

February 2013

Hangar Flying Newsletter

New Copays for Some TRICARE Pharmacy Customers: New copayments for prescription drugs covered by TRICARE went into effect February 1, 2013. The Fiscal Year 2013 National Defense Authorization Act required TRICARE to increase copays on brand name and non-formulary medications that are not filled at military clinics or hospitals. There is no increase to copays for generic medications.

TRICARE Pharmacy copays vary based on the class of drug and where beneficiaries choose to fill their prescriptions. The copay for generic medications stays at \$5 when a prescription is filled at a network pharmacy. There is no co-pay when generic prescriptions are filled through TRICARE Home Delivery. The new copay for a 30-day supply of a brand name medication purchased at a retail network pharmacy will be \$17, up from the current \$12. Beneficiaries using TRICARE Home Delivery will pay \$13 for brand name drugs, up from \$9. However, the Home Delivery price is for a 90-day supply.

The greatest change in copays applies to non-formulary medications. The \$25 copay for these drugs increases to \$44 at retail pharmacies and \$43 through Home Delivery. The TRICARE Uniform Formulary is a list of all the medications TRICARE covers.

For fiscal 2014 and beyond, the new law directs that copays increase annually by the same percentage as [retiree cost-of-living adjustments](#). In years when a COLA increase would total less than a dollar, it will be delayed a year and combined with the next adjustment so increases will always be \$1 or more.

Pharmacies at military hospitals and clinics will continue to provide medications with no copays. Visit www.TRICARE.mil/pharmacycosts for more details. (Source: TRICARE Communications)

Welcome Packets are Next Step in TRICARE West Region Transition: TRICARE West Region beneficiaries should keep their eyes on their mailboxes. UnitedHealthcare Military & Veterans, the incoming West Region health care support contractor, is sending out welcome packages in late February and early March.

The welcome packets include contact information for UnitedHealthcare, where to file claims, and information on continuing automatic payments, new case managers, referrals and authorizations. TRICARE beneficiaries should read their packets carefully to see if they have to take any actions to prepare for the April 1, 2013 transition to UnitedHealthcare.

One important date highlighted in the package is March 11, 2013 when beneficiaries must switch their automatic payment authorizations to UnitedHealthcare to maintain uninterrupted coverage.

Also highlighted are new features and benefit enhancements to improve beneficiaries' access to quality providers and decrease wait times. Enhancements include Convenience Care Clinics, the UnitedHealth Premium Designation Program of providers and expanded telemedicine opportunities.

The packets contain information about how beneficiaries can request that their current providers remain part of the TRICARE network after the transition to UnitedHealthcare takes place. Beneficiaries can ask their providers if they are members of the UnitedHealthcare network, and if not, encourage them to sign up.

West Region beneficiaries can access additional information about the transition by visiting the UnitedHealthcare website at www.uhcmilitarywest.com or reach UnitedHealthcare customer service at 1-877-988-9378. They may also visit the TRICARE website at www.tricare.mil/westtransition. (Source Tricare Communications)

Taxes to Raise for Most: While the tax package that Congress passed New Year's Day will protect 99 percent of Americans from an income tax increase, most of them will still end up paying more federal taxes in 2013.

That's because the legislation did nothing to prevent a temporary reduction in the Social Security payroll tax from expiring. In 2012, that 2-percentage-point cut in the payroll tax was worth about \$1,000 to a worker making \$50,000 a year.

The Tax Policy Center, a nonpartisan Washington research group, estimates that 77 percent of American households will face higher federal taxes in 2013 under the agreement negotiated between President Barack Obama and Senate Republicans. High-income families will feel the biggest tax increases, but many middle- and low-income families will pay higher taxes too.

Households making between \$40,000 and \$50,000 will face an average tax increase of \$579 in 2013, according to the Tax Policy Center's analysis. Households making between \$50,000 and \$75,000 will face an average tax increase of \$822. *(Source: Tax Center)*

DoD civilian furloughs expected to start in April: The Pentagon's No. 2 civilian told a group of defense reporters that civilian employees furloughs would likely start in April if Congress forced the Defense Department to execute sequestration cuts and extended the continuing resolution in March.

Deputy Defense Secretary Ashton Carter explained that civilians working for the Defense Department will likely have to take one unpaid furlough day per week from April until September — the end of the fiscal year. The U.S. military is facing severe budget cuts that could amount to about \$52 billion in 2013 when combining the sequestration cuts and the extension of the continuing resolution. Pentagon leaders have until September to make the cuts.

Panetta and Army Gen. Martin Dempsey, the chairman of the Joint Chiefs of Staff, said the Defense Department will have to start taking actions such as furloughs, reducing travel and laying off temporary employees. Defense officials estimate that civilian furloughs will save about \$5 billion.

The Defense Department has about 800,000 civilian employees. Pentagon officials said they don't plan to lay off these positions. However, the Defense Department will eliminate the 46,000 temporary civilian positions. *(Source: DOD Buzz, by Michael Hoffman)*

Retiree IDs Now Have Expiration Date

Blue retiree identification cards issued prior to December, 2012 had the word "indef" instead of an expiration date. Since December, retiree cards issued have an expiration date effective the day before the retiree's 65th birthday. Although benefits will not automatically expire, some changes will take effect based on Medicare eligibility.

Retirees who have the new card showing the expiration date will get a replacement card showing the indefinite status once they turn 65. Retirees who need to renew their retiree ID card can go to the nearest Real-time Automated Personnel Identification System office (military personnel section), or call their nearest RAPIDS facility for assistance and guidance. *(Source: Military.com Benefits)*

A Look at Sleep Apnea: Millions of Americans suffer from obstructive sleep apnea, but many people do not realize they have the condition. So, less than 25 percent of cases are diagnosed. Classified as one or more pauses in breathing during the night, sleep apnea is commonly diagnosed through snoring. With sleep apnea, added breathing abnormalities can happen up to one hundred times per night causing lasting effects during the day including lethargy.

Sleep apnea increases the risk of hypertension, stroke and heart attacks, heart failure and heart arrhythmia. There are many methods of treatment. For more information, visit the National Sleep Foundation website at www.sleepfoundation.org. You may also receive disability compensation for sleep apnea -- to find out, fill out [this VA questionnaire](#). *(Source: Military.com / Benefits)*

[New Fact Sheet: TRICARE Covered Services](#)

February 14, 2013

TRICARE covers most care that is medically necessary and considered proven. There are special rules and limitations for certain types of care, and some types of care are not covered at all. This new fact sheet helps beneficiaries take an active role in verifying their TRICARE coverage.

Download the fact sheet at:

www.tricare.mil/~media/Files/TRICARE/Publications/FactSheets/TRICARE_Covered_Services_FS.ashx

(Source: Tricare Communications)

[TRICARE For Life Fact Sheet - Update](#)

February 6, 2013

TRICARE For Life (TFL) is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries. This fact sheet gives retirees the information they need ensure they are taking full advantage of their Medicare and TRICARE benefits.

Read the fact sheet at: www.tricare.mil/~media/Files/TRICARE/Publications/FactSheets/TFL_FS.ashx.

(Source Tricare Communications)

[Updated Fact Sheet: TRICARE Choices for National Guard and Reserve](#)

February 19, 2013

This updated fact sheet contains information about TRICARE coverage for National Guard and Reserve members and their families. It describes TRICARE coverage throughout your career, eligibility, medical and dental benefit coverage options by sponsor status and much more.

Read more at: www.tricare.mil/~media/Files/TRICARE/Publications/FactSheets/Choices_NGR_FS.ashx

(Source: Tricare Communications)

[TRICARE Behavioral Health Care Services Fact Sheet - Update](#)

February 5, 2013

TRICARE behavioral health care services are available for you and your family during times of stress, depression, grief, and anxiety. This updated fact sheet provides information to help you access the care you need.

Read the fact sheet at www.tricare.mil/~media/Files/TRICARE/Publications/FactSheets/BHC_FS.ashx.

The Doctor Is In: Time to Quit As a physician for more than 30 years, I've seen first-hand the damage smoking does to otherwise healthy people. Many people find quitting smoking one of the hardest challenges they ever face. Smoking contributed to the early deaths of both my parents, and I feel very passionately about helping members of the Armed Forces and their families go smoke free. TRICARE offers help if you're looking to quit, which can make the difference when you try to go tobacco free.

Tobacco use has a devastating effect on Americans' health. A 2011 study by the Centers for Disease Control and Prevention (CDC) estimated that 443,000 Americans die prematurely each year from using tobacco. A staggering 8.6 million Americans live with a serious illness because of smoking, making it the single most preventable cause of disease, disability and death.

Quitting tobacco is a difficult journey but you don't have to do it alone. Joining a tobacco cessation program doubles your chance of quitting successfully. TRICARE's Quit Tobacco program has an interactive website at www.UCanQuit2.org where you can find tips for quitting and tools to create your own quit plan. Coaches are available 24-7 via live chat to support quit plans and guide you to the help you need. Toll-free help line telephone numbers are also available for each TRICARE region in the U.S.: North Region: 866-459-8766 South Region: 877-414-9949 West Region: 866-244-6870

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In addition to negative effects on your health, tobacco use impacts readiness and personal performance. Smokers are more likely to fail physical training exams, experience frequent injuries and suffer from impaired vision and respiratory function. Using smokeless tobacco (i.e., dipping) has the same health risks as smoking tobacco. It also increases the risk for oral cancers in long-term users and impacts dental readiness in active duty service members.

People use tobacco for many reasons, but there are many more reasons to quit. You experience the health benefits of quitting right away – your blood pressure and pulse rate begin to return to normal after just 20 minutes. Heart disease risk is substantially reduced within 1 to 2 years of quitting. Within weeks, your blood circulation and lung function improve, making breathing easier. Continuing to be tobacco free lowers the risk of getting lung cancer by half, and decreases the risk of developing other cancers connected to tobacco use.

The health risk to others from your secondhand smoke is another reason to stop smoking, as it can be just as damaging as firsthand smoke. Children are especially vulnerable to toxins from secondhand smoke, which cause diseases like bronchitis, pneumonia and ear infections. Over time, it can cause lung and throat cancers as well as heart disease in those around you. There is no safe level of exposure to secondhand smoke – any contact is damaging.

In closing, take steps today to quit tobacco use and take advantage of the education, tools, and help your TRICARE benefit provides to stop smoking. The health and financial benefits are immediate. You improve your own and your loved ones health, save money, set a good example, and increase your readiness. Your loved ones will be grateful for a lifetime. Visit www.UCanQuit2.org for more information and support today. (Source: *The Doctor is in, Brig. Gen. W. Bryan Gamble, M.D.*)

JBLM Retiree Appreciation Day and Health Fair: The JBLM Lewis McChord Retiree Appreciation Day and Health Fair will be held on May 17, 2013. The annual event will be held at McChord Field in hangar 9 as it has been for the last two years. The Health Fair will begin at 7AM. Many local and national Military Associations and veterans' organizations will be represented. Madigan Army Medical Center will have many health clinics set up in the hangar and will perform many routine checks and exams. We will publish more details in our next issue of the Hangar Flying newsletter. (*Ed*)