

CHRISTUS Health US Family Health Plan

Health care you've earned



Today We Will Cover



- CHRISTUS Health and US Family Health Plan
- Who's eligible
- Covered benefits
- Cost
- Enhancements – provided only under US Family Health Plan
- Why you should join

- Our mission began in 1866
 - The first three Sisters of Charity of the Incarnate Word arrived in Galveston, Texas, from Lyons, France.
 - Over the decades that followed, God blessed the Sisters' works as their works blessed others.
 - The ministry expanded and split to better serve distinct geographical areas, and then reunited in 1999 to form CHRISTUS Health.
 - CHRISTUS Health is dedicated to extending the healing ministry of Jesus Christ and continuing the legacy of the Sisters of Charity of the Incarnate Word through the promotion of health and welfare to people in need.
- 35+ years of compassion-driven care for the Uniformed Services



US Family Health Plan

A TRICARE Prime[®] Option



- US Family Health Plan is a TRICARE Prime option
- US Family Health Plan (USFHP) was developed by the Department of Defense in 1993 and is administered by CHRISTUS Health
- There are 6 designated providers for USFHP
 - Brighton Marine Health Center
 - CHRISTUS Health
 - Johns Hopkins Medicine
 - Martin's Point Health Care
 - Pacific Medical Center (PacMed Clinics)
 - Saint Vincent Catholic Medical Centers

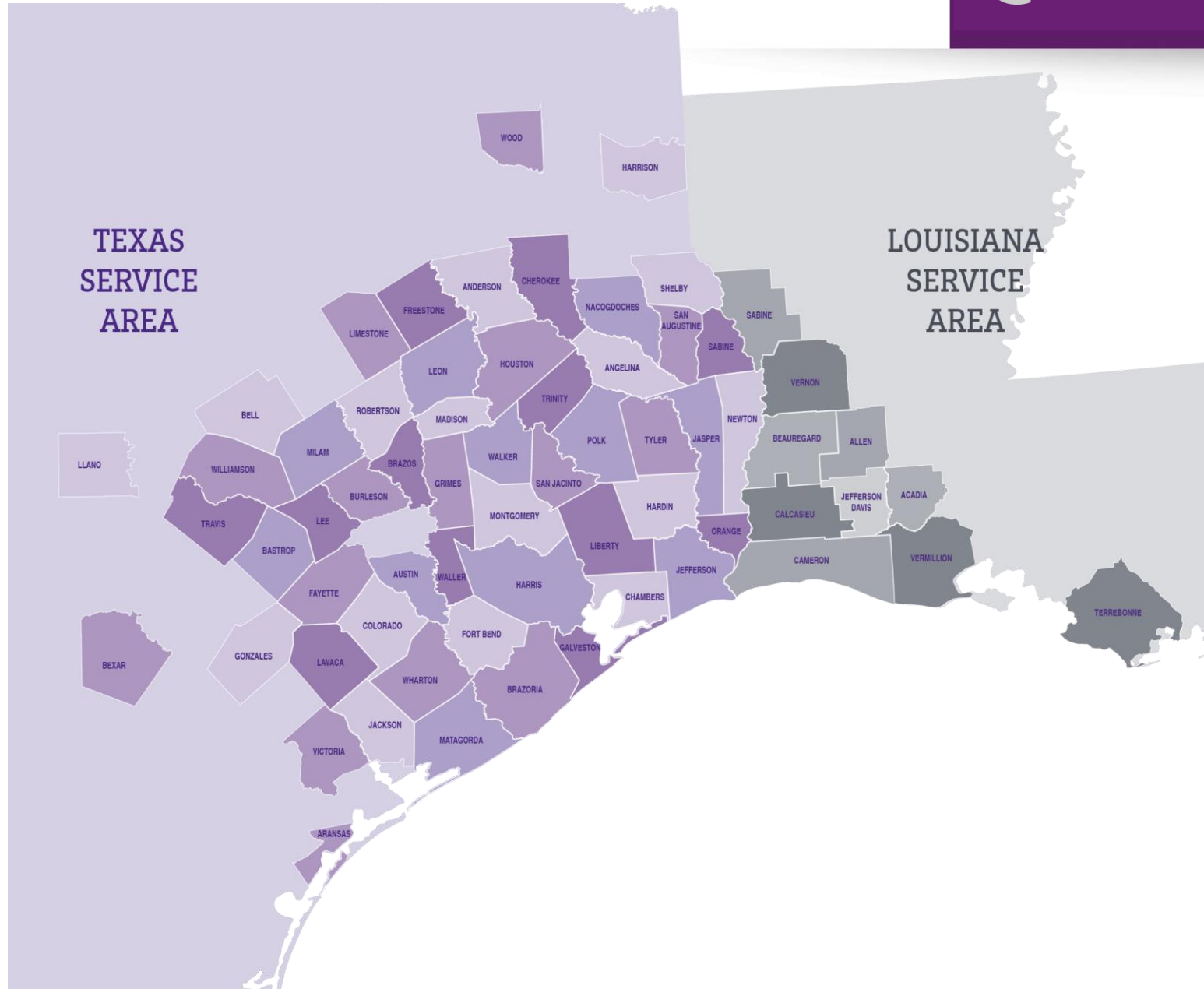


Important Points



- US Family Health Plan (administered by CHRISTUS Health) and TRICARE (administered by Humana Military) are *separate* programs with the same benefit and cost structures.
 - Managed care concept
 - Primary Care Provider (PCP) coordinates care
- All eligible beneficiaries can enroll during TRICARE Open Season and may be able to transfer between TRICARE Prime options any time
- Portability (if locating to where USFHP is offered)
- No referrals for In-Network providers

Where is USFHP?



Bexar County Zip
Code: 78245

Who is Eligible?



All seven branches (Army, Navy, Air Force, Marine Corps, Coast Guard, PHS, and NOAA) of service meeting any of the following criteria:

- Military retirees, 64 years of age and younger
- Husbands, wives, and eligible family members of active duty or retired uniformed service members who are 64 years of age or younger
- Non-remarried husbands, wives, and eligible unmarried children of deceased retired service members who are 64 years of age and younger
- Children qualify up to age 21 if unmarried and up to 23 if in school full time
- Married Reservists and National Guard who are 60 to 64 years old, eligible for retirement, plus their eligible family members
- Certain recipients of Designated Honors (e.g., Medal of Honor)

Eligibility for National Guard & Reserve



- After being activated for more than 30 consecutive days for a federal preplanned mission or in support of a contingency operation, the Reservists and | or National Guard's eligible family members may be enrolled in US Family Health Plan
- This also applies to the 180-day transition after demobilization period known as TAMP (Transitional Assistance Management Program)

Effective Date of Coverage



- Your coverage begins the day after your completed enrollment application is received.
- The effective date of coverage is listed on your US Family Health Plan Member ID Card.
 - Once you receive your Member ID Card, you will want to carry it with you at all times. This is what you will present at provider offices to receive care.
 - If you have children, you should also carry theirs with you at all times, too.

While Enrolled in US Family Health Plan



- You **CAN** access supplements or VA benefits, as you choose
- You **CAN NOT** use military hospitals or clinics for care except in the case of an emergency situation
- You **CAN NOT** access other TRICARE plans while enrolled
 - However, should you disenroll from USFHP, these plans may be accessible to you
- POS Option available after annual deductible is met
- No referrals needed for In-Network providers

Covered Benefits



- Diagnostic tests and services
- Durable medical equipment
- Eligible outpatient procedures
- Eye exams
- Home health care
- Hospice care
- Inpatient and outpatient care
- Maternity and infant care
- Medically necessary ambulance service
- Mental health care
- Outpatient care
- Pharmacy and prescription services
- Physician visits, including preventive care
- Physical and occupational therapy
- Preventive health services and well-child care
- Self-referring well-woman exam
- Worldwide emergency services
- Urgent care

Non-Covered TRICARE Services (Not all inclusive)



- Acupuncture, acupressure
- Chiropractic care
- Cosmetic or plastic surgery not connected to medical treatment
- Experimental or investigational procedures or drugs
- Eye glasses | contact lenses (covered through Federal Employees Dental and Vision Insurance Program, FEDVIP, for TRICARE members)
- Hearing aids (except for eligible active-duty beneficiaries through the Extended Care Health Options Program and eligible active-duty beneficiaries with a profound hearing loss)
- Orthodontia
- Over-the-counter medication, including vitamins (except insulin)
- Preventive dental care
- Routine dental care and dental X-rays

Catastrophic Cap Protection



- \$1000 | \$1044 per fiscal year for active duty family members (Grp. A | Grp. B)
- \$3000 | \$3655 per plan for retiree sponsor and eligible family members (Grp. A | Grp. B)
- After the maximum dollar limit is reached*, no additional copayments will be charged
- New Member ID Card will be issued once Cap limit is reached

*Consists of medical and pharmacy enrollment fees (if applicable) and non-POS copays, co-shares apply to maximum dollar limit.

Enrollment Groups

(Retirees and Their Family Members Who are 64 and Under)



Group A

Initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.

Group B

If your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Rates will vary based on which group you fall into.

Enrollment Fees



	Total Payment	Quarterly Option	Monthly Allotment
Active Duty Family Members	\$0	\$0	\$0
Retirees and Their Family Members Who are 64 and Under Grp A Grp B*	Individuals \$300 \$366 Per year Families \$600 \$732 Per year (maximum)	Individuals \$75 \$91.50 Per quarter Families \$150 \$183 Per quarter	Individuals \$25 \$30.50 Per month Families \$50 \$61 Per month

Cost Comparisons for Active Duty Dependents



	US Family Health Plan TRICARE Prime	TRICARE Select® Group A	TRICARE Select® Group B
Enrollment Fee (per month)	\$0	\$0	\$0
Annual Deductible (E4 and Above)	\$0	\$50 individual \$100 family	\$52 individual \$104 family
Annual Deductible (E5 and Above)	\$0	\$150 individual \$300 family	\$156 individual \$313 family
PCP Office Visit	\$0	\$22 INN 20% OON	\$15 INN 20% OON
Specialist Visit	\$0	\$33 INN 20% OON	\$26 INN 20% OON
Inpatient Admission (Hospitalization)	\$0	\$19.55 a day (\$25 minimum)	\$62 per admission 20% OON

INN – In network provider

OON – Out of network provider

Cost Comparisons for Retirees



	US Family Health Plan TRICARE Prime	TRICARE Select Group A	TRICARE Select Group B
Enrollment Fee (per month) Grp A Grp B	\$25 \$30.50 individual \$50 \$61 family	\$0	\$39.25 individual \$78.50 family
Annual Deductible	\$0	\$150 individual \$300 family	\$156 individual (INN) \$313 family (INN)
PCP Office Visit	\$20	\$30 (INN) 25% of allowable charges (OON)	\$26 (INN) 25% of allowable charges (OON)
Specialist Visit	\$31	\$45 INN 25% OON	\$41 INN 25% OON
Inpatient Admission (Hospitalization) INN	\$156 per admission	\$250 per day or up to 25% hospital charges (whichever is less) +20% separate charges	\$182 per admission
Inpatient Admission (Hospitalization) OON	50% allowable charge after POS deduct is met	\$953 per day or up to 25% hospital charges (whichever is less) +25% separate charges	25% of allowable charges

- Mail-Order Pharmacy: Maxor Pharmacy
 - Saves you money
 - Receive a 90-day supply for one copay
 - Available on most medications
 - Save up to 75% on formulary brand
- Convenient, front door delivery of your prescriptions
- Refills are dispensed at network pharmacies or through mail order
- First fill | urgent fill prescription can be taken to any CVS Pharmacy
 - Additional retail pharmacies available in your community (list on next slide)
- Co-pays | Co-shares count toward your Catastrophic Cap

The USFHP Formulary can be found online at USFHPformulary.com

USFHP features a network of over 15,000 pharmacies nationwide.

Chain Pharmacies

- Brookshire Brothers
- Brookshire Grocers
- CVS (freestanding or in Target)
- HEB
- Market Basket
- Sam's Club
- Super 1 Grocery and Pharmacy
- Walmart

Local Pharmacies

- Ed's Pharmacy
- Inwood Pharmacy
- Katy Pharmacy

Maxor Pharmacies

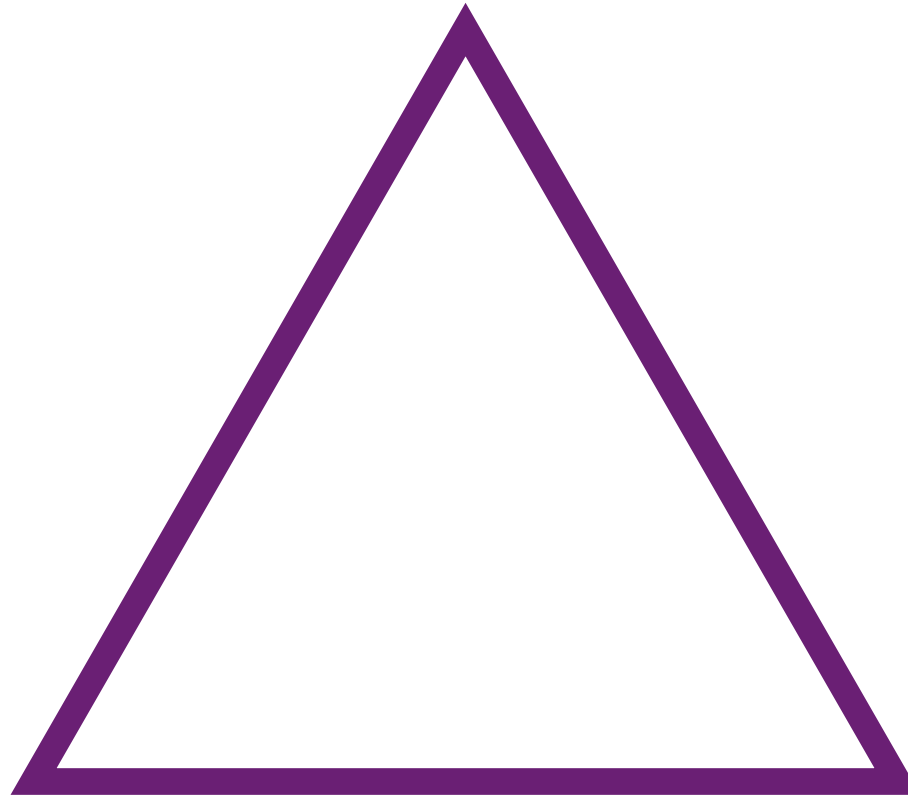
- Maxor – Clear Lake
- Maxor – Downtown
- Maxor – Port Arthur

Enhancement Program



Chronic Disease Management

Case Management



Complementary and Alternative
Medicine Discounts

We help our patients manage chronic and multiple complex conditions, such as:

- Asthma
- Chronic obstructive lung disease (COPD)
- Coronary artery disease (CAD)
- Depression
- Diabetes
- Heart failure (HF)

Our Licensed Social Workers and Registered Nurse Case Managers help members reduce hospital admissions and readmissions.

We help our patients manage chronic and multiple complex conditions, for example:

A female patient who struggled with diabetes, her metrics out of control, was enrolled in our Disease Management program. After a few months, she lost 100 pounds and her metrics were almost normal.

- US Family Health Plan offers a full enhancement program to all members that offers discounts with *Select Participating Providers* for the following:
 - Complementary | Alternative Medicine
 - Dental
 - Hearing Aids
 - Transportation
 - Vision

Complementary | Alternative Medicine Enhancement



- Complementary and alternative medicine (CAM) include practices and procedures not currently considered part of conventional medicine
 - CAM treatment options are non-covered benefits under US Family Health Plan and TRICARE
 - Discounts on these services are available to USFHP members through this special program
- Receive 10-30% off services through Healthways WholeHealth program simply by visiting participating providers.
- Access to treatment options and discounts on services such as:
 - Acupuncture
 - Chiropractic services
 - Massage therapy
 - Tai Chi
 - Yoga
 - More

Visit www.whlchoices.com to search the extensive Healthways WholeHealth network.

Transportation Enhancement



- 8 round-trip (16 one-way trips) per calendar year
 - Call 3 days in advance to schedule
- Transportation to covered medical services, including appointments, procedures, dialysis, and hospital admissions
- Transport may be via taxi, shuttle, ambulance, and | or ADA-equipped buses

Discount Programs Hearing & Dental



Amplifon Hearing Health Care

With Amplifon, CHRISTUS Health US Family Health Plan members enjoy:

- Risk-free 60-day trial period with 100% money back guarantee
- Lowest price guarantee on hearing aids - and we'll beat that price by 5%
- Aftercare program – 1-year follow-up care and 3-year warranty
- Convenient locations near you – 5,600 providers nationwide
- Wide product selection from the leading brands
- For more information, call 866.211.6050 or visit Amplifonusa.com/christushealthushfp

Dentegra Discount Dental Plan

Features of your discount dental plan:

- Reliable savings - averaging between 30%-40% in savings for you
- Network of top-notch providers - there are more than 25,000 general dentists and specialists in the Dentegra network nationwide
- Easy to use - you can start using your discounts after your US Family Health Plan effective date
- More information can be found at **Dentegra.com**

Group Vision Service (GVS) Vision Plan

Features of your discount vision plan:

- Reliable savings - averaging between 30%-40% in savings for you
- Network of top-notch providers - there are more than 92,000 Optometrists and Ophthalmologists available in the GVS network
- Easy to use - you can start using your discounts after your US Family Health Plan effective date
- More information can be found at **gvsmd.com**

Why Should You Join CHRISTUS Health US Family Health Plan?



- Convenient access care throughout Southeast Texas, San Antonio, and Southwest Louisiana
- No referrals required for In-Network providers
- Extensive network of physicians, hospitals, and specialists
- Enhancement programs for complementary and alternative medicine, hearing aids, and more that you will not find under other TRICARE options
- Local Member Resource Managers available to assist you
- No pre-existing clause
- Continuity and consistency
 - Easy transition between USFHP and TRICARE Prime
 - Strong relationship with civilian providers that promotes healthier outcomes and emotional and professional confidence

Overall Member Satisfaction with Care Received



US Family Health Plan provides high-quality care at a low cost. With a long list of benefits and responsive customer support, we've earned a 92% member satisfaction rating* – among the highest of the TRICARE plans and the country!

*Source: 2016 Myers Group Non-PPO Commerce Adult Survey

Member Testimonials



USFHP Member Minutes Profile
U.S. Marine Corps Gunnery Sgt.
Natalie Poole, Retired



<https://youtu.be/xRZSy4eVHTE>

USFHP Member Minutes Profile
U.S. Air Force Senior Master Sgt.
William “Bill” Ashley, Retired



<https://youtu.be/S3-NWMPF50E>

Enrollment Fee Payment Options



- Enrollment fees for initial enrollment can be paid by:
 - Automatic credit card deduction option
 - Check, money order, cashier's check, or traveler's check
 - Electronic Fund Transfer (EFT), MasterCard, or VISA
 - Monthly allotment
- Enrollment fees are charged on an individual and | or family basis (split enrollments available)
- Enrollment fees are transferable when moving out of the area to another US Family Health Plan or TRICARE Prime option

Maintain Your Eligibility



- US Family Health Plan will verify your eligibility at the time of enrollment
- You MUST be enrolled in DEERS and have TRICARE Prime eligibility
- DEERS Contact information:
800.538.9552 or tricare.mil/deers

For More Information



- Call 800.67.USFHP (800.648.7347)
- Visit USFHPenroll.com
- Contact your local Plan Coordinator | Navigator

TRICARE Prime enrollment fees are subject to increase each fiscal year based on the annual cost of living adjustment that occurs each calendar year to determine retired military pay.

The only beneficiaries who are exempt from the enrollment fee increases each year are those classified as either:

- Survivors of active duty deceased sponsors
- Medically-retired uniformed service members and their dependents

Thank you

Enroll Today



TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

