



# Frequently Asked Questions

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

US Family Health Plan (USFHP) is a TRICARE Prime® option sponsored by the Department of Defense. USFHP is offered in six designated service areas in the United States. Military beneficiaries who live in one of these areas can choose USFHP for their health care. The plan is open to active duty family members and military retirees and their qualified dependents.

US Family Health Plan is administered by nonprofit, civilian health care providers. In Texas and Louisiana, the plan is offered by CHRISTUS Health. In the East, the plan is run in four areas by Brighton Marine Health Center, Martin's Point Health Care, Saint Vincent's Catholic Medical Centers and Johns Hopkins Medicine.

In the West region, USFHP is managed by Pacific Medical Centers. PacMed™ is a multi-specialty doctors' group based in Seattle. PacMed has teamed up with other doctors in Washington, Northern Idaho, Western Oregon, and California to provide high-quality health care for USFHP members at clinics that are close to home.

## What is an Open Season?

An Open Season is a period each year when you can enroll in or change your health care coverage for the next year. With TRICARE, Open Season occurs each fall starting the Monday of the second full week in November through the Monday of the second full week in December.

## Why does TRICARE have Open Season?

Law requires military beneficiaries to elect health coverage. Open Season is the time each year when you elect coverage for the next year. It also gives you a chance to change health plans based on your needs or personal preference. TRICARE mirrors the open season approach used by most major commercial health plans, market-based plans and federal plans.

**You also can change plans within 90 days after a qualifying life event.**

## Does Open Season affect every TRICARE option?

No. Open Season affects only TRICARE Select, TRICARE Prime, TRICARE Prime Remote and US Family Health Plan. All other TRICARE options have continuous open enrollment. This means that members in those plans can change plans at any time during the calendar year.

## Is everyone in our family required to choose the same TRICARE option?

No. Beneficiaries have the flexibility to select a TRICARE option that is best for each individual. This is known as Split Enrollment. For example, one spouse can choose TRICARE Select, the other can choose TRICARE Prime, and the children can be enrolled in USFHP.

## Why should I choose US Family Health Plan over TRICARE Select or other TRICARE Prime coverage?

US Family Health Plan offers members access to a large network of civilian providers. Unlike TRICARE Select, USFHP members do not pay deductibles. In 2018, Retirees in Group A started to pay a TRICARE Select enrollment fee and an increased catastrophic cap.

Additionally, USFHP members have access to a program that offers deep discounts on many health services and products not covered by TRICARE. These include gym memberships, movies, cultural events, and other recreation activities. Other discounts include eyeglasses, complementary and alternative medicine—and much more.

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

If you are currently covered by TRICARE Select and switch to USFHP during Open Season, your USFHP coverage will start January 1st of the following year.





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

Since USFHP is a TRICARE Prime option, you can switch between them at any time, as long as you meet TRICARE eligibility requirements. Switching between TRICARE Prime and USFHP is considered a change in your Primary Care Provider. Your coverage will start the day you call.

## 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 during Open Season. You will be automatically re-enrolled. Your coverage continues without interruption as long as you:

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

## Can I change between TRICARE Prime and TRICARE Select outside Open Season?

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

## What is a "Qualifying Life Event"?

A Qualifying Life Event is a certain change in your life that affects your health coverage. If you've had a Qualifying Life Event, you don't need to wait for Open Season to make eligible changes to your health plan. Instead, you can enroll in a new TRICARE plan or make changes to your coverage within 90 days. Qualifying Life 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 going to college
- Children becoming adults
- Becoming Medicare-eligible
- Moving
- Death in family
- Loss/gain of other health insurance

## Is it true that I can switch between TRICARE Prime and US Family Health Plan at any time? Is it easy to do?

Yes! US Family Health Plan is a TRICARE Prime option. So switching between them is considered a change in your Primary Care Provider. Enrolling in US Family Health Plan is easy:

1. Make sure your family information is updated in DEERS. Call (800) 538-9552.
2. Enroll over the phone in minutes. Call (800) 585-5883 (option 1).

## 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. If you want FEDVIP coverage, you must purchase it separately.

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Call (866) 788-2650

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**Let the representative know that you'd be interested in receiving more materials.**

