaims/Forms/Enrollment/USFHP>

○ **To enroll OVERSEAS:**

a. Call the overseas contractor's number for your area:

- Find the number at <http://www.tricare-overseas.com/contact-us> or
- When calling the Global TRICARE Service Center choose:
 - (a) Option 4 for TRICARE Prime, TRICARE Prime Remote, TRICARE Young Adult Prime;
 - (b) Option 6 for TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult

b. Mail, fax, or email your enrollment form to the overseas contractor.

- Overseas Enrollment Forms. The mailing address is on the form.

TRICARE Overseas Prime:

<http://www.esd.whs.mil/portals/54/documents/dd/forms/dd/dd3043-3.pdf>

TRICARE Overseas Select:

<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd3043-3.pdf>

TRICARE Young Adult (Prime or Select)

<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2947-3.pdf>

Fax Numbers:

TRICARE Overseas Prime: 1-215-354-5015

TRICARE Overseas Select: 1-215-354-2340

E-mail addresses:

TRICARE Overseas Prime and TRICARE Young Adult: tricareoverseasgtsc@internationalsos.com

TRICARE Overseas Select and TYA Select: topselect@internationalsos.com

06 Q. What happens if I have a Qualifying Life Event (QLE) during TRICARE's Open Season – how does that affect my coverage? What do I need to do?

If you have a QLE during TRICARE's Open Season, you have 2 options to choose from, which affects the date your coverage start date.

1. If you enroll under your Open Season option, coverage starts 1 January 2019.
2. If you enroll within 90 days of your Qualifying Life Event (QLE), your coverage starts on the date of the event (backdated).

What you need to do:

- Do nothing if you want to continue with your current plan into the next year.
- Enroll in a different plan during TRICARE's Open Season, making appropriate fee payment arrangements. Coverage under the new plan starts January 1, 2019.



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- Enroll in a different plan within 90 days of a qualifying life event. If you do this, and make appropriate enrollment fee payments, your coverage starts on the date of the qualifying life event.

07 Q. I understand I must meet certain qualifications to enroll in a TRICARE Prime option or a US Family Health Plan during TRICARE’s Open Season. What are they?

Stateside:

- Prime - Live within a Prime Service or USFHP defined area (ZIP code based)
- Prime Remote – active duty family members have to reside with the sponsor

Overseas:

- Prime - Active duty family members must be command sponsored
- TRICARE Prime Remote - active duty family members must be command sponsored and live in a designated remote location
- Retirees, their family members, and non-command sponsored active duty family members aren’t eligible to enroll in a TRICARE Prime option overseas

07 Q. What if I enroll in TRICARE Select during the Open Season and realize I want to go back to TRICARE Prime. What can I do?

During the Open Season, you can switch between a TRICARE Prime option and TRICARE Select as many times as you want as long as you qualify to enroll in either Plan. Your new coverage starts 1 January 2019.

08 Q. During TRICARE’s Open Season, do I have to change TRICARE plans for all my family members or can I only change the plan for my son?

You can change plans for any number of family members.

09 Q. What happens if I don’t change plans during TRICARE’s Open Season and don’t have a Qualifying Life Event? What do I do if I wanted to change from TRICARE Prime to TRICARE Select, but missed the Open Season deadline?

ONLY USE THIS ANSWER FOR REQUEST QUESTIONS DURING THE OPEN SEASON (BEFORE 11 DECEMBER 2018):

If you enroll now, you may choose to start coverage either the date of your enrollment request or any date, up to 1 January 2019. (It can’t be before the date of your request or more than 90 days in the future.)

ONLY USE THIS ANSWER FOR REQUEST QUESTIONS AFTER 11 DECEMBER 2018:

- 2018 is a transitional year for the new enrollment processes. If you want to switch plans now that the open season is over, you can still do so. You can choose to start coverage either the date of your request or any date up to 1 January 2019. (It can’t be before the date of your request or more than 90 days in the future.) Your ability to make this change applies to 2018 and the 2018 calendar year only.
- There will likely be a delay of up to 10 days for the contractor to process your enrollment request and update your requested TRICARE plan coverage in DEERS. Once DEERS is updated, TRICARE claims can be processed or re-processed as needed.



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- To enroll: Call your regional, overseas, or US Family Health Plan contractor. You can find phone numbers at <https://tricare.mil/ContactUs/CallUs>).

Next year, you can only change plans if you have a Qualifying Life Event or during TRICARE's Open Season

10 I have TRICARE For Life. Does TRICARE's Open Season affect me? Do I have to do anything?

The Open Season doesn't affect you. TRICARE For Life is the only option available to those with Medicare Parts A and B (with some exceptions for active duty families and others based on age). You don't have to do anything to continue with TRICARE For Life.

11 I currently have TRICARE Reserve Select (TRS/TRICARE Retired Reserve (TRR), TRICARE Young Adult (TYA)/Continued Health Care Benefit Program. Does TRICARE's Open Season affect me?

Enrollment in your plan is open year round to qualifying individuals, unless you get locked out for failure to pay.

12 Q. Why is TRICARE having an Open Season?

Law requires beneficiaries to elect coverage. The Open Season allows you to change plans based on your own needs or personal choice. TRICARE now mirrors the open season approach used by other major commercial plans, market-based plans and federal health plans.

For more on the Open Season, visit <https://tricare.mil/openseason>

13 Q. How does TRICARE's Open Season compare to the Federal Employees Dental and Vision Insurance Program (FEDVIP) open season?

1. The Open Season dates are the same: 12 November through 10 December 2018.

2. Coverage start dates for both programs are 1 January 2019.

3. TRICARE Open Season: Beneficiaries who are eligible enroll in a TRICARE Prime option or TRICARE Select can enroll or switch plans during the open season. For more information go to <https://tricare.mil/> or <https://tricare.mil/openseason>.

4. FEDVIP Open Season— Federal Employees Dental and Vision Insurance Program (FEDVIP) is optional dental and vision insurance available through the [Office of Personnel Management](#). It is not a TRICARE benefit and must be purchased separately if you want FEDVIP coverage.

[FEDVIP options:

- Vision: Eligible TRICARE beneficiaries have 4 vision plan options.
- Dental: FEDVIP has 10 dental plan options for retirees and their family members.
 - Note; FEDVIP Dental insurance replaces the current TRICARE Retiree Dental Program (TRDP), effective 1 January 2019. If you currently have TRDP, you need to enroll in FEDVIP Dental or any other commercial plan to have dental coverage in 2019.

For more information, and to see if you are eligible for FEDVIP coverage, visit TRICARE.benefeds.com.

- Children enrolled in or eligible for TRICARE Young Adult aren't eligible for FEDVIP.

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- Beneficiaries enrolled in Transition Assistance Management Program (TAMP) aren't eligible for FEDVIP.
- 20/20/20 unremarried former spouse can only purchase vision coverage under FEDVIP; they can't purchase dental coverage.
- Active Duty Family Members aren't eligible for dental coverage under FEDVIP. They can purchase coverage through TRICARE Dental Program (<https://tricare.mil/CoveredServices/Dental/TDP>)]

14 Q. Do I have to do anything during TRICARE's Open Season if I don't want to make any changes to my and my family's plans?

If you don't want to make any changes, you don't have to do anything.

[However, it's always a good idea to check you and your family's status in the Defense Enrollment Eligibility Report System (DEERS) information during the open season, to make sure all your family members are correctly enrolled and that your address, phone number and email are all up to date.]

15 Q. Which plans does TRICARE's Open Season affect? What's the difference between open enrollment and continuous enrollment?

- TRICARE's Open Season only affects those may enroll, stateside or overseas, in TRICARE Prime, TRICARE Prime Remote, US Family Health Plan, or TRICARE Select.

[Open season doesn't affect TRICARE Young Adult, TRICARE Reserve Select, TRICARE Retired Reserve, the Continued Health Care Benefit Program, or TRICARE For Life.

Type of Enrollment for Each Plan	TRICARE's Open Season	Qualifying Life Event	Continuous Open Enrollment	Other
TRICARE Prime/Prime Remote	✓	✓		
TRICARE Select	✓	✓		
TRICARE Young Adult - Prime or Select			✓	
TRICARE Reserve Select			✓	
TRICARE Retired Reserve			✓	
Continued Healthcare Benefits Program			✓	
TRICARE For Life				Must have Medicare Parts A & B

Definitions:

TRICARE's Open Season:

This is the yearly period when non-active duty beneficiaries can enroll, change, or cancel their enrollment in TRICARE Prime or TRICARE Select for the following calendar year. Beneficiaries have to meet certain criteria to enroll in a plan.



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TRICARE's Open Season begins on the Monday of the second full business week in November to the Monday of the second full week in December of each calendar year. This mirrors the Open Season of many other federal insurance plans. Criteria that affect plan options include eligibility status, sponsor status (active duty, retiree, Guard or Reserve), location (Prime Service Area or remote), and command sponsorship (affects enrollment overseas).

[See TPM, Chapter 10, Section 2.1]

Qualifying Life Event:

A Qualifying Life Event is a change in a beneficiary's situation that allows a beneficiary to enroll in or change their TRICARE health plan coverage outside of the annual open enrollment period, e.g., marriage, birth or adoption, like getting married, having a baby, retiring, or losing health coverage.

[See TPM, Chapter 10, Section 2.1, for a list of authorized QLEs.]

Continuous Open Enrollment:

Continuous open enrollment allows qualifying individuals to purchase coverage at any time during a calendar year.]

16 Q. How and when do I make enrollment fee payments if I enroll during the open season?

Payment follows the usual enrollment fee processes.

- An initial 3-month payment is due for all new Prime enrollments.
- New Select enrollments in the East region require a 2-month payment while those in the West and Overseas require a 3-month payment.

[You have to set up an electronic payment process for ongoing fee payments after the initial period passes (For example, your first payment for Prime would cover January through March. The contractor then processes your next payment for coverage in April). We encourage you to use your retiree allotment if you have one.

To learn more, visit <https://tricare.mil/enroll>]

17 Q. If TRICARE's Open Season ends and I forgot to include payment information with my enrollment request, what happens? What can I do to set up payment so I have coverage on 1 January?

If you don't include payment information, TRICARE can't process your enrollment request. You have to reach out to the Regional, Overseas, or US Family Health Plan contractor to see if there's anything that can be done before 1 January.

[What can the contractor do?

Overseas: The Overseas contractor would take your payment information over the phone OR you could fill out a payment update form and fax/email it to the overseas contractor to update their payment systems with the correct information. .

East and West Region: The East/West Region Contractor sends a notification of the needed payment.

- If you contact the contractor and make your initial enrollment payment before 1 January, your enrollment processes that date and carries over to your 1 January start date.

- If you don't contact the contractor before 1 January, you have to wait until the next Open Season or for a Qualifying Life Event to change or enroll in a plan.]

18 Q. What are the enrollment fees for TRICARE Prime and TRICARE Select so I can figure out which plan I want based on costs?

- Enrollment fees for TRICARE Prime or TRICARE Select depend on a sponsor's status (active duty or retired), location (stateside or overseas) and when he or she first entered a uniformed/military service. (Group A – sponsor entered the service before January 1, 2018; Group B – sponsor entered the service on or after 1 January 2018). Fees may be on an individual or family basis.
- Once finalized, 2019 TRICARE Plan information will be available online. We anticipate this happening sometime in October.
- To receive emails notifications when TRICARE or FEDVIP information is updated, sign up at <https://tricare.mil> (bottom left corner of the home page)

19 Q. I heard that all retired and retired family members, Groups A&B, have to pay enrollment fees for TRICARE Select. Is that right?

Only those retirees and their family members in Group B have to pay TRICARE Select enrollment fees. (Group B - sponsor entered a uniformed service on or after 1 January 2018).

[While there was proposed congressional language that would have changed this for Group A beneficiaries (sponsor entered a uniformed service before 1 January 2018), that provision didn't make it into the National Defense Authorization Act for Fiscal Year 2019). We will let you know if this changes at any time in the future.]

20 Q. What do I do if I have a qualifying life event during TRICARE's Open Season?

You get to choose what coverage you want and when you want it to start. Your options are:

1. Do nothing if you want to continue with your current plan into the next year.
2. Enroll in a different plan within 90 days of your qualifying life event. If you do this, and make appropriate enrollment fee payments, your coverage starts on the date of the qualifying life event.
3. Enroll in a different plan during TRICARE's Open Season, making appropriate fee payment arrangements. Coverage under the new plan starts January 1, 2019.

21 Q. I missed enrolling my new spouse in TRICARE Prime Remote (stateside or overseas) within 90 days of our marriage. I'm stationed in a remote location. Can I enroll my spouse during TRICARE's Open Season?

Yes, you can as long as your spouse meets the criteria for Prime Remote enrollment (lives in a remote location, resides with the sponsor and, if overseas, command-sponsored). Your spouse's Prime Remote coverage starts 1 January 2019.

22 Q. When and how do I disenroll from TRICARE Prime or TRICARE Select? What impact does that have on my coverage?

- You can submit a disenrollment request at any time. You need to request disenrollment so your coverage and enrollment fee payments stop on your disenrollment date. This may be up to 90 days in the future. You can't backdate your disenrollment to be before your request date.
- If you pre-paid fees that cover dates past your disenrollment date, the contractor refunds those fees upon request or may apply them to another family member's coverage that requires enrollment fee payment.
- When you disenroll, you can only get care in the "direct care" system. Direct care means you're limited to care at military clinics, hospitals, or pharmacies on a space-available basis. TRICARE won't pay for civilian care.
[Additional Note: TRICARE Reserve Select, TRICARE Retired Reserve and TRICARE Young Adult enrollees lose TRICARE coverage when they voluntarily disenroll. They don't have access to care at military clinics, hospitals, or pharmacies. **]**
- If you voluntarily disenroll, you can only re-enroll in TRICARE Prime, Prime Remote, US Family Health Plan, or Select during TRICARE's annual Open Season or within 90 days of a qualifying life event.