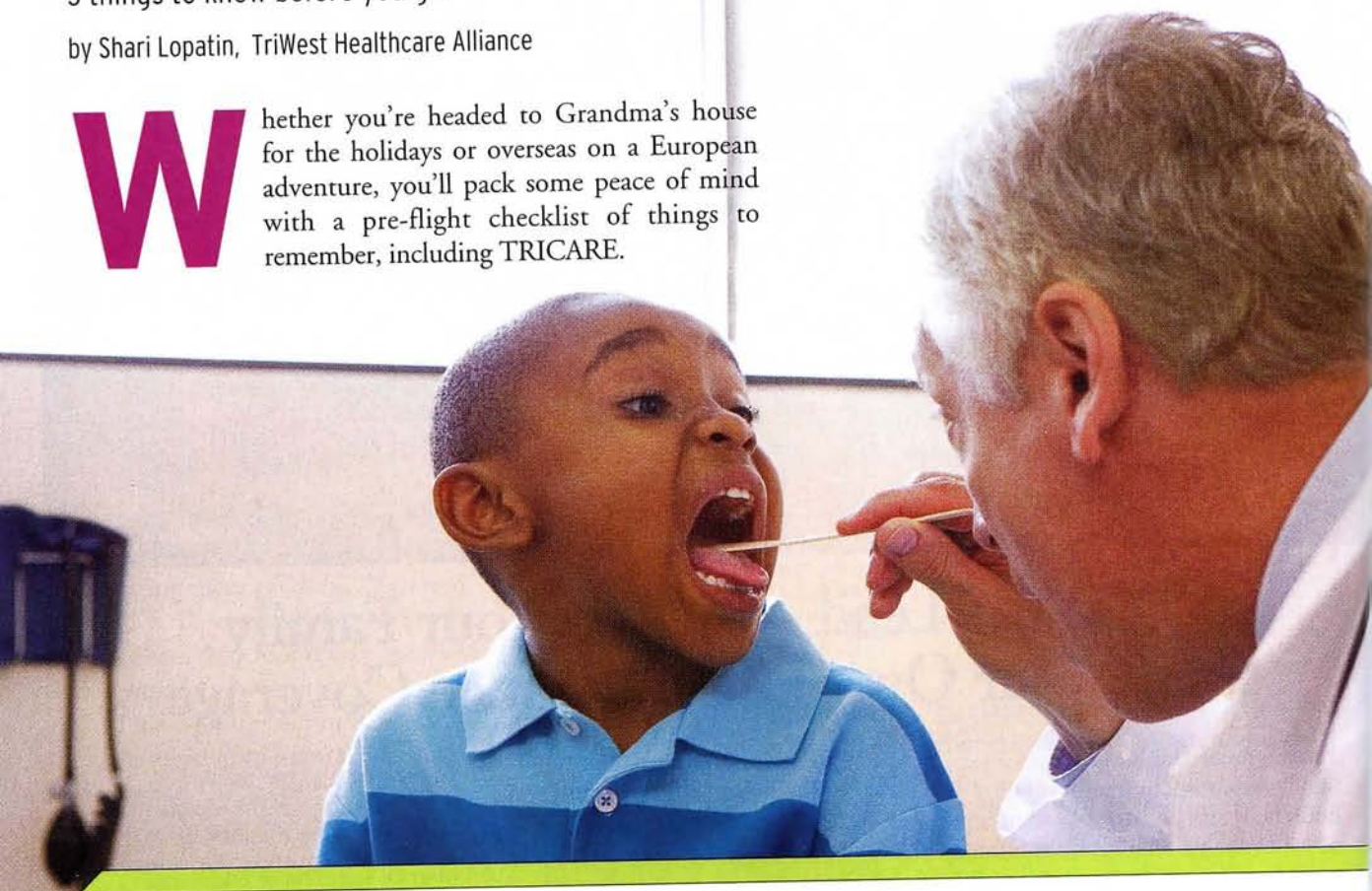


Health Care Away from Home

5 things to know before you go.

by Shari Lopatin, TriWest Healthcare Alliance

Whether you're headed to Grandma's house for the holidays or overseas on a European adventure, you'll pack some peace of mind with a pre-flight checklist of things to remember, including TRICARE.



Know the Difference!

WHAT IS URGENT CARE?

If you end up with an illness or injury that WILL NOT cause further disability or death if not treated immediately, but requires medical attention to keep it from evolving into a greater threat, take action for urgent care. Some urgent care situations include:

- Minor lacerations
- Urinary tract infections
- Earaches
- Migraine headaches
- Sprains
- Rising fever

WHAT IS EMERGENCY CARE?

Anything that a medical professional believes could threaten life, limb, or eyesight without immediate treatment is considered an emergency by TRICARE. Some emergency situations include:

- Severe bleeding
- Chest pains
- No pulse
- Inability to breathe
- Spinal cord or back injury
- Severe eye injuries
- Broken bones



In such a case, always call 911 or go to the nearest emergency room for treatment. With Prime, you won't need an authorization or referral for an emergency; however, either you, or someone on your behalf, needs to call your PCM within 24 hours of the emergency room visit.

Need help overseas?

Maybe that family European trip turned into the “attack of the nightmare stomach flu.” Luckily, TRICARE offers worldwide coverage. Visit www.tricare.mil/contactus for a list of overseas numbers for places like Europe, Africa and Latin America. Write these down and take them with you!

Stay safe, stay smart – and always, always have fun. If you have any questions, visit www.tricare.mil.

1. GET A CHECK-UP BEFORE YOU CHECK OUT

If you haven't had an annual exam, it wouldn't hurt to visit your primary care manager (PCM) before you leave. Tell your doctor you're leaving for vacation so they can cover all the bases, including any prescriptions you may need while you're gone.

2. FILL THOSE PILLS BEFORE YOU LEAVE

Fill all your prescriptions before you leave, including insulin, blood pressure medicine, inhalers, or anything else your family may need to stay healthy. Make sure you have enough to last throughout your trip, plus some extra in case you end up stranded from a late flight. Keep the medication in its original prescription bottle and always pack it in your carry-on luggage.

An MTF (Military Treatment Facility) is your least expensive option, but you can also use the TRICARE Mail Order Pharmacy (TMOP), where you could save up to 66 percent over retail pharmacy costs. Administered by Express Scripts, Inc. (ESI), TMOP gives you a 90-day supply of meds for the same price as a 30-day supply from a retail pharmacy, shipped straight to your mailbox! Call (866) 363-8667 for more information.

3. DOUBLE CHECK DEERS

Make sure your family's information is up to date in the Defense Enrollment Eligibility Reporting System (DEERS) in case you need care on the road, to avoid problems with claims.

4. HAVE YOUR ID READY TO SEE

You'll need to have your TRICARE Prime, military ID or uniformed services ID cards on hand if you need care while in the air (or on the road). And, don't forget to pack important contact information.

5. KNOW THE TIPS ON EMERGENCY VS. URGENT CARE

Hopefully, you'll enjoy your getaway with smooth sailing. But, if someone winds up with a booboo, know that TRICARE defines emergency and urgent care differently – and depending on the seriousness of the medical problem; you'll have to take different steps to ensure coverage.

Before you seek urgent care outside your Prime Service Area (PSA), contact your PCM or a health care coordinator by calling your TRICARE regional contractor. If you are referred to a non-network provider while traveling, you may have to pay for the visit out-of-pocket. Hold on to your receipt and documentation in case you need to file a claim yourself. You may be eligible for reimbursement. **MSM**

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