



Hangar Flying Newsletter

A Publication of the JBLM McChord Field Retiree Activities Office for Air Force Retirees, their spouses and survivors. **Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, JBLM McChord Field WA 98438-1114; Phone (253) 982-3214 (Voice Mail 24 hours a day) Email – retaffairs@us.af.mil Web Site www.mcchordrao.com Retiree Activities Office: Open 0900-1200 Monday - Friday**

Everything You Need to Know about Filing Medical Claims:

Did you visit your doctor recently? If you visited a [TRICARE network provider](#), in most cases, your provider will file a claim for you after the visit. In some cases, you may have to pay for health care services upfront and file your own claim to get money back. It's important to know when you need to [file a claim](#) and how to do so.

A claim is a request for payment from TRICARE that goes to your [regional contractor](#) after you get a covered health care service. If you also have Medicare, the claim will go to a Medicare contractor.

When Do I Need to File My Own Claims?

If you're enrolled in [TRICARE Prime](#) or [TRICARE Prime Remote](#), you usually don't need to file claims for health care services. In most cases, your provider will file claims for you. If you're enrolled in [TRICARE Select](#), network providers will file claims for you. But if you get care from a non-network provider, you may have to file your own claims. You should also expect to file your own claims to get money back if you have [TRICARE Overseas Program \(TOP\) Select](#). If you're unsure about how your claims will be filed, check with your provider to find out if you need to submit a claim after receiving care. You don't need to file claims when using the [US Family Health Plan](#).

Typically, you must file your own claim if:

- You receive services from a non-network provider or pharmacy, or use a civilian pharmacy overseas.
- You get care outside of the U.S. or overseas. (There are exceptions overseas depending on your health plan and the [type of provider](#) you see.)
- You use [TRICARE For Life](#) (TFL) and get care from a Medicare non-participating provider.
- If you have other health insurance, health insurance you have in addition to TRICARE, such as Medicare

or an employer-sponsored health insurance. TRICARE supplements don't qualify as "other health insurance." (OHI) in addition to Medicare and TFL. Your claim must include all [required information](#) when you file it.

How do I File a Medical Claim?

For all stateside claims, download and submit your completed [medical claim form](#) (*DD Form 2642*) and supporting information (for example, a copy of the provider's bill) to your [TRICARE regional contractor](#). Do this as soon as possible after you receive care.

For [overseas claims](#), submit the claim form and [proof of payment](#) to the [TOP claims processor](#) in the region where you received care. You may file overseas claims online through the [secure claims portal](#) on the TOP website. [Video tutorials](#) are also available to help guide you through the overseas claims process.

If you have TRICARE For Life, TRICARE pays last after Medicare and other health insurance. If you do have OHI in addition to Medicare and TFL, submit *DD Form 2642*, a copy of your provider's bill, *Medicare Summary Notice*, and OHI explanation of benefits to the TFL contractor, [Wisconsin Physicians Service – Military and Veterans Health \(WPS\)](#). If you get care overseas, TFL is the primary payer, unless you have OHI. You should also file claims in the [overseas area](#) where you received care. Visit the claims section in the [TRICARE For Life Handbook](#) for more details about filing health care claims stateside and overseas. Claims filing instructions for TFL are also available on the [WPS website](#).

When Should I Submit Claims?

File claims as soon as possible to help avoid delays in payment. In the U.S. and U.S. territories, you must file your claim within one year of the date that you

received medical services. Overseas, you need to file your claim within three years. Remember, you'll need to submit a [proof of payment](#) with all overseas claims.

Avoid Delays in Processing Your Claim

To avoid delays, follow these [claim filing tips](#) to help you fill out the claim form correctly and attach all required documents. Remember, you can always contact your [claims processor](#) or regional contractor for help with filing a claim, to check a claim status, or to get more information about [denied claims](#).

In most cases, you don't have to file your own health care claims; your provider will file the claim for you and you'll be able to view your [explanation of benefits](#) online. Learn more about how to file [medical claims](#) and check the status of claims on the TRICARE website. You can also review the claims process for [pharmacy claims](#) and [dental claims](#). (Source *Tricare.mil*)

Maintaining Your DEERS Information:

It is essential that you keep information in DEERS up to date for you and your family members to insure TRICARE eligibility, including your pharmacy benefit. You may update DEERS information using any of the below listed options.

In Person: Visit a local card issuing facility, you can find a facility at www.dmdc.osd.mil/rsl call to verify the location and business hours.

Online: mil/connect website:
<http://milconnect.dmdc.osd.mil>

By Phone: 1-(800)-538-9552 or 1-(866)-363-2883 (TDD/TTY)

By FAX: 1-(831)-655-8317

By Mail: Defense Manpower Data Center Support Office 400 Gigling Road, Seaside, CA93955

How Does Divorce Affect Your TRICARE Benefit? Closing the chapter on a marriage can be a confusing time. If you're going through a divorce, you may be wondering about your TRICARE benefits. Divorce, annulment, or dissolution of a marriage is a TRICARE [Qualifying Life Event](#) (QLE). This QLE allows you and family

members to make changes to your [TRICARE Prime](#) or [TRICARE Select](#) health plan outside of [TRICARE Open Season](#). To help you and your loved ones understand your TRICARE health care options after [getting divorced](#), here are some things to know.

After a divorce, the sponsor remains eligible for TRICARE. This is the same for the sponsor's biological and adopted children. The [former spouse](#) only remains eligible for TRICARE if he or she meets [certain criteria](#). If not, the former spouse stays eligible up until the day the divorce is final. If the sponsor didn't adopt his or her stepchildren, they also lose eligibility once the divorce is final. After the divorce is final, the sponsor must update the [Defense Enrollment Eligibility Reporting System](#) (DEERS). To do this, bring a certified copy of the divorce decree or annulment to a [local ID card office](#). The sponsor and eligible children have 90 days after the divorce to change their TRICARE health plan, if they choose.

Continuing Eligibility for Former Spouses

If you and your service member spouse are separated or living apart, but not divorced, you keep TRICARE. After the divorce, you may be eligible for TRICARE coverage if you fit into one of the following scenarios:

- **20/20/20:** Under the 20/20/20 rule, you keep TRICARE health care benefits if you were married to the service member for at least 20 years, the service member served in the armed forces for at least 20 years, and the marriage and the period of service overlapped for at least 20 years.
- **20/20/15:** Under the 20/20/15 rule, you keep all TRICARE health care benefits for one year if you were married to the service member for at least 20 years, the service member served in the armed forces for at least 20 years, and the marriage and the period of service overlapped for at least 15 years. Unlike the 20/20/20 rule, you only have full coverage for one year after the divorce.

Establishing Eligibility for Former Spouses

If you meet requirements for TRICARE as a former spouse, you'll be listed in DEERS under your own Social Security number or Department of Defense Benefits Number. You will not be listed under your former sponsor's. To establish eligibility, you need your marriage certificate, divorce decree, and proof of service. To show proof of service, you need *DD*

Form 214 or *Statement of Service* from the applicable [Service Personnel Component](#). When you qualify for TRICARE as a former spouse, you have the same benefits as a retired family member, and your [health plan options](#) depend on where you live. You'll lose TRICARE benefits if you remarry or enroll in an employer-sponsored health plan.

Losing TRICARE Eligibility

If you don't meet the above requirements as a former spouse, you still have health care options. You may:

- Purchase temporary transitional coverage through the [Continued Health Care Benefit Program](#) (CHCBP). You must apply for CHCBP within 60 days from the date of the divorce. CHCBP coverage isn't available to former spouses of sponsors who served in NATO or Partners for Peace.
- Search the [Health Insurance Marketplace](#) to find a civilian health plan or check eligibility for Medicaid in your state.
- Get coverage through your employer, school, or university.

Continuing Eligibility for Children

The sponsor's biological and adopted children remain eligible for TRICARE after divorce. The sponsor's children will lose eligibility when they turn age 21 (or 23 if in college), marry, or serve on active duty. Once no longer eligible due to age, children up to the age of 26 may qualify to purchase [TRICARE Young Adult](#). If the sponsor didn't adopt his or her stepchildren, they lose eligibility once the divorce is final. Going through a divorce is difficult. But finding out what your health plan options are after divorce doesn't have to be. Visit [Qualifying Life Events](#) and learn more about [TRICARE coverage after divorce](#). This is one way to take command of your health. *(Source: Tricare Communications Digest)*

Get to Know Your TRICARE Prime

Plan: [TRICARE Prime](#) is similar to a health maintenance organization, or HMO, plan. This means you get most of your care from an assigned or selected [primary care manager](#) (PCM). This PCM refers you to specialists for care that he or she can't provide and works with your [TRICARE regional contractor](#) for [referrals and authorizations](#).

Depending on where you live and your sponsor's status, other TRICARE Prime options include:

- [TRICARE Prime Remote](#)
- [TRICARE Overseas Program \(TOP\) Prime](#)
- [TOP Prime Remote](#)
- [US Family Health Plan](#)

TRICARE Prime differs from [TRICARE Select](#), the other TRICARE enrollment health plan. In general, TRICARE Prime offers lower out-of-pocket costs than TRICARE Select, but fewer personal choices for providers.

Who can enroll in TRICARE Prime?

If you're on active duty, you're automatically enrolled in TRICARE Prime. Active duty family members (ADFMs), retirees, and retiree family members may also enroll in TRICARE Prime. In overseas locations, [TOP Prime](#) is available to active duty service members (ADSMs) and their command-sponsored family members.

How do you get care with TRICARE Prime?

Under a TRICARE Prime option, you'll get most of your routine care from your [PCM](#). If you need specialty care, you'll generally need to coordinate this with your PCM. Certain services require a [referral and prior authorization](#).

If you see a specialist without a referral from your PCM, you're using the [point-of-service option](#). With the point-of-service option, non-ADSMs can see any TRICARE-authorized provider. Click to close An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network without a referral. This means that you'll pay more money to get non-emergency health care from any TRICARE-authorized provider without a referral. ADSMs can't use the [point-of-service option](#).

What are the costs with TRICARE Prime?

TRICARE Prime generally has the lowest out-of-pocket costs of all the TRICARE health plans. ADSMs and ADFMs pay no deductible and generally have no costs for [TRICARE covered services](#).

Enrollment Costs

ADSMs, ADFMs, and transitional survivors have no [enrollment fees](#). Retirees, their families, and others pay annual enrollment fees.

Costs for Covered Care

ADSMs pay no out-of-pocket costs for [covered health care services](#) from a PCM, or with the appropriate referral and prior authorization. ADFMs pay no out-of-pocket costs for covered health care services from a [TRICARE network provider](#) in their enrolled TRICARE region, or with the appropriate referral and prior authorization.

Retirees pay copayments or cost-shares for covered health care services from network providers in their enrolled TRICARE region. Out-of-pocket costs are limited to the catastrophic cap amount for that calendar year. For more cost details, check out the [TRICARE Costs and Fees Sheet](#) and [TRICARE Prime costs](#). You can also use the [TRICARE Compare Cost Tool](#) to compare current plan costs. Getting to know your TRICARE Prime plan will help you make informed choices and take command of your health this year. To learn more about your health plan and key features, visit [TRICARE Prime](#) and download the [TRICARE Plans Overview](#).

(Source: Tricare Communications Digest)

Your Environment and Your Body: How Exposure to Mold and Lead May Impact Your Health:

A healthy environment is important to the health of your body. Possible exposure to lead or damp, moldy indoor spaces may impact your health. TRICARE covers the screenings, services, and supplies needed to diagnose and treat allergies, asthma, and respiratory illnesses. [Blood lead level screenings](#) are available for beneficiaries who are at a high risk for lead exposure.

When exposed to [lead](#), multiple systems in the body can be affected. However, the symptoms aren't always obvious. More noticeable [symptoms](#), like weakness or memory loss, result from very high exposure to lead in a short period of time. A blood lead test is the only way to determine if your child has a high lead level. The test will only provide information about recent exposures. Speak to your pediatrician for concerns regarding possible past lead exposure.

[Mold](#) is a type of fungus that is found almost everywhere, without impact to most people. But

spores can grow and multiply in damp, humid places in your home or office.

"Mold spores may be released into the air and inhaled," said U.S. Public Health Service Capt. Andrew Plummer, a senior physician advisor at the Defense Health Agency. "This may trigger a variety of symptoms, or none at all, depending on your sensitivity."

For some people, exposure to molds can lead to symptoms such as stuffy nose, wheezing, and red or itchy eyes, or skin. People who have asthma or who are allergic to mold may have more intense reactions.

If you have symptoms, visit your doctor and mention that you live or work in an area where you may be exposed to mold. Depending on where your provider is located, you may seek care at a military hospital or clinic or from your TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network.

If you believe you have symptoms related to mold exposure, you may also use the Military Health System Nurse Advice Line, at www.mhsnurseadviceline.com. You can chat, video chat, or find the phone number to call and speak with a registered nurse to get health advice. Learn more about [mold](#) and [steps you can take](#) if there is mold in your home.

You can [find more information](#) about exposure to [mold](#) and [lead](#) on the Military Health System website. *(Source: Tricare Communications)*

AMC Has Newly Designed Air Mobility Command Travel Web Site

www.amc.af.mil/Home/AMC-Travel_Site/. The new AMC Travel site contains valuable information for **both Official Travel and Space Available (Space-A) Travel**. AMC hopes that you will find this site useful for planning your travel with AMC. Pet Travel information has also been provided to assist in preparing your pet for travel on the AMC Patriot Express flight or with one of our Commercial Airline partners. The Space-A page

contains a vast amount of information on Space-A Eligibility including 100% DAV criteria. Space-A is a privilege that may offer substantial savings for your leisure travel. The AMC team strives to provide a wide variety of information for all travelers to use while making their travel preparations for either a PCS/TDY or to just get away to that special location to relax and unwind. Please take some time to explore this site. If for some reason you do not find what you are looking for or have any questions concerning travel with AMC, please contact any AMC Passenger Terminal closest to your location for additional assistance. *(Source AMC Travel Website)*

Do you have a MYPAY ACCOUNT?

Want to see your Monthly Electronic Retiree Account Statement (eRAS), print certain letters , print your 1099R, or make some changes at DFAS?

Visit www.dfas.mil/retiredmilitary for instructions on starting a myPay account, requesting a login ID or requesting a temporary password.

HELP DFAS SPREAD THE WORD.

The eRAS is only available on myPay. Please share this news with your fellow military retirees who may not have myPay accounts.

Have questions? Please visit AskDFAS (<https://corpweb1.dfas.mil/askDFAS/askRA.jsp>). There here you will find a list of Frequently Asked Questions organized by category as well as an option to submit a personalized question. *(Source: DFAS, myPay)*

Volunteers Welcomed!!! Volunteering is a rewarding experience. There are many programs and activities within the military community that could not exist if it were not for the many volunteers doing the work to make things happen.

Be a Volunteer at the RAO, If you have been looking for a fun, a creative and rewarding way to stay involved in the McChord Military Retiree community, then volunteering is the answer. At the McChord Retiree Activities Office, you can easily join our volunteer staff. Hands on training will be provided and you will be working with a great team of volunteers who are military retirees and spouses providing their time, skills, talents and wisdom towards helping the military community. For more information you can contact us at (253)-982-3214

There are many opportunities for volunteers, if you are a retired aircraft mechanic the McChord Heritage Museum can use your help restoring and maintain the museum's heritage aircraft, contact Mr. Jordon at (253)-982-2485. The USO, the Red Cross, the base clinic and the American Lake VA Hospital also need volunteers.

Joint Base Lewis-McChord | 2019
Directorate of Personnel & Family Readiness

Retiree

May 17



Appreciation Days

Health Fair • Legal Services • ID Cards • Vehicle Passes

Museum Tour • Breakfast and Lunch Available for Purchase

& GIVEAWAYS!

MAY 17 American Lake Conf. Center (ALCC)
8085 NCO Beach Rd. | JBLM-Lewis North

7:30 am Registration opens.

7:30 am Health Fair, Legal Services, ID Cards & 60+ agencies, including widow groups, Veterans' service organizations, WA State VA, until 1:00 pm & the Social Security Administration available to serve you.

1-4 pm Installation & museum tours (bus leaves/returns ALCC).



May 18

Armed Forces Day

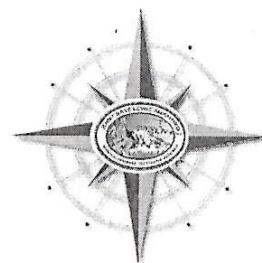
10am - 6pm

Visit Military & Retire Strong Displays, and information tables



Register & more information:

jblm-retiree-appreciation-2019.eventbrite.com | (253) 966-5884



Created by JBLM DPFR Marketing 2019



Regardless of your age or former branch of service, this event is for you!

Receive Services | Understand Benefits | Learn about Programs & Initiatives | Socialize

Retiree Appreciation is held in partnership between the JBLM & McChord Retiree Councils, Madigan Army Medical Center, various on and off post organizations, the Exchange, & other community members.

HELPFULL LINKS

To find your state representative:

<http://www.house.gov/representatives/>

To find your state senators:

<http://www.senate.gov>

To find the VA:

<http://www.va.gov>

To find DFAS:

<http://www.dfas.mil>

To find Tricare:

<http://www.tricare.mil>

To schedule appointment to renew ID Card

<https://rapids-appointments.dmdc.osd.mil>

Link to Retiree Publications

Army Echoes:

<http://soldierforlife.army.mil/retirement>

Navy Shift Colors:

www.shiftcolors.navy.mil

Air Force Afterburner:

www.retirees.af.mil/afterburner

Marine Corps Semper Fidelis:

www.usmc-mccs.org

Coast Guard Evening Colors:

<http://www.uscg.mil/hq/cg1/psc/ras>

List of businesses who give military discounts

<http://www.rather-be-shopping.com/blog/2014/05/29/veteran-military-discounts/>

VA benefits book available

The Federal Benefits for Veterans, Dependents & Survivors handbook is available – with 18 pages of new information. The book can be found at, http://www.va.gov/opa/publications/benefits_book/2014_Federal_Benefits_for_Veterans_English.pdf.

Veterans Crisis Hotline

1-(800)-273-8255 press 1

EDITOR'S NOTE:

Thank you for your support of the Hangar Flyer newsletter. If you have questions about anything pertaining to military retiree benefits and services, email us at; retaffairs@us.af.mil or call us at the RAO. Hours are 9 to 12 Monday through Friday. After 12 please leave a message and we will call you back. The phone number is (253)-982-3214

Thank you,