

# Frequently Asked Questions

## What is the US Family Health Plan (USFHP)?

The Uniformed Services Family Health Plan is a managed care program developed by the Department of Defense (DoD). Its roots are tied to the Public Health Service, whose origins can be traced to the passage of an act in 1798 that directed the care and relief of sick and injured merchant seamen. Federal legislation in 1981, 1993, and 1997 consolidated the nation's public health service hospitals, created a managed care health plan called the Uniformed Services Family Health Plan, and directed the DoD to include the USFHP as a healthcare option for the uniformed services. Since 1998 Pacific Medical Centers has held a sole source contract with the DoD to provide TRICARE Prime benefits to eligible beneficiaries. As a top-rated private health insurance plan in Washington State, we are honored to offer you and your family the comprehensive TRICARE Prime benefits and partner with you on your journey to optimal health.

Open Season is an annual period when you can enroll in a health insurance plan for the next year. With TRICARE, Open Season will occur each fall, beginning on the Monday of the second full week in November to the Monday of the second full week in December.

## Why is TRICARE having an Open Season?

Law requires beneficiaries to elect coverage. The Open Season allows you to change plans based on your own needs or personal choice. TRICARE now mirrors the open season approach used by other major commercial plans, market-based plans, and federal health plans.

## Does Open Season affect every TRICARE option?

No. Open Season only affects those who want to enroll in TRICARE Select, TRICARE Prime, TRICARE Prime Remote, or the US Family Health Plan. Eligible beneficiaries can enroll in these aforementioned options during Open Season or within 90 days after a qualifying life event. All other TRICARE options have continuous open enrollment at any time during the calendar year. TRICARE for Life requires Medicare Parts A & B for eligibility.

Type of Enrollment for Each Plan	TRICARE's Open Season	Qualifying Life Event	Continuous Open Enrollment	Other
TRICARE Select	✓	✓		
TRICARE Prime / Prime Remote / USFHP	✓	✓		
TRICARE Young Adult – Prime or Select			✓	
TRICARE Reserve Select			✓	
TRICARE Retired Reserve			✓	
Continued Healthcare Benefits Program			✓	
TRICARE For Life				Must have Medicare Parts A & B

## **Must everyone in our family select the same TRICARE option?**

No. Beneficiaries have the flexibility to select a TRICARE option that is best for each individual – this practice is commonly referred to as Split Enrollment. For example, one spouse could choose TRICARE Select, the other choose TRICARE Prime, and the children could be enrolled in USFHP@PacMed.

## **Why should I choose the USFHP over TRICARE Select or other TRICARE Prime coverage?**

The US Family Health Plan offers members an unsurpassed level of choice, convenience, and access to an extensive network of doctors, specialists, in the Puget Sound region of Washington State. Unlike TRICARE Select, USFHP members don't pay high deductibles or percentage copays.

## **If I switch from TRICARE Select to USFHP during Open Season, when will my USFHP coverage start?**

If you switch to USFHP before Open Season, your coverage starts on your enrollment date. If you switch to USFHP during Open Season, your USFHP coverage starts 1 January 2019.

## **If I switch from TRICARE Prime to USFHP during Open Season, when will my coverage start?**

Since USFHP is a TRICARE Prime option offered in just six areas of the country, you can switch between TRICARE Prime and USFHP anytime, if you meet USFHP eligibility requirements. Switching between TRICARE Prime and USFHP is considered a change in your Primary Care Provider. Once you switch to USFHP, you will have access to a vast network of providers in the Puget Sound region of Washington State.

Enrolling is easy: (1) ensure your family information is updated in DEERS (**800-538-9552**), (2) select a Primary Care Provider, and (3) enroll over the phone in minutes by calling **800 585-5882, option 1**

## **If I join the USFHP@PacMed, will I need to travel to a PacMed clinic for care?**

No. PacMed has partnered with an extensive network of doctors, specialists, in the Puget Sound region of Washington State. USFHP members can choose trusted PacMed partners that serve areas close to home or work.

## **I'm already a USFHP member. Do I need to sign up again for USFHP during Open Season?**

No. Current USFHP members do not need to take any action: they will be automatically re-enrolled with USFHP@PacMed. Your coverage continues without interruption, as long as you:

- Remain TRICARE eligible,
- Qualify for enrollment, and
- Pay your enrollment fees on time (if applicable)

## **I'm already a USFHP member. Will I be able to switch my primary care location and/or doctor after Open Season?**

Absolutely! Convenience, choice, and access are what USFHP members enjoy most. Simply select a Primary Care Provider in our network and call (800) 585-5883, option 2 to switch at any time.

## **What if I enroll in TRICARE Select during Open Season and realize I want to go back to USFHP. What can I do?**

During Open Season, you can switch between plans as many times as you want as long as you qualify to enroll in either plan. Your new coverage starts 1 January 2019.

## **Will I be able to change between TRICARE Prime and TRICARE Select outside the Open Season period?**

Yes, but only if one of the members in your family has a *Qualifying Life Event*.

## **What is a “Qualifying Life Event (QLE)?”**

Qualifying Life Events are times outside of the open enrollment period when you can enroll in a new TRICARE plan or change your coverage options\*. These events include:

### **Military Changes**

Activating  
Deactivating  
Deploying  
Injured on Active Duty  
Moving  
Separating from Active Duty  
Retiring

### **Family Changes**

Getting Married  
Getting Divorced  
Having a Baby or Adopting  
Children go to College  
Children become Adults  
Becoming Medicare-Eligible  
Moving  
Death in Family  
Loss / Gain of Other Health Insurance

\* *TRICARE.mil website*

## **What happens if I have a QLE during Open Season – how does that affect my coverage? What do I need to do?**

If you have a QLE during Open Season, you have two options to choose from, which affects the start date of your coverage:

1. If you enroll under your Open Season option, coverage starts 1 January 2019.
2. If you enroll within 90 days of your QLE, your coverage starts on the date of your event (backdated).

What you need to do:

- Do nothing if you want to continue with your current plan into the next year

- Enroll in a different plan during Open Season, making appropriate fee payment arrangements. Coverage under the new plan starts 1 January 2019.
- Enroll in a different plan within 90 days of a QLE. If you do this, and make appropriate enrollment fee payments, your coverage starts on the date of the QLE.

## **What happens if I don't change plans during the Open Season and don't have a QLE? What do I do if I wanted to change between TRICARE Select and USFHP, but missed the Open Season deadline?**

### **BEFORE 11 DECEMBER 2018:**

- If you enroll now, you may choose to start coverage either the date of your enrollment request or any date, up to 1 January 2019. (It can't be before the date of your request or more than 90 days in the future.)

### **AFTER 10 DECEMBER 2018:**

- 2018 is a transitional year for the new enrollment processes. If you want to switch plans now that the open season is over, you can still do so. You can choose to start coverage either the date of your request or any date up to 1 January 2019. (It can't be before the date of your request or more than 90 days in the future.) Your ability to make this change applies to 2018 and the 2018 calendar only.
- There will likely be a delay of up to 10 days for USFHP to process your enrollment request and update your USFHP coverage in DEERS, the Defense Enrollment Eligibility Reporting System. Once DEERS is updated, USFHP claims can be processed or re-processed as needed.

## **I understand that the US Family Health Plan @PacMed is a TRICARE Prime option. In the past, I've been able to switch between TRICARE Prime and the US Family Health Plan when I wanted. Will I be able to switch between these TRICARE Prime options after Open Season?**

Yes. Switching between TRICARE Prime and USFHP is considered a change in your Primary Care Provider. Once you switch to USFHP, you will have access to a vast network of providers in the Puget Sound Region of Washington State. Enrolling is easy: (1) ensure your family information is updated in DEERS (**800-538-9552**), (2) visit our [website](#) to select a Primary Care Provider, and (3) enroll over the phone in minutes by calling **800-585-5883, option 1**.

## **Does USFHP offer a vision plan?**

No. USFHP is not a traditional vision plan. However, USFHP does offer value-added vision services at no extra cost that includes a free eye exam annually. In addition, members can obtain great discounts for on eye wear through its More Benefits Discount program

USFHP members are encouraged to review vision plans offered by an employer. Military retirees are also eligible to select vision plans offered through the Office of Personnel Management's Federal Employees Dental and Vision Insurance Program (**FEDVIP**).

More information about the TRICARE's Vision coverage is available [here](#).

## **What is the Federal Employees Dental and Vision Insurance Program (FEDVIP)?**

FEDVIP is optional dental and vision insurance available through the Office of Personnel Management. It is NOT a TRICARE benefit and must be purchased separately if you want FEDVIP coverage.

- Vision: Eligible TRICARE beneficiaries have four vision plan options
- Dental: Ten dental plan options are available for retirees and their family members. NOTE: FEDVIP replaces the current TRICARE Retiree Dental Program (TRDP), effective 1 January 2019. If you currently have TRDP, you need to enroll in FEDVIP Dental or any other commercial plan to have dental coverage in 2019.