

TRICARE PRIME® COVERAGE. US FAMILY HEALTH PLAN CARE.

OPEN SEASON 2019 BEGINS

11/11

AND

ENDS

12/9 2019

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.

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.

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FOR MORE INFO

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US FAMILY HEALTH PLAN A TRICARE PRIME[®] OPTION

- ★ Choice of one of three enhanced benefits - Eyeglass, Dental, Gym Reimbursement
- ★ 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
- ★ No claim forms to fill out
- ★ Simple application process
- ★ Low pharmacy co-pays
- ★ 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®	TRICARE Prime®
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.

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

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

OUR PROVIDERS



The Children's Hospital
of Philadelphia®



Stony Brook
Medicine



Your Health Means Everything.®



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 **one** of the offered enhanced benefit options.*

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

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

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

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

² 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 <i>(Initial payment due with enrollment)</i>	QUARTERLY PAYMENT <i>(Initial payment due with enrollment)</i>	ANNUAL PAYMENT <i>(Due with enrollment)</i>
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)

3 Convenient Payment Options

- 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 transferring your TRICARE Prime® 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® 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!



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New York, NY 10001

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2019 TRICARE® Open Season ENROLLMENT NOTICE



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