

What did I just sign up for?

Congratulations on enrolling in the Martin's Point US Family Health Plan. You made a great choice!

However, hearing or reading information for the first time can be a bit overwhelming. Sometimes we can sign up for something and then wonder, "What did I just sign up for?"

To help you breathe a little easier, here are some important things to remember about your coverage under the US Family Health Plan:

- ✓ **Coverage Start Date:** If you are coming from another TRICARE Prime program, your coverage will start the day Martin's Point receives your application. If you currently have TRICARE Select and are enrolling during the annual TRICARE Open Season, your coverage will start on January 1. If you currently have TRICARE Select and are enrolling because of a Qualifying Life Event (QLE), your coverage will start on the date of your QLE. If you are enrolling because you have recently become eligible for TRICARE (a QLE), your coverage will start on the date of your QLE. Please note that you have 90 days from the date of your QLE to enroll; if you do not enroll within 90 days, you will have to wait until the next TRICARE Open Season or you have another QLE.
- ✓ **Role of Your Primary Care Provider:** The US Family Health Plan, as a TRICARE Prime option, is a managed care plan. Your primary care provider manages all of your medical care, including routine, acute, follow-up, and preventive care. Your provider will also refer you for any needed specialty care.
- ✓ **In- and Out-of-Network Services:** The Martin's Point US Family Health Plan has developed a very comprehensive network of hospitals, primary care providers, and specialists. Although you can see any provider you want, in order to receive the benefits under the US Family Health Plan, you must use the providers in our network. An exception to this is if you receive authorization from Martin's Point for a service at an out-of-network provider.
- ✓ **Point of Service:** The Point of Service option allows you to go to an out-of-network provider for TRICARE-covered benefits without a referral. However, you will have to pay more. You will first have to meet a deductible (\$300 for an individual and \$600 for a family) and then pay a cost share of 50% of the bill. You may also be charged an additional 15% of the TRICARE maximum allowable charge. These payments will not count toward your catastrophic cap. (Note: Point of Service does not apply to emergency or urgent care.)

✓ **Out of Area Coverage:** Whenever you are out of your local area, you are covered for emergency services and urgent care. Routine and follow-up care will not be covered while out of the area, although the Point of Service option can be used for TRICARE-covered services.

✓ **Prescription Access:** For a one-time or acute-need medication, you can use our retail pharmacy network to fill your prescription. For most long-term, maintenance prescriptions and refills, you must use the Martin's Point Mail-Order Pharmacy. If you are near the Martin's Point health care centers in Portland, ME and Portsmouth, NH, you may also get your 90-day refills at those full-service pharmacies for the same price as mail order.

✓ **Involuntary Disenrollment:** You can be involuntarily disenrolled from the US Family Health Plan for the following reasons:

- Your DEERS status changes, for example, ID card expires, child turns to age 21 or 23
- Nonpayment of enrollment fees, copayments, or coinsurances, as applicable
- You become eligible for Medicare because you turn 65

✓ **TRICARE For Life (TFL):** When you become eligible for Medicare because of age, you will no longer be eligible for the US Family Health Plan and must disenroll from the plan. Don't worry, we'll help you with the transition. Your TRICARE option for medical coverage then becomes TRICARE For Life (TFL). In order to use TFL, you must be enrolled in Medicare Part B. TRICARE For Life becomes your "wrap-around" coverage. You do not need to enroll in TFL—it is an automatic entitlement. To use TFL, you simply show the provider your Medicare and military ID cards.

Again, welcome aboard! If you have any questions about your use of the plan,
**please call Member Services
at 1-888-674-8734.**

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