Total Force + TRICARE® = MHS Commitment to…

Reserve Warriors and Their Families: Before, During and After Activation

*The Quadruple Aim: Working Together, Achieving Success*

Jody W. Donehoo, Ph.D.

January 25, 2011
### Report Documentation Page

Public reporting burden for the collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Services, Directorate for Information Operations and Reports, 1215 Jefferson Davis Highway, Suite 1204, Arlington VA 22202-4302. Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to a penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

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<th>2. REPORT TYPE</th>
<th>3. DATES COVERED</th>
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<td>00-00-2011 to 00-00-2011</td>
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<td>Total Force + TRICARE = MHS Commitment to... Reserve Warriors and Their Families: Before, During and After Activation</td>
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<th>7. Performing Organization Name(s) and Address(es)</th>
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<tr>
<td>Military Health System, TRICARE Management Activity, 5111 Leesburg Pike, Skyline 5, Falls Church, VA, 22041</td>
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<th>12. DISTRIBUTION/AVAILABILITY STATEMENT</th>
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<td>Approved for public release; distribution unlimited</td>
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<thead>
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<th>13. SUPPLEMENTARY NOTES</th>
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<td>presented at the 2011 Military Health System Conference, January 24-27, National Harbor, Maryland</td>
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<tr>
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</tbody>
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*Standard Form 298 (Rev. 8-98)  Prescribed by ANSI Std Z39-18*
What Is TRICARE®?

TRICARE® is…

… the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.

… a **network** of military and civilian health care professionals working together to foster, protect, sustain, and restore health for those entrusted to their care.

[www.tricare.mil/briefings](http://www.tricare.mil/briefings)
TRICARE® Stateside Regions

What is TRICARE®?

TRICARE® is available worldwide and managed regionally.

TriWest Healthcare Alliance Corp.

Health Net Federal Services, LLC

Humana Military Healthcare Services, Inc.
Take Action:
Register Your Family in DEERS

**Registration in DEERS is key to TRICARE eligibility**

- Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS)
  - In person at a uniformed services identification (ID) card-issuing facility: [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home)
  - By sending changes and required documentation to:

    Defense Manpower Data Center Support Office (DMDC)
    400 Gigling Road
    Seaside, CA 93955-6771
Take Action:
Register Your Family in DEERS

- Proper documentation is required
- To verify eligibility
  - Go to www.mydodbenefits.dmdc.mil
  - local MTF’s Patient Admin Office
  - contact your Service’s personnel office
Updating DEERS

- Keep your contact information up to date
  - Online: [www.dmdc.osd.mil/appj/address/](http://www.dmdc.osd.mil/appj/address/)
  - By Phone: 1-800-538-9552
  - By Fax: 1-831-655-8317

- Remember to register/update DEERS whenever there is a change in the family (marriage, birth, adoption, divorce, death, etc.) or when you move

Coverage Life Cycle

Inactive Status:
TRICARE Reserve Select (TRS), Line of Duty (LOD) & TRICARE Retired Reserve (TRR)

Post-Activation:
Transitional Assistance Management Program (TAMP) & Continued Health Care Benefit Program (CHCBP)

Pre-Activation:
Active Duty Benefits

Active:
Active Duty Benefits

TRICARE Eligibility
The Quadruple Aim: The MHS Value Model

**Experience of Care**
Providing a care experience that is patient and family centered, compassionate, convenient, equitable, safe and always of the highest quality.

**Readiness**
Ensuring that the total military force is medically ready to deploy and that the medical force is ready to deliver health care anytime, anywhere in support of the full range of military operations, including humanitarian missions.

**Population Health**
Reducing the generators of ill health by encouraging healthy behaviors and decreasing the likelihood of illness through focused prevention and the development of increased resilience.

**Per Capita Cost**
Creating value by focusing on quality, eliminating waste, and reducing unwarranted variation; considering the total cost of care over time, not just the cost of an individual health care activity.
Early Eligibility

- Eligible **up to 180 days before activation**
  - delayed-effective-date active duty orders
    - Greater than 30 days
    - In support of a contingency operation
  - **Personnel** updates your status in DEERS

- Provides the active duty TRICARE benefit to you and your eligible family members

- If your orders are **rescinded** prior to your reporting date
  - Active duty TRICARE coverage ends
  - May qualify to purchase TRICARE Reserve Select
  - May wish to reinstate your employer-sponsored health plan
Service Member: Pre-Activation/Active Duty Benefits

Medical Coverage

- TRICARE benefit same as any other active duty service member
- Routine care
  - Visit a military treatment facility (MTF)
    - www.tricare.mil/mtf
  - Find a civilian TRICARE provider
    - only when an MTF isn’t available
    - www.tricare.mil/findaprovider
- Urgent and specialty care
  - Contact the Military Medical Support Office (MMSO)
    1-888-MHS-MMSO (1-888-647-6676)
- Emergency care
  - Call 911 or go to the nearest emergency room
- Enroll in TRICARE Prime at your final duty station in accordance with your command’s guidance
Family Members: Program Options

- Same as any other active duty family member
- TRICARE Standard: Available worldwide
  - Assigned by default in DEERS
  - No enrollment required
- TRICARE Extra: Available in the U.S.
- TRICARE Prime:
  - Available in Prime Service Areas (PSAs)
  - US Family Health Plan (USFHP):
    Available in six designated areas across the United States
- TRICARE Prime Remote for Active Duty Family Members (TPRADFM): Available in remote locations
  Adapted for families of activating reservists
  - Reserve sponsor and family reside together in a TPR ZIP code (as seen in DEERS) at start of early eligibility or at activation, whichever is earlier
  - ZIP Code Look-up: www.tricare.mil/tpr
  - Eligible for TPRADFM only while remaining at that residence

Medical Coverage
TRICARE Standard and TRICARE Extra: Getting Care

Medical Coverage

- No referrals necessary
  - Certain services require prior authorization
  - In the event of an emergency, call 911 or go to the nearest hospital

- Locate a MTF for space-available care

- For TRICARE Extra, locate a TRICARE Network provider
  - Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)

- For TRICARE Standard, locate a non-network TRICARE-authorized provider
  - Check your phone book or [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
  - Ask provider’s office, “Do you accept TRICARE?”
    - If not, invite the provider to become TRICARE-authorized
    - Provide phone number to your TRICARE regional contractor or [www.tricare.mil/becomeAprovider](http://www.tricare.mil/becomeAprovider)
TRICARE Standard and TRICARE Extra: Costs

Medical Coverage

- **Annual deductible** based on sponsor’s pay grade:
  - E4 and below: $50 per individual or $100 per family
  - E5 and above: $150 per individual or $300 per family

- **Cost shares/copayments** for sponsor and covered family members same as those for active duty family members:
  - Outpatient: 15% for network and 20% for non-network
  - Inpatient: daily rate (adjusted annually) with a $25 minimum

- **Catastrophic cap**
  - $1000/family for covered medical service

- If active duty is in support of a **contingency operation**
  - Deductible is waived
  - Up to 115% of the allowable charge is covered

- For the most up-to-date cost information, visit [www.tricare.mil/costs](http://www.tricare.mil/costs)
TRICARE Prime: Enrollment

- Enroll via the Beneficiary Web Enrollment (BWE) site at
  https://www.dmdc.osd.mil/appj/bwe/

- Fill out the TRICARE Prime Enrollment Application and PCM Change Form (DD Form 2876)
  www.tricare.mil/forms

- Family members enrolled in TRICARE Prime during early eligibility do not need to re-enroll when sponsor reports to active duty
TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage
- Primary care manager (PCM) delivers most routine care
- PCM coordinates urgent and specialty care (referrals required)
- For emergencies, call 911 or go to the nearest emergency room

Medical Coverage
TRICARE Prime: Costs

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using civilian pharmacies
- Point-of-service (POS) option available
- Catastrophic cap
  - $1,000/family for covered medical services
- Enrollment fees and co-payments apply to retirees
US Family Health Plan (USFHP)

- TRICARE Prime option
- Available in six service areas across the country
- NOT available to active duty service members
- More information www.usfhp.com
Behavioral Health Care Services

**Medical Coverage**

- **Emergency services:** Required when an individual considers himself or herself, or is perceived by others to be, an immediate risk to self or others
  - Call 911 or go to the nearest emergency care facility
  - Call the National Suicide Prevention Lifeline at 1-800-273-8255

- **When covered by TRICARE**
  (activation cycle or TRICARE Reserve Select)
  - **Telemental Health Program:** Connects beneficiaries with off-site providers through audio-visual conferencing
  - **Outpatient services:** Behavioral health services provided without an overnight stay
  - **Inpatient services:** Require an overnight stay (e.g., substance abuse “rehab” programs)
  - **TRICARE Assistance Program (TRIAP):** (active duty benefit)
    - Provides online, non-medical counseling from your home
### Priority for Access to Military Treatment Facility Care

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<th>Description</th>
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<tr>
<td>1</td>
<td>Active duty service members</td>
</tr>
<tr>
<td>2</td>
<td>Active duty family members enrolled in TRICARE Prime</td>
</tr>
<tr>
<td>3</td>
<td>Retired service members, their families, and all others enrolled in TRICARE Prime</td>
</tr>
<tr>
<td>4</td>
<td>Active duty family members <strong>not</strong> enrolled in TRICARE Prime and <strong>TRICARE Reserve Select</strong> beneficiaries</td>
</tr>
<tr>
<td>5</td>
<td>National Guard and Reserve members and their families, <strong>retired service members and their families, others not enrolled in TRICARE Prime</strong>, <strong>TRICARE Retired Reserve</strong> and all other eligible beneficiaries</td>
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## TRICARE Pharmacy Program

### Other Important Information

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<th>Formulary</th>
<th>Non-Formulary</th>
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<td>Generic</td>
<td>Brand Name</td>
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<tr>
<td>MTF Pharmacy</td>
<td>$0</td>
<td>$0</td>
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<td>(up to a 90-day supply)</td>
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<tr>
<td>TRICARE Pharmacy Home Delivery</td>
<td>$3</td>
<td>$9</td>
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<td>(up to a 90-day supply)</td>
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<tr>
<td>Retail Network Pharmacy</td>
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<td>$9</td>
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<td>(up to a 30-day supply)</td>
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<tr>
<td>Non-Network Retail Pharmacy</td>
<td>TRICARE Prime: 50% cost-share after point-of-service deductible is met</td>
<td>TRICARE Prime: 50% cost-share after point-of-service deductible is met</td>
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<tr>
<td>(up to a 30-day supply)</td>
<td>Other Programs: $9 or 20% of total cost (whichever is greater) after the annual deductible is met</td>
<td>Other Programs: $22 or 20% of total cost (whichever is greater) after the annual deductible is met</td>
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Express Scripts, Inc.  [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)
Service Member: Active Duty Dental Benefits

- Automatic coverage
  - Upon early eligibility or activation
  - If previously enrolled in the TRICARE Dental Program (TDP), the sponsor is automatically disenrolled and covered by Active Duty benefits.
- Seek care from dental treatment facilities (DTFs)
- Active Duty Dental Program (ADDP)
  - For those in remote locations and/or requiring civilian referrals
  - Provides civilian dental care
  - Must have Appointment Control Number (ACN) authorizing the care
    - DTF-referred: Referral Request Confirmation
    - Remote location: Appointment Request Form
  - More information: www.addp-ucci.com
- International SOS Regional Call Center arranges dental care in remote overseas locations

Other Important Information
Family Members:
TRICARE Dental Program (TDP)

Other Important Information

- Voluntary, premium-based program
- Premiums depend on sponsor’s status
- No 12 month lock-out for active duty family members

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<tr>
<th>Service</th>
<th>Sponsor</th>
<th>One Family Member</th>
<th>More Than One Family Member</th>
<th>Sponsor and Family</th>
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<td>Active Duty</td>
<td>N/A</td>
<td>$12.69</td>
<td>$31.72</td>
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<td>$12.69</td>
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www.TRICAREdentalprogram.com
Transitional Assistance Management Program (TAMP)

Medical Coverage

- Guard/Reserve active duty served more than 30 consecutive days in support of a contingency operation
- 180 days of transitional health care benefits
- Begins the day after you separate from active duty
- All beneficiaries covered as active duty family members
- Reenrollment necessary for TRICARE Prime (where locally available)
Medical Coverage

TAMP: Program Options

- TRICARE Standard
  - Available worldwide
- TRICARE Extra
  - Available in the U.S.
- TRICARE Prime
  - Available in Prime Service Areas (PSAs)
- US Family Health Plan (USFHP)
  - Available in six designated areas in the United States
- Overseas information
  www.tricare.mil/overseas
Continued Health Care Benefit Program (CHCBP)

Similar to COBRA continuation health coverage
- 18 months of temporary, premium-based coverage
  $ 988/quarter for individual coverage
  $ 2,213/quarter for family coverage

CHCBP eligibility begins the day after you lose active-duty TRICARE coverage or TAMP coverage ends
- Must enroll within 60 days of loss of military benefits and pay monthly premiums

Administered by Humana Military Healthcare Services for all regions
- 800-444-5445
- www.humana-military.com
Line of Duty Care

- **Limited to** illnesses, injuries, and diseases incurred or aggravated in the line of duty.
- Includes conditions sustained while traveling to and from your duty station.
- Must have a Line of Duty determination (LOD).
- Care provided at military hospitals or clinics or coordinated by the Military Medical Support Office (MMSO).

Photo courtesy of the U.S. Army.
TRICARE Reserve Select (TRS): Step 1 – Qualify

Selected Reserve Member may qualify if:

1. Not eligible for, or enrolled in, Federal Employees Health Benefits (FEHB) program

   [Link: www.tricare.mil/trs]

2. Log onto the “Reserve Component Purchased TRICARE Application”

   1. Follow the instructions to qualify
   2. If qualified, print-out and sign the completed DD Form 2896-1, Reserve Component Health Coverage Request form
TRICARE Reserve Select: Step 2 – Purchase

- **Mail**
  1. Signed and completed request form (DD Form 2896-1)
  2. To TRICARE contractor address on form
  3. Make initial premium payment as indicated on form

- **Monthly premiums**
  (calendar year 2011)
  - 28% of the cost of the coverage by law
  - $ 53.16 Member-only coverage
  - $197.76 Member-and-family coverage

- **For continuous TRICARE coverage**
  - purchase TRS up to 30 days before TAMP ends, but no later than 60 days after end

Photo courtesy of the National Guard
TRICARE Retired Reserve (TRR): Step 1 – Qualify

- Retired Reserve Member less than age 60 may qualify if:
  - Not eligible for, or enrolled in, Federal Employees Health Benefits (FEHB) program
  - Log onto the “Reserve Component Purchased TRICARE Application”
  1. Follow the instructions to qualify
  2. If qualified, print-out and sign the completed DD Form 2896-1, Reserve Component Health Coverage Request form

Medical Coverage

If you have questions regarding your TRICARE Reserve Select eligibility, please contact your Reserve Representative at http://ra.defense.gov. For assistance or to report system problems with this site please call the DMDC Support Center at 1-800-477-8227.

Version: 3.1.31
TRICARE Retired Reserve: Step 2 – Purchase

- **Mail**
  1. Signed and completed request form (DD Form 2896-1)
  2. To TRICARE contractor address on form
  3. Make initial premium payment as indicated on form

- **Monthly premiums**
  (calendar year 2011)
  - **Full cost of coverage by law**
    - **$408.01/month**
      - Member-only coverage
    - **$1,020.05/month**
      - Member-and-family coverage
  - **Retiree cost shares apply**
## TRICARE Reserve Select

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<td>Total TRS plans</td>
<td>67,259</td>
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<tr>
<td>TRS member-only plans</td>
<td>25,226</td>
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<tr>
<td>TRS member &amp; family plans</td>
<td>42,033</td>
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<tr>
<td>TRS Covered Lives</td>
<td>173,914</td>
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Source: DMDC as of December 31, 2010

## TRICARE Retired Reserve

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<tr>
<td>Total TRR plans</td>
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<tr>
<td>TRR member-only plans</td>
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<tr>
<td>TRR member &amp; family plans</td>
<td>198</td>
</tr>
<tr>
<td>TRR Covered Lives</td>
<td>785</td>
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</table>

Source: DMDC as of December 31, 2010
TRS Total Plans

Source: DMDC as of December 31, 2010
TRICARE and Other Health Insurance

Other Important Information

- **ADSMs**: TRICARE is the sole source/primary payer of health care coverage when activated (or during early eligibility)
- **ADFMs**: TRICARE serves as the secondary payer
- If you have other health insurance (OHI):
  - Fill out a TRICARE Other Health Insurance Questionnaire
    - [www.tricare.mil/mybenefit/Forms.do](http://www.tricare.mil/mybenefit/Forms.do)
  - Follow the referral and authorization rules for your OHI
  - Tell your provider about your OHI and TRICARE
  - Show him or her your insurance card
Protecting Your Health Care Rights

Other Important Information

- Uniformed Services Employment and Reemployment Rights Act (USERRA)

- Health care rights and protections include:
  - Continuing existing employer-based health plan
  - Reinstatement to employer’s health plan

- DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
  - 1-800-336-4590 or www.esgr.org/userra
Coverage Life Cycle

TRICARE Eligibility

Inactive Status:
TRICARE Reserve Select (TRS), Line of Duty (LOD) & TRICARE Retired Reserve (TRR)

Post-Activation:
Transitional Assistance Management Program (TAMP) & Continued Health Care Benefit Program (CHCBP)

Pre-Activation:
Active Duty Benefits

Active:
Active Duty Benefits
### For Information and Assistance

<table>
<thead>
<tr>
<th>Stateside Regional Contractors</th>
<th>Overseas Regional Contractor</th>
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<tr>
<td><strong>TRICARE North Region</strong></td>
<td>International SOS Assistance, Inc.</td>
</tr>
<tr>
<td>Health Net Federal Services</td>
<td><strong>Eurasia-Africa:</strong></td>
</tr>
<tr>
<td>1-877-TRICARE (1-877-874-2273)</td>
<td>+44-20-8762-8384</td>
</tr>
<tr>
<td><a href="http://www.hnfs.com">www.hnfs.com</a></td>
<td><strong>Latin America &amp; Canada:</strong></td>
</tr>
<tr>
<td></td>
<td>+1-215-942-8393</td>
</tr>
<tr>
<td><strong>TRICARE South Region</strong></td>
<td><strong>Pacific:</strong></td>
</tr>
<tr>
<td>Humana Military Healthcare Services</td>
<td>Singapore: +65-6339-2676</td>
</tr>
<tr>
<td>1-800-444-5445</td>
<td>Sydney: +61-2-9273-2710</td>
</tr>
<tr>
<td><a href="http://www.humana-military.com">www.humana-military.com</a></td>
<td><a href="http://www.tricare-overseas.com">www.tricare-overseas.com</a></td>
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<tr>
<td><strong>TRICARE West Region</strong></td>
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<tr>
<td>TriWest Healthcare Alliance</td>
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<tr>
<td>1-888-TRIWEST (1-888-874-9378)</td>
<td></td>
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<td><a href="http://www.triwest.com">www.triwest.com</a></td>
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<td><strong>General Contact Information</strong></td>
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<tr>
<td>TRICARE Website: <a href="http://www.tricare.mil">www.tricare.mil</a></td>
<td></td>
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<td>Contacts: <a href="http://www.tricare.mil/contacts">www.tricare.mil/contacts</a></td>
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<td>MMSO: <a href="http://www.tricare.mil/tma/mmsol">www.tricare.mil/tma/mmsol</a></td>
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**Connect with TRICARE Online!**

[www.tricare.mil/mediacenter](http://www.tricare.mil/mediacenter)