



Welcome To The **TRICARE** **Fundamentals Course** FY 2012

The TRICARE Fundamentals Course (TFC) is a three-day basic course designed for personnel who provide assistance and counseling to TRICARE beneficiaries. It offers students the opportunity to receive up-to-date TRICARE information from trained instructors and to interact with other students associated with the Military Health System (MHS). There are no prerequisites for the course, however it is tailored to MHS support staff with less than three years of TRICARE experience.

This TFC Participant Guide serves as your training tool during the course and an information resource after completion of the course. There are 18 modules, or chapters, with specific objectives. Discussion topics include TRICARE eligibility, TRICARE program options for Regular Component and National Guard and Reserve personnel, transitional benefits, pharmacy, and dental coverage. Application exercises and real-world scenarios are presented throughout the course to test your ability to apply your current and newly acquired knowledge.

Throughout your TFC Participant Guide, we list many resources to help you understand the TRICARE benefit, including Acronyms, a Glossary of Key Terms, and a listing of Limitations and Exclusions.

On the final day of the course, instructors administer a 50-question final exam. You must score at least 80% to pass the course. You must also complete an online course evaluation before we issue your Certificate of Training.

Following completion of this course, please visit www.tricare.mil to get more information on the TRICARE benefit. To receive regular TRICARE updates relevant to customer service support via e-mail, visit: tricare.mil/customerservicecommunity.

At the time of printing, the information in this Participant Guide is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulation. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. For the most recent information, contact your regional contractor, or local TRICARE Service Center. The TRICARE logo and "TRICARE" are registered trademarks of the TRICARE Management Activity. Alteration of the approved logo in any way is prohibited. All rights reserved.

Understanding Health Care Under the Military Health System

Understanding health care under the Military Health System (MHS) requires an understanding of the two distinct types of care: Direct Care, which is health care provided within the military treatment facility (MTF), and Purchased Care which is health care received from a civilian TRICARE-authorized provider. TRICARE is the official name of that Purchased Care component.

TRICARE is the worldwide health care program serving active duty service members, retirees, their families, survivors and certain former spouses. As a major component of the Military Health System, TRICARE brings together the health care resources of the Uniformed Services and supplements them with networks of civilian health care professionals, facilities, pharmacies and suppliers to provide access to high-quality health care services, while maintaining the capability to support military operations.

TRICARE Is Implemented

In 1993, the Department of Defense enhanced military health coverage with the introduction of TRICARE. With the switch to the TRICARE name (formerly CHAMPUS), three options were implemented:

- TRICARE Prime—TRICARE's health maintenance option
- TRICARE Standard—TRICARE's fee-for-service option
- TRICARE Extra—TRICARE's preferred provider option

TRICARE Options Overview

TRICARE Prime is a managed care option similar to a civilian health maintenance organization (HMO).

- Enrollment is required
- Offers lowest out-of-pocket cost
- No claims to file (provider files for beneficiary)
- Available overseas

TRICARE Standard is a fee-for-service option where the non-active duty beneficiary can see any TRICARE-authorized provider of their choice.

- No enrollment forms or fees required
- Offers the freedom to seek care from any TRICARE-authorized provider
- Available overseas

TRICARE Extra is a preferred provider option (PPO) where the Standard beneficiary receives a cost share discount for using a provider in the TRICARE provider network.

- No enrollment forms or fees required
- Five percent cost share discount
- No claims to file (provider files for beneficiary)
- Not available overseas

Additional TRICARE Programs

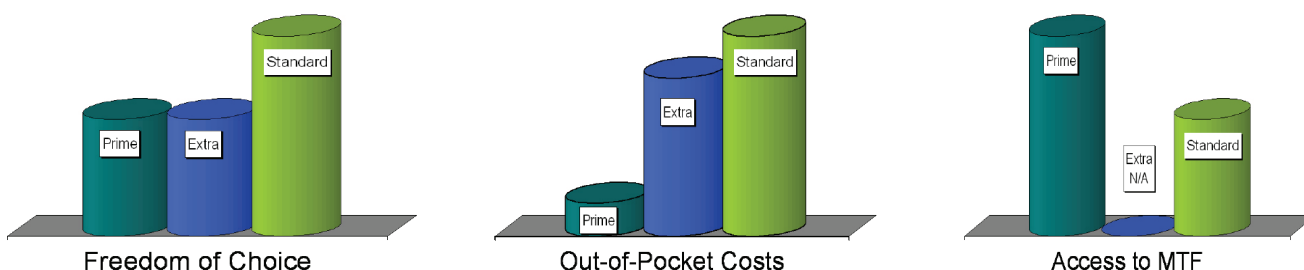
In addition to TRICARE Prime, Standard and Extra, there are several other health plan options available to TRICARE beneficiaries, including:

TRICARE Prime Remote (TPR)	TRICARE Prime Remote for Active Duty Family Members (TPRADFM)
TRICARE Reserve Select (TRS)	TRICARE Retired Reserve (TRR)
TRICARE Overseas Program (TOP) Prime	TOP Prime Remote
TRICARE For Life (TFL)	US Family Health Plan (USFHP)
TRICARE Young Adult (TYA)	Continued Health Care Benefit Program (CHCBP)
TRICARE Plus	

Availability for each program depends on the sponsor's status and the location where the beneficiary lives.

Comparing TRICARE Options

If freedom of choice is the most important to a non-active duty beneficiary, TRICARE Standard will likely be the preferred choice for health care.



If cost savings is most important to the non-active duty beneficiary, TRICARE Prime is their best health care choice with TRICARE Extra as the next best choice due to the cost share discount.

If access to the MTF is the most important factor to non-active duty beneficiaries, TRICARE Prime will give them the highest access priority, if they live within the MTF Prime Service Area.

To compare TRICARE options and learn the benefits of each plan, visit:
tricare.mil/mybenefit/home/overview/ComparePlans.