# TRICARE PRIME<sup>®</sup> COVERAGE. US FAMILY HEALTH PLAN CARE.

# OPEN SEASON 2019 BEGINS

This means it's time to check in on your current TRICARE plan. While we're still squarely in 2019, it's never too early to get prepared, know the dates and plans.



11/11 AND ENDS 12/9 2019

CALL NOW! for additional information 1-800-241-4848 option #3





# YOUR TRICARE HEALTH PLAN Options

Understanding your health plan options for the 2019 Open Season will ensure that you make the right choice for your family.

What TRICARE Plans are available to enroll in during Open Season in the East Region?

- **+ US Family Health Plan** TRICARE Prime
- ★ Humana Military TRICARE Prime
- ★ Humana Military TRICARE Select





## Things to Consider:

- ★ TRICARE Prime beneficiaries enrolled in Humana can switch to US Family Health Plan –TRICARE Prime anytime during the year no QLE required.
- ★ Active Duty Families will receive care at private doctors and hospitals when enrolled in US Family Health Plan.
- ★ Families can choose where they go for care and who provides the care when enrolled in US Family Health Plan.
- ★ TRICARE Select families can switch to US Family Health Plan during Open Season only—-unless they have a QLE (Qualified Life Event) during the year.
- ★ If you want to stay in your current TRICARE health plan, you don't have to take any action. You'll continue in your current health plan through 2020 or as long as you're eligible.

CALL NOW! FOR MORE INFO 1-800-241-4848 option #3



## US FAMILY HEALTH PLAN A TRICARE PRIME® OPTION

- Choice of one of three enhanced benefits - Eyeglass, Dental, Gym Reimbursement
- $\star$  No waiting time for referrals to specialist
- Live Customer Service representatives
  "We answer the call" when you need it.
- ★ Your choice of PCP- over 20,000 providers to choose from
- $\star$  No claim forms to fill out

- $\star$  Simple application process
- ★ Low pharmacy co-pays
- $\star$  After hours nurse advice 24/7
- ★ Emergency coverage anywhere in the world, anytime you need it
- ★ No cost sharing
- ★ Co-pays significantly lower than commercial plans with no deductibles

# HOW WE COMPARE

A recent survey\* of TRICARE beneficiaries rated the three most important features of a plan to be cost, benefits and ease of access to care. US Family Health Plan meets the mark in all three categories. To see how we compare visit www.tricare.mil/plans. Use the chart below to fill in the Yes' and No's.

	US Family Health Plan A TRICARE Prime option	TRICARE Select <sup>®</sup>	TRICARE Prime <sup>®</sup>
COST EFFECTIVE	×		
Deductible	No		
Cost Sharing	No		
HEALTH BENEFITS	×		
Annual Physicals	Yes		
Annual Eye Exams	Yes		
Free Eye Glasses**	Yes		
Gym Membership Reimbursement*** Wellness Services	Yes		
24/7 Nurse Advice Line	Yes		
Preventative Dental Benefits	Yes		
SIMPLICITY	×		
Referral Forms	No		
Claim Forms	No		

\*Survey conducted of USFHP members during enrollment process.

\*\* Benefit begins the first of the month following your 90th day of enrollment. Benefit selections apply to full calendar year.

\*\*\* Annual reimbursement up to \$250 per family.

Retirees and their families can select one of the offered enhanced benefit options.

All ADFM and TYA policies default to the Davis Vision benefit package for the 2020 calendar year.

# OUR PROVIDERS







# ACCESS **\*** CHOICE **\*** QUALITY

### You have the power of choice.

We invite you to choose your own primary care provider, male or female. Maybe you prefer an internal medicine, or family practice physician, a physician assistant, or an advanced registered nurse practitioner (ARNP). A large group practice, hospital clinic or you might simply want a health center close to home — however you want it, US Family Health Plan provides it.

★ Access to over 20,000 providers

★ Choose where you go for care

★ We partner with some of the highest ranked hospitals in the nation.\*

\* Health.USNews.com. US News profiles and evaluates every hospital in the American Hospital Associations annual survey database.

# **THE CHOICE IS YOURS!**

Your overall health is important to us. It begins with choosing a provider who addresses your health care needs. Our members have a vast network of providers from which to choose, and now they can also choose an enhanced benefit! (see opposite page for details) Retirees and their families can select <u>one</u> of the offered enhanced benefit options.\*

Benefit*	Provisions	Cost
Davis Vision -	Eyeglasses/Frames	
Eyeglass Benefit	and/or	\$0
[default selection**]	Contact Lenses	
Health Plex -	Oral Evaluation	\$0
Preventive Dental Services ***	Cleaning	\$0
	Bitewings and Xrays	\$0
Gym Membership	Annual reimbursement	
Reimbursement ***	\$125 for Individual	\$0
	⋟ \$250 for Family	

\* Benefit begins the first of the month following your 90th day of enrollment. Benefit selections apply to full calendar year.

\*\* All ADFM and TYA policies default to the Davis Vision benefit package for the 2019 calendar year.

\*\*\*Available to retiree families exclusively.



## HEALTHPLEX (DENTAL PLAN)/ DAVIS VISION (VISION PLAN)

Federal Employee Dental and Vision Insurance Program provides several premium based plans to choose from visit www.benefeds.com.

**We kept it simple!** Retirees and their families enrolled in US Family Health Plan have the opportunity to choose their enhanced benefits with **no monthly premium cost**.

DENTAL Coverage	BENEFIT <sup>1</sup> TYPE	US FAMILY HEALTH PLAN HEALTHPLEX COST	
MONTHLY PREMIUM		\$0	
PREVENTATIVE CARE	CLEANING X-RAYS BITE WINGS Frequency Bi-Annually	\$0	
MINOR DENTAL SERVICES	FILLINGS EXTRACTIONS	PLAN PAYS 70-80% Based by State	
MAJOR DENTAL SERVICES	CROWN ROOT CANAL	PLAN PAYS 50-60% Based by State	
COSMETIC	ORTHODONTICS	\$2910 MAX BENEFIT	
OUT OF NETWORK	Out of network benefits are paid based on usual and prevailing charges or recognized charge levels, as determined by plan.		

VISION	BENEFIT <sup>1</sup>	US FAMILY HEALTH PLAN
Coverage	TYPE	DAVIS VISION COST <sup>2</sup>
MONTHLY PREMIUM	Monthly Cost per Family	\$0
EYEGLASSES & FRAMES	Standard single vision, bifocal or trifocal lenses every 12 months	<b>\$0</b> FOR FRAMES Up to \$125 value
CONTACT	In lieu of eyeglasses	<b>\$0</b>
LENSES	lenses every 12 months	Up to \$100 value

<sup>1</sup> Benefit begins the first of the month following your 90th day of enrollment. Benefit selections apply to full calendar year.

<sup>2</sup> All ADFM and TYA policies default to the Davis Vision benefit package for the 2020 calendar year.

## THE MOST COMPREHENSIVE COVERAGE FOR THE LOWEST COST.

Active duty family members may enroll in the US Family Health Plan with no enrollment fee and no co-payments (except pharmacy).

Retirees and their family members wishing to enroll in the plan pay an annual enrollment fee and low co-payments. (See chart below)

There are several payment options to make paying your enrollment fees easy				
PLAN TYPE	MONTHLY PAYMENT (Initial payment due with enrollment)	QUARTERLY PAYMENT (Initial payment due with enrollment)	<b>ANNUAL PAYMENT</b> (Due with enrollment)	
Individual	\$24.75	\$74.25	\$297.00	
Family	\$49.50	\$148.50	\$594.00	
(Enrollment fees set by Department of Defense and are subject to change annually)				



- Members can set-up an allotment which will automatically be deducted from your retirement account. (Best Option)
- You can pay by credit/debit card
- You can also pay by EFT (Electronic Funds Transfer)

## For More Information Call 1-800-241-4848 option #3 or visit our website @ www.usfhp.net

### ENROLLING IN US FAMILY HEALTH PLAN IS EASY. We can confirm your eligibility in the Defense Enrollment Eligibility Reporting System (DEERS). And now, you can enroll over the phone or online.

Once accepted into the Plan, your membership is automatically renewed each year. If you are transfering your TRICARE Prime<sup>®</sup> enrollment or if you are a dependent of an Active Duty Service Member, your membership starts the day you enroll, there is no waiting period. If you are switching from TRICARE<sup>®</sup> Select to US Family Health Plan, your coverage begins on January 1, 2020.

By PHONE: Call us @ 1 (800) 241-4848 option #3 ONLINE: Visit us @ usfhp.net, click enroll and follow the links to apply IN PERSON: Come to one of our Q&A sessions in a location near you!

## **BRIEFING LOCATIONS**

Briefings are conducted hourly. PLEASE CALL TO CONFIRM APPOINTMENT.

#### **NEW YORK**

#### NYC Brooklyn

Fort Hamilton (DEERS Office)

114 White Ave, Brooklyn, NY 11252 Monday-Friday, 10am-4pm (212) 356-4595

#### Bronx

Kingsbridge Armory 10 West 195th Street 2nd Fl., Bronx, NY Nov 5, 12, 19 Dec 3, 10, 17 10am-3pm Audrey Moore (917) 993-1510

#### Manhattan

US Family Health Plan Corporate Offices 5 Penn Plaza 9th Floor New York, NY 10001 Monday-Friday (212) 356-4595

#### Queens

FT Totten 200 Duane Road, Room 106 Bayside, NY 11359 Nov 6, 20, 27, Dec 4, 5, 11, 18 10am-3pm Audrey Moore (917) 993-1510

#### Staten Island

FT Wadsworth DEERS Office 212 Coast Guard Drive Staten Island, NY 10305 Nov 7, 14, Dec 9, 19 10am-3pm Audrey Moore (917) 993-1510

#### LONG ISLAND Nassau County

Mitchel Field Family Health Center 19 West Road, Garden City, NY 11530 Monday & Thursday, 10am-3pm Jason Prosser (646) 341-2551

#### **1st Marine District**

605 Stewart Ave Garden City, NY 11530 Tuesday, Briefings 10am-3pm Jason Prosser (646) 341-2551

#### **Mitchel Housing**

82 B Mitchel Äve Garden City, NY 11530 Fridays, 11am-3pm Jason Prosser (646) 341-2551

#### Suffolk County

Westhampton AFB 106th Rescue Wing, 150 Riverhead Rd Westhampton, NY 11978 Wednesdays Briefings 10am-3pm Jason Prosser (646) 341-2551

#### Orange County

West Point Post Exchange (New Site) 1204 Stony Lonesome Rd. Bldg 1204, West Point, NY 10996 Monday-Friday 9am-5pm D. Hutchinson (646) 354-0126

#### West Point Homes

126 Washington Road West Point, NY 1099 Dec 9: 10am-3pm D. Hutchinson (646) 354-0126

#### **NEW WINDSOR, NY**

Atlantic Marine Corps Communities 46 Sluga Dr, New Windsor, NY 12553 Wednesdays 10am-3pm Nov 20, Dec 4 D. Hutchinson (646) 354-0126

#### NEWBURGH, NY

Airmen and Family Readiness Programs Stewart Air National Guard Base Building 203 Tuesdays 9am-2pm Nov 12, 26, Dec 10 D. Hutchinson (646) 354-0126

#### Marine Corps Aircraft Group/Wing

Stewart Air National Guard Base Building 300, @Quarterdeck Tuesdays 9am-12pm Nov 5, 19, Dec 3, 17 D. Hutchinson (646) 354-0126

#### CONNECTICUT West haven, CT

American Legion Post 71 337 Main Street - Upper Room West Haven, CT 06516 Maria Green (347) 271-2822

#### BRISTOL, CT

Veterans Community Center 111 North Main Street - Meeting Rm Bristol, CT 06010 Maria Green (347) 271-2822

#### MIDDLETOWN, CT

Armed Forces Reserve Center 375 Smith St Middletown, CT 06457 Maria Green (347) 271-2822

#### DANBURY, CT Armed Forces Reserve Center 90 Wooster Heights Danbury, CT 06810 Briefings hourly from 10am-3pm Maria Green (347) 271-2822

GROTON, CT Groton Family Housing Balfour Beatty Communities 100 Tern Road, Groton, CT 06340 Dec 3, 5, 13, 17: 10am -3pm MUST RSVP Maria Green (347) 271-2822

Naval Branch Health Clinic Groton 1 Wahoo Ave Groton, CT 06349 Nov 1, 13, 15, 22: 10am-2pm Dec 6, 9: 10am-2pm Maria Green (347) 271-2822

#### TORRINGTON, CT

US Army Recruiting Center 453 Winsted St Torrington, CT 06790 Maria Green (347) 271-2822

#### NEW HAVEN, CT

Armed Forces Recruiting Center 55 Church Street (Side Entrance on Center St) New Haven, CT 06510 Briefings hourly from 10am-3pm Maria Green (347) 271-2822

### NEW JERSEY

#### Military Family & Support Center

Highway 547, Building 488 Walsh Rd Lakehurst, NJ 08733 Dec 17: 10am-4pm Nov 15, 21, Dec 3: 1pm-4pm Pamela Kwiat (646) 341-2545

#### Flight Deck Community Center (New Site)

(Theater/Training Room) Building 484, Lansdowne Road Lakehurst, NJ 08733 \*Lunch & Learn Briefings: 11:30am-2pm

Nov 1, Dec 2 MUST RSVP Pamela Kwiat (646) 341-2545

Little Egg Harbor Township Library 290 Mathistown Road Little Egg Harbor Township, NJ 08087 Nov 15, 21 10am-1pm Pamela Kwiat (646) 341-2545

108th Wing Airmen & Family Readiness Office 3327 Charles Blvd, McGuire AFB, NJ 08641 Nov 20, Dec 11: 10am-4pm Nov 25 10am-1pm Pamela Kwiat (646) 341-2545

Military and Family Support Center-McGuire AFB 3435 Broidy Rd, McGuire AFB, NJ 08641 Nov 6, Dec 4: 11am-3pm Nov 27: 10am-1pm Pamela Kwiat (646) 341-2545

McGuire AFB Library 2600 West Tuskegee Ave McGuire AFB, NJ 08641 Nov 14, Dec 5 11am to 3pm Nov 18, Dec 9 2pm-5pm Pamela Kwiat (646) 341-2545

McGuire AFB Housing Jim Saxton Community Center 3811 South Bolling Blvd Pamela Kwiat (646) 341-2545

NWS Earle 201 Highway 34 South, Building C29 Colts Neck, NJ 07722 Nov 8, 13 10am-1pm Dec 16 11am-3pm Join us at a LUNCH AND LEARN on Nov 7 from 11am to 2pm

Pamela Kwiat (646) 341-2545 SHREWSBURY, NJ

Monmouth County Library Eastern Branch, 1001 NJ-35 Shrewsbury, NJ 07702 Nov 12, 22: 2pm-5pm Pamela Kwiat (646) 341-2545

Howell Township Library 318 Old Tavern Rd, Howell, NJ 07731 Nov 4, 13: 2pm-5pm Pamela Kwiat (646) 341-2545

#### **BORDENTOWN, NJ**

Joint Military Family Assistance Center 1048 US Hwy 206 Bordentown, NJ 08505 Monday-Thursdays (212) 356-4595

Burlington County Library (New Site) 5 Pioneer Blvd, Westhampton, NJ 08060 Nov 26: 11am -3pm Pamela Kwiat (646) 341-2545

#### Middletown Township Public Library (New Site)

55 New Monmouth Road Middletown, NJ 07748 Nov 12, 22: 10am-1pm Pamela Kwiat (646) 341-2545

#### Samuel R Shelton VFW Post 2294

98 Oak St., Jersey City, NJ December 3: 7pm D. Hutchinson (646) 354-0126

#### Mount Laurel Library

Nov 21, Dec 19: 10am-3pm 100 Walt Whitman Avenue Mount Laurel, NJ 08054 Josephine Grey (347) 501-2308

#### EGG HARBOR TOWNSHIP, NJ

177th Fighter Wing Nov 14, Dec 5: 10am-3pm 400 Langley Road Bldg 229 Egg Harbor Twp, NJ 08234 Josephine Grey (347) 501-2308

LAWRENCEVILLE, NJ DMAVA BLDG 1ST Floor/IASD Section Nov 1, Dec 3: 10am-4pm 101 Eggerts Crossing Road

Lawrenceville, NJ 08648 Josephine Grey (347) 501-2308

FORT DIX, NJ Housing Community Center Bldg 1134 Hemlock Street Nov 26: 1:30-5pm Josephine Grey (347) 501-2308

CHERRY HILL LIBRARY (New Site) 1100 Kings Highway North Cherry Hill, NJ 08034 Meeting Rm Nov 8, Dec 13: 11am – 3pm Josephine Grey (347) 501-2308

#### CAPE MAY

AAFES (storefront) Coast Guard Base, Cape May Training Center, Cape May, NJ 08204 Josephine Grey (347) 501-2308

#### MAYS LANDING, NJ

Atlantic County Library 40 Farragut Ave, Mays Landing, NJ 08330 Nov 12: 12pm-5pm Nov 19: 1pm-4pm Josephine Grey (347) 501-2308

#### BRIGANTINE, NJ (New Site)

Brigantine Library 201 15th Street South Brigantine, NJ 08203 Nov 22: 1:30-5pm Dec 6: 10am-4pm Josephine Grey (347) 501-2308

#### VENTNOR, NJ (New Site)

Atlantic County Library 6500 Atlantic Ave, Ventnor, NJ 08406 Nov 15: 10am – 4pm Josephine Grey (347) 501-2308

Camden County College -Blackwood Campus 200 College Drive- Room 202 Gloucester Turnpike 08012 Nov 4: 10am-3pm Nov 18, Dec 2, 9: 10am-12pm Josephine Grey (347) 501-2308

Camden County College -Camden City Campus 200 Broad Street College Hall Rm 200 Camden, NJ 08104 Nov 5: 12pm-4pm Dec 17: 11am-3pm Josephine Grey (347) 501-2308

Camden VA Outpatient Clinic 300 Broadway #103 (Same Building as Cooper Univ) Camden, NJ 08104 Nov 19, Dec 10: 10am-12pm Josephine Grey (347) 501-2308

#### PICATINNY ARSENAL

Army Community Service 3225 Blacksmith Rd. Dover, NJ 07806 Nov 6, Dec 6: 9am-3pm Nov 22: 10am-3pm D. Hutchinson (646) 354-0126

Picatinny Homes 117A Farley Avenue, Dover, NJ 07806 Dec 2: 10am-3pm D. Hutchinson (646) 354-0126

#### Lyons Veterans Hospital

151 Knollcroft Road OIF/OEF Suite Conference Rm. Lyons, NJ 07939 Nov 25, Dec 11: 10am-3pm D. Hutchinson (646) 354-0126

East Orange Veterans Hospital

30 Tremont Avenue 7th Floor Meeting Rm. East Orange, NJ Nov 13, Dec 13: 11am-3pm D. Hutchinson (646) 354-0126

#### Teaneck Armory

1799 Teaneck Rd, Teaneck NJ 07666 Thursdays, 10am-3pm Nov 7, 14, 21 Dec 5, 12, 19 D. Hutchinson (646) 354-0126

#### PENNSYLVANIA

#### HORSHAM, PA

Horsham Air Guard Station 111th Attack Wing HQ building DEERS/Retiree Activities Office 1st Floor Room 168 Thursdays & Fridays, 9am to 3pm Tammy Cartagena (646) 284-5736

#### PHILADELPHIA, PA

Four Chaplains

10am-2pm

BUCKS, PA

Join us for

10am-2pm

CHESTER, PA

Nov 13, Dec 5

**DELAWARE, PA** 

10am-2pm

Naval Inventory Control Point 700 Robbins Avenue (Oxford Entrance) Building 1 cafeteria Nov 5, 12, 19, 26 Dec 3, 10, 17 10am-2pm Tammy Cartagena (646) 284-5736

Navy Ship Yard - The Chapel of the

1201 Constitution Ave Bldg 649

Tammy Cartagena (646) 284-5736

LUNCH AND LEARN BRIEFINGS on

Tammy Cartagena (646) 284-5736

Tammy Cartagena (646) 284-5736

Tammy Cartagena (646) 284-5736

Philadelphia, Pa 19112

Nov 6, 20, 27, Dec 4, 18

Career Links Bristol

Nov 4, 18, Dec 2, 16

Office of Veterans Affairs

Westchester, PA 19380

Office of Veterans Affairs

201 West Front Street

Media, PA 19063 Nov 25: 10am-2pm

Government Center Building

601 Westtown Road

Bristol, PA 19007

1260 Veterans Highway



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