eternalHealth™

TRICARE for Life & eternalHealth Valor Give Back Medicare Advantage Plan
Frequently Asked Questions

TRICARE for Life & Medicare Advantage Overview

1) **What is TRICARE For Life (TFL) and who is eligible?**

   TRICARE for Life (TFL) is a health insurance program available to retired, Medicare-eligible military service members, their spouses and other dependents. TRICARE For Life is considered comprehensive medical and prescription drug coverage. To ensure coverage to the TRICARE For Life benefit a member (the DoD uses the term "beneficiary") must also be enrolled in Part A and B of Medicare, either through Traditional Medicare or a Medicare Advantage plan.

2) **Are there different types of TRICARE for Life coverage?**

   TRICARE for Life (TFL) is the only TRICARE coverage for the Medicare-eligible (i.e., over 65) military retiree population that will be enrolling in the eternalHealth Valor Give Back plan. There are multiple types of TRICARE coverage for active-duty service members that are under the age of 65, but TFL is a separate and distinct benefit from these other TRICARE programs.

3) **Why would an individual with TFL be interested in enrolling in a Medicare Advantage Plan?**

   Although TFL beneficiaries are fully covered for all Medicare covered services, they do not receive any coverage for extra benefits like dental, vision, hearing, OTC, and more. These extra benefits are covered by the Valor Give Back Medicare Advantage (MA) plans. Additionally, with eternalHealth, TFL beneficiaries who have to pay for their Part B premium, will save over $1,000 dollars per year through the Part B Premium reduction benefit.

Provider Networks & Healthcare Access

4) **Which provider networks can TFL beneficiaries' access?**

   TFL beneficiaries can access care at any Defense Health Administration (e.g., Military Treatment Facility (MTF)) or Veterans Health Administration (e.g., VAMC, CBOC, VA Vet Center) healthcare facility; however, access will depend on each individual facility's current capacity. TFL beneficiaries can also receive care through the TRICARE program's network of civilian providers, as well as the VA Community Care Network's civilian providers. TFL beneficiaries that are enrolled in Traditional Medicare can also visit any Medicare provider, which do not include dental and vision.

   Note: To access the VA CCN network, TFL beneficiaries usually must first receive a prior authorization from a VHA healthcare facility

4) Which provider networks can TFL beneficiaries that enroll in the Valor Give Back plan access?

TFL beneficiaries that enroll in the Valor Give Back plan will have access to eternalHealth's proprietary network in Maricopa County in addition to all DHA, VHA, TRICARE and VA CCN providers. This priority network includes medical specialties as well as ancillary providers (e.g., dental, vision). Please note that access to care at DHA and VHA healthcare facilities will still be dependent on each individual facility's capacity, and a prior authorization from the VHA may be needed to access the VA CCN network.

5) What happens if a beneficiary's current provider is not included within the Valor Give Back network?

eternalHealth's Valor Give Back plan is an HMO-POS which allows a member to go out of network for all Medicare-covered healthcare services. Therefore, a member will still be able to continue to see their existing provider even if they are not within the eternalHealth network.

Coordination of Benefits

6) How does TFL work with a Medicare Advantage Plan?

Providers will bill the Medicare Advantage plan first as it is Primary coverage. As a Medicare Advantage plan, eternalHealth, will pay our portion of the claim first. A unique advantage of having eternalHealth as your client's Medicare Advantage plan, is that we have integrated with Wisconsin Physician Services (WPS), the claims processor for TRICARE for Life. This means that a member does not get left with the remaining portion of the bill, which would require them to pay out of pocket and submit a direct member reimbursement (DMR). eternalHealth will forward the unpaid portion of the claim to WPS for payment, allowing for a hassle-free experience for the member.

7) If a member goes out of network, will TRICARE pick up the 50% member coinsurance responsibility?

Yes. For Medicare-covered services TFL will always pick up the remaining portion. We are used to typically seeing TFL pick up 20% for Medicare covered services because through Traditional Medicare 80% of the cost is covered, leaving only 20% left over.

8) If a member uses an out of network provider, will the WPS integration provide the same hassle-free experience?

Yes, because the eternalHealth Valor Give Back is an HMO-POS product that allows members to go out of network. Furthermore, since eternalHealth is a Medicare Advantage plan and the primary insurer, eternalHealth gets billed first. We will adjudicate the claim and submit the remaining portion to WPS. Thus, leaving the member with no up-front out of pocket expenses and a hassle-free experience.

9) How does TFL and Valor Give Back Medicare Advantage coverage work with overseas services?

While Medicare provides coverage in the U.S. and U.S. Territories, Medicare does not provide coverage in any overseas locations. As a result, when a beneficiary has both Valor Give Back MA and TFL coverage and lives or is visiting overseas, TRICARE is the primary payer, and the beneficiary is responsible for paying TRICARE's annual deductible and cost shares.

Beneficiaries living overseas must continue to have Part B to remain eligible for TRICARE even though Medicare doesn't provide coverage overseas. International SOS is the TRICARE Overseas Program contractor and will provide the assistance you need for claims, finding a provider, authorization, and more.
For more information or registration for International SOS, visit:
https://www.tricare.mil/Plans/HealthPlans/TFL/TFL_O

Additional Information

10) Where can I find more information about TRICARE for Life?

You can get more information about TRICARE for Life by calling TRICARE customer service or accessing the TFL website through the following web address:

https://www.tricare.mil/Plans/HealthPlans/TFL

For additional questions about TRICARE for Life, you can also the TRICARE for Life contractor (WPS) at 1-866-773-0404

If you have questions about Medicare, call 1-800-MEDICARE (1-800-633-4227)

11) Where can I find the TRICARE provider directory?

The TRICARE provider directory for the West region can be found within the current contractor's website which can be found at the following web address:

https://www.tricare-west.com/content/hnfs/home/tw/bene/provider-directory.html

12) Where can I find the Valor Give Back MA plan network directory?

The Valor Give Back MA plan provider directory can be access through eternalHealth's website at the following web address:

https://www.eternalhealth.com/for-members/find-a-provider-or-pharmacy/

13) How do I contact my local VA Medical Center?

Local VA Medical Center information can be found by inserting your zip code, desired facility type, and service type at the following web address:

https://www.va.gov/find-locations/
Additional VA contact information, FAQs and other resources can be found at the following web address:
https://www.va.gov/contact-us/#contact-your-local-va-facility

Contact information for Phoenix VA Medical Center can be found below:
Local Phone Number: 602-277-5551
Toll-free Phone Number: 888-214-7264