



TRICARE HELP E-MAIL SERVICE (THEMS) NEWSLETTER

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TRICARE_help@amedd.army.mil

“Helping to Understand”



TRICARE Help Newsletter

This newsletter is a publication of the TRICARE Help E-mail Service, operated by the US Army Medical Command in San Antonio, Texas.

THEMS

What is THEMS?

THEMS is a free e-mail service that provides quick answers to TRICARE questions. Clinical issues should be referred to your primary care provider. The e-mail address is: TRICARE_help@amedd.army.mil.



Click here to send your TRICARE questions, concerns, or comments.

TRICARE for College Students

Now is the time of year when thousands of students prepare to leave home and head off to school. One of the important things to do is select the TRICARE

option which will work best for both the family and the student.

The first thing to do is check the student's ID card and make sure the card, and DEERS, are still valid and reflect eligibility for benefits. If the ID card expires during the school year, DEERS will normally change to an ineligibility status on the expiration date. Stop by your military personnel office and visit the ID card section to make sure the student remains eligible for TRICARE benefits. To be eligible for TRICARE, unmarried children must be under age 21, or age 23 if they are full-time college students.

Secondly, determine if Prime is available in the area where the school is located. This can be done by calling the toll-free number in the region where the student will attend school. You can also contact THEMS for help and advice. If the student will be living in a

different region than the rest of the family and enrolls in Prime in that region, this is a split enrollment and no extra enrollment fee will be required. (Remember active duty families do not pay Prime enrollment fees!) When enrolling a student in Prime under these circumstances, make sure to tell the gaining region this is a split enrollment. If Prime is not available, or if the student will have difficulty following the referral and authorization rules associated with Prime, TRICARE Standard and Extra are still available.

Another important consideration is what health care alternatives may be available through the school. Many colleges offer a primary health care benefit at a reasonable price. The premium is often included as part of student fees. With school health insurance as primary coverage, TRICARE Standard and Extra are excellent

alternatives for use as secondary coverage. Once the deductible has been met, TRICARE will often cover all or most of the student's out-of-pocket expenses after the primary insurance has processed the claim.

Students returning home for the summer need to again evaluate their health care needs. If they have been using TRICARE Standard or Extra in conjunction with primary coverage through the school and coverage through the school is suspended for the summer, TRICARE will become primary coverage until the school insurance is again in effect. If the student has been using Prime, a portability transfer to a local primary care manager (PCM) may be appropriate. Whether or not the Prime-enrolled student chooses to change PCMs, it is important to remember that any non-emergency care from anyone other than the PCM must be authorized.

The key to a successful TRICARE experience for students is communication. The student and the sponsor must both understand

the status of the student's health care. The Prime-enrolled student and the PCM both need to communicate about medical needs. The student and the sponsor must both avail themselves of various customer service channels. Customer service channels include the contractor staff at TRICARE Service Centers, Beneficiary Counseling and Assistance Coordinators (BCACs) at military treatment facilities, and personnel at THEMS.

The following are helpful links and phone numbers. Students should keep this list available as a reference.

BCAC Directory:
<http://www.tricare.osd.mil/BCACDirectory.htm>

Provider Directory:
http://www.tricare.osd.mil/provider_directory.html.

Retail Pharmacies:
<http://www.tricare.osd.mil/pharmacy/retailnetwork.cfm>.

Regional Map and Guide to TRICARE Service Centers:
<http://www.tricare.osd.mil/regionalinfo/>

Toll-free Numbers to TRICARE Service Centers:

- Northeast (1)
1-888-999-5195
- Mid-Atlantic (2)
1-800-931-9501
- Southeast (3)
1-800-444-5445
- Gulfsouth (4)
1-800-444-5445
- Heartland (5)
1-800-941-4501
- Southwest (6)
1-800-406-2832
- Central (7/8)
1-888-874-9378
- Southern California (9)
1-800-242-6788
- Golden Gate (10)
1-800-242-6788
- Northwest (11)
1-800-404-2042
- TRICARE Pacific
 - Hawaii
1-800-242-6788
 - WESTPAC
1-888-777-8343
 - Latin America & Canada
1-888-777-8343
 - Puerto Rico & Virgin Islands
1-888-777-8343
 - Europe
1-888-777-8343