

Hangar Flying Newsletter

Some Retirees to Lose Tricare Prime

With the presidential election over, Department of Defense officials are expected to announce soon that military retiree and their dependents living more than 40 miles from a military treatment facility or base closure site will lose access to Tricare Prime.

These beneficiaries would be expected to shift to Tricare Standard, their fee-for-service-care option, which would mean an increase for out-of-pocket cost for beneficiaries who are frequent users of health care services. Tentative plans are for this to occur April 1 in the West Region, which coincides with United Health Military and Veterans the region support contract from TriWest.

Under Tricare Standard, beneficiaries can choose their own physicians and pay no annual enrollment fee. However, when they need care retirees must cover 25% of the allowable charges. Retirees also have to pay deductibles of \$150 per individual or \$300 per family. Total out-of-pocket cost are capped at \$3000 per Family. (Source: Tom Philpott's Military Update)

TRICARE Fees May Increase Again

This October retirees have seen their TRICARE Prime enrollment fees increased to \$269.28 per year for individuals and \$538.56 per year for retirees with families. However, retirees should know that TRICARE is warning that these enrollment fees could increase again when Congress passes the final FY 2013 budget. Retirees can choose to pay the enrollment fees annually, quarterly or monthly. But they must keep in mind that TRICARE Prime enrollment fees are non-refundable, in most cases. TRICARE is recommending that retirees pay either monthly (through automatic deduction/charge) or quarterly due to the chance enrollment fees may increase again before the end of the fiscal year.

NOTE: To date there have been no changes to TRICARE for Life – enrollment remains free to retirees over age 65.

The current fee payments break down as follows:

Annual Payment:	Individual: \$269.28
	Family: \$538.56
Quarterly Payment:	Individual: \$67.32
	Family: \$134.64
Monthly Payment:	Individual: \$22.44
	Family: \$44.88

Payment requirements differ slightly for each region. Retirees enrolled in the TRICARE Prime in the North, South and West regions can pay by allotment from retired pay, online, pay-by-phone, and through electronic funds transfer and first time TRICARE Prime enrollees can pay the initial enrollment fee by check. TRICARE North and West beneficiaries can also pay by recurring credit card charges. TriWest currently offers beneficiaries the added ability to pay by monthly by check. (Source: *Military.com Retiree Insider*)

TRICARE's Transition from Active Duty to Retirement Beneficiaries nearing retirement from active duty have a lot to look forward to. Many will consider how to spend their time, moving to a different state or possibly the next great life adventure. One of the most important decisions all retirees face is choosing their health care after retirement. (Continued on the next page)

There are several options for retirees to choose from including TRICARE Prime, Standard or Extra. Each program offers advantages relating to cost, location and convenience. Beneficiaries can learn more about retiree health care options at their local TRICARE Service Center.

TRICARE Standard and Extra are both great options for those who are not near an MTF or where Prime is not offered. TRICARE Standard and Extra are fee-for-service plans available to all non-active duty beneficiaries throughout the United States. Enrollment is not required and coverage is automatic as long as personal information is current in DEERS. Referrals are not required, but some services may require prior authorization.

TRICARE Prime enrollment is portable, meaning retirees can transfer coverage to another region if TRICARE Prime is available in that new location. Enrollment is required with annual fees of \$269.28 for an individual and \$538.56 for a family as of October 2012. Check for TRICARE Prime availability at www.tricare.mil/prime. TRICARE Prime Overseas is not available to retirees and their families.

Retirees who move should always update the Defense Enrollment Eligibility Reporting System (DEERS) with any new personal information, including their new address. Do not disenroll from TRICARE Prime before the move. Retirees and their dependents are limited to two enrollment transfers for each enrollment year if the second move is back to the original region. For details, visit www.tricare.mil/deers.

Retirees can continue care in a military treatment facility (MTF) with a primary care manager through TRICARE Prime if there is available space. Active duty service members and their families have priority at MTFs. Beneficiaries who enroll in TRICARE Prime at an MTF will receive care when space permits.

TRICARE has several health care options for retirees and their families depending on location and needs. Retirees who move to a new location or region can use the www.tricare.mil/mybenefit tool to find the TRICARE option for them and network providers in their area. The regional contractor can help make this transition as smooth as possible.

Making the transition from active duty to retirement gives beneficiaries several coverage options, and TRICARE wants to ensure families choose the best option to fit their needs. Contact information and beneficiary assistance locations can be found at www.tricare.mil/contactus. (Source: TRICARE)

President Obama Issues Order to VA: Stars and Stripes reports that President Barack Obama has signed [an executive order](#) directing the Department of Veterans Affairs to expand mental health services and suicide prevention efforts. In the order, President Obama is instructing the VA to ensure that any veteran with suicidal thoughts is seen by a mental health professional within 24 hours -- a standard already set for the VA, but which the department often fails to meet. The executive order is available on the [White House website](#). If you know a servicemember or veteran in crisis, call the National Suicide Prevention Lifeline/Military Crisis Line at 1-800-273-TALK (8255). (Source *Military.com Veterans Report*)

Women's Health and Physical Activity

Women comprise nearly half of the 9.7 million TRICARE beneficiaries. TRICARE covers a full range of preventive screenings and tests aimed to help women safeguard their health. A healthy lifestyle involves more than staying up to date on screenings. Physical fitness and a healthy diet help you live healthier and longer, and boost your emotional wellbeing. Weight and fitness can be a sensitive subject for anyone. However, beyond matters of appearance that vary for every person, health and weight are closely related. The obesity rate for women in America was 35.8 percent in 2010, according to the Centers for Disease Control and Prevention (CDC).

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The leading causes of death amongst women in the U.S. are still heart disease, cancer and stroke, all of which have been associated with obesity.

The best way to maintain a healthy weight is by getting enough exercise and eating a balanced, healthy diet in appropriate portions.

Here are some steps women can take to improve their physical fitness and lead a healthier lifestyle:

- Get at least two hours and 30 minutes of moderate physical activity, one hour and 15 minutes of vigorous physical activity or a combination of both each week.
- Eat a nutritious diet that emphasizes fruits, vegetables whole grains and fat-free or low-fat milk and milk products.
- Visit a health care professional for regular checkups and recommended preventive screenings.
- Avoid risky behaviors, such as smoking and not wearing a seatbelt.
- Pay attention to your mental health, including getting enough sleep and managing stress.

The CDC has suggestions for a nutritious, healthy diet while still enjoying the foods you eat:

www.cdc.gov/healthyweight/healthy_eating/index.html. Coupled with physical exercise, you can get to and maintain a healthy weight, reduce your risk of high blood pressure, type 2 diabetes, heart attack, stroke and some kinds of cancer. Maintaining a good level of fitness and healthy weight can also reduce joint pain, the risk of osteoporosis and improve symptoms of depression and anxiety.

TRICARE offers many programs that focus on disease prevention and health promotion. It is important to talk with your doctor about recommended screenings and tests and maintaining a healthy diet and fitness routine. Every person is different, and women who engage with their doctor to personalize their healthcare can improve their outcomes. Visit www.tricare.mil/women for more information about TRICARE coverage and programs for women. You can also check out the Women's Health section of Health.mil, www.health.mil/Themes/Womens_Health.aspx, to learn more. (Source" Tricare Communications)

Add an App to Access TRICARE Pharmacy Benefits

TRICARE beneficiaries have new pharmacy options available and accessible in the palm of their hand just by using TRICARE pharmacy contractor Express Script's enhanced mobile application. The new additions let beneficiaries use their smart phone to safely and securely manage their TRICARE pharmacy benefit.

The updated app includes medication reminders and an account registration tool. The reminder feature gives beneficiaries the option to set up daily alerts to make sure they take their medications as prescribed and do not skip a dose. The account registration feature lets beneficiaries create their ESI account right on their smart phone. The Express Rx mobile app gives beneficiaries access to their prescription information at anytime and anywhere.

Currently, the Express Rx app and mobile-optimized website allow beneficiaries to register for TRICARE Pharmacy Home Delivery and change current prescriptions over to home delivery. They can also order home delivery refills and check order status. Another feature lets beneficiaries look up information on their current prescriptions. For GPS-enabled smart phones, the app can direct beneficiaries to the nearest network retail pharmacy.

Smartphone users can download the app free by going to www.express-scripts.com/mobile or using services like the Apple App Store or Android Marketplace. The mobile-optimized pharmacy website is accessible at <http://m.esrx.com>.

Other available free apps to download through the Apple App Store or Android Marketplace are the TriWest mobile app and the Defense Manpower Data Center's milConnect mobile app. Beneficiaries in the South Region can make use of the mobile Humana Military website, <https://m.humana-military.com/> while beneficiaries in the North Region can use the mobile Health Net mobile site, <https://m.healthnet.com>.

(Source: Tricare Media Center)

Steer Clear of the Seasonal Flu with the Flu Vaccine

Each year the dreaded seasonal flu falls upon everyone. The flu shot is easy to get and inexpensive – often free – for TRICARE beneficiaries.

The flu is a contagious respiratory illness caused by influenza viruses that infect the nose, throat and lungs. According to the Centers for Disease Control and Prevention (CDC), it can cause mild to severe illness, and at times can lead to death. People suffering from the flu often have a fever, cough, sore throat, stuffy nose, body aches, headaches and fatigue.

CDC offers additional steps people can take on their own to prevent the spread of germs which can lead to the flu:

- Avoid close contact with people who are sick
- Stay at home when sick
- Cover mouth and nose when coughing or sneezing
- Wash hands often with soap and water
- Avoid touching eyes, nose or mouth

Get plenty of sleep, be physically active, manage stress, drink plenty of fluids and eat nutritious food

Flu vaccines are intended to protect against three flu viruses experts predict will be the most common during the upcoming season, says CDC. Each year, one virus of each kind is used to make the seasonal flu vaccine. Some people believe the vaccine causes the flu, but this is false. (*Continued on the next page*)

Flu shots have pieces of killed flu virus that cannot infect the body. The best way to avoid the flu is to get vaccinated. There are two forms of the flu vaccine available in the United States and TRICARE covers both the flu shot and flu mist. Beneficiaries can get their flu vaccine at no cost from military treatment facilities or from a pharmacist at one of the 45,000 network pharmacies administering vaccines to TRICARE beneficiaries. Find a participating pharmacy at www.express-scripts.com/tricare/pharmacy, or call Express Scripts at 1-877-363-1303. Activity)

To learn more about flu basics, treatment and prevention visit www.cdc.gov/flu. To get more information on TRICARE coverage and where to get shots, go to www.tricare.mil/flu. (*Source: TRICARE Management*)

Where do I get my flu shot?

Depending on if you are an active duty Service member, a family member, or another type of TRICARE beneficiary, where you go for your flu shot may vary. Use the guide below to help—and do not forget:

[TriWest's Provider Directory](http://www.triwest.com/OnlineProviderDirectory/default.aspx) <http://www.triwest.com/OnlineProviderDirectory/default.aspx> can help you locate the nearest TRICARE provider!

If you are an active duty Service member ... You will need to visit your assigned military clinic to receive a flu shot. The shot will be at no cost to you.

If you have any TRICARE plan ... You may visit your military clinic for a flu shot, at no cost to you. However, call the clinic first to find out when the shots are available.

If you have TRICARE Prime ... and you choose NOT to receive a shot from your military clinic, visit a TRICARE network provider. This could be your primary care manager (such as your family doctor), or a TRICARE network pharmacy. Although you may receive the shot at no cost, some network doctors' offices may still charge small co-pay for the visit.

If you have TRICARE Standard and Extra, or TRICARE Prime Remote ... Visit any TRICARE-authorized provider (this includes TRICARE network pharmacies) to receive the shot at no cost to you. Keep in mind, some network doctors' offices may still charge small co-pay for the visit.

Find the nearest TRICARE provider to you! By using [TriWest's Online Provider Directory](http://www.triwest.com/OnlineProviderDirectory/default.aspx), <http://www.triwest.com/OnlineProviderDirectory/default.aspx> you can find the closest TRICARE network providers and TRICARE-authorized providers, to you. All you need is your address. So look them up, and get vaccinated! (*Source: TriWest, Tricare To You*)

DoD Military Service Information on My HealtheVet and Blue Button

Key portions of the Department of Defense (DOD) Military Service Information are now available in My HealtheVet. This new feature is available to military retirees and/or Veterans discharged after 1979. To see this they simply need to:

- be a Veteran enrolled at a VA health care facility
- be registered on My HealtheVet
- have an upgraded account ([In-Person Authenticated](#))

Viewing DoD Military Service Information in My HealtheVet is simple. It is easy to use, private and secure. Anytime, anywhere the Veteran is, as long as they have Internet access, they can view their:

- Military Occupational Specialty (MOS) codes
- Pay Details
- Service Dates
- Deployment Periods
- Retirement Periods

Having DoD Military Service Information available in My HealtheVet will give Veterans easy, convenient access to their military employment history. It will let them see their information on demand. They can use the VA Blue Button to print or download their DoD Military Service Information. They can share this information when looking for a new job or considering changing careers. They can also share this with their employer to show past job skills and experience. (Source: www.va.gov/bluebutton/)

Five Programs for Veteran Entrepreneurs

Here are five programs veterans entrepreneurs should know about: (1) The TechStars RisingStars program at www.techstars.com/risingstars/, which extends technology company startup opportunities to veterans and others; (2) [InclineHq](#), which teaches military veterans the tools they need to become a junior programmer; (3) American Corporate Partners (ACP) at www.acp-usa.org/, which supplies a veteran a mentor that can assist an entrepreneur in connecting them with potential investors, advisors and maybe even customers; (4) [VictorySpark](#), which exposes veteran-initiated startups to a national group of mentors and investors; and (5) and the [Entrepreneurship Bootcamp for Veterans with Disabilities](#) (EBV), which offers training in entrepreneurship and small business management to post-9/11 veterans with disabilities. (Source: *Military.com Veterans Report*)

Lodging rates increased on Oct. 1: After four years without a rate increase, Air Force lodging rates went up on Oct. 1. Air Force Personnel Center Officials said that the increase is necessary to ensure Air Force Lodging rates cover current operating and capital improvement costs.

As an example, the old \$39 nightly room rate for a visiting quarters room is now \$53.25 and temporary lodging facilities will go from \$43 to \$55 per night. Increased rates will fund costs for operations, room renovations and construction.

As the Air Force works to improve business processes, implement efficiencies and maintain lodging operations in a constrained budget environment, other adjustments may be necessary, according to Col. Thomas Joyce, director of AFPC Services Directorate. “We are committed to keeping room rates as low as possible while providing clean, comfortable, quality facilities,” he said. “This is part of our commitment to caring for Airmen and we take that obligation very seriously. However, we must be realistic as well.”

Even with the rate increase, Air Force rates are lower than comparable commercial rates outside Air Force installations, the director said. “Coupled with quality service, clean facilities and reasonably priced room rates, Air Force lodging facilities are still a great choice for Airmen, whether they’re on temporary duty orders, retired and traveling, or just passing through,” Stewart said. For more retiree news and information, please visit www.retirees.af.mil. (Source: by Debbie Gildea Air Force Personnel Center Public Affairs)

Debt Reduction and the Commissaries

Taxpayer support of base Commissaries would fall by 130 million or 9.4percent if Congress fails to reach a debt reduction deal by 2 January.

A budget cut of that size which commissaries would be forced to absorb over the last 6 to 9 month of fiscal year 2013 would be devastating.

Commissary shoppers will likely see store hours and staff cuts by next spring and may see some commissaries closed at joint bases. *(Source: Tom Philpott's Military Update)*

2013 Cola Set

Military and Federal retirees, survivor benefits annuitants, disabled veterans and social security recipients will see a 1.7 percent cost-of-living adjustment in January