CG AVTRACEN MOBILE (000002) (ALL)		
Measure	Value	Standard
Employees	567	
IMR	86.30%	yellow
Dental	91.20%	green
Specialty Exam	92.40%	green
PHA	91.20%	green
Immunizations	96.60%	green
Influenza	99.20%	green
Medical Test	93.40%	green

SECTOR MOBILE (007358) (ALL)		
Measure	Value	Standard
Employees	803	
IMR	73.50%	red
Dental	79.50%	red
Specialty Exam	100%	green
PHA	89.80%	yellow
Immunizations	90.90%	green
Influenza	96.90%	green
Medical Test	91.30%	green

CG GULF STRIKE TEAM (000394) (ALL)		
Measure	Value	Standard
Employees	83	
IMR	80.20%	yellow
Dental	88.90%	yellow
Specialty Exam	100%	green
PHA	90.10%	green
Immunizations	97.50%	green
Influenza	98.80%	green
Medical Test	92.60%	green

MEASURES as values	CG AVTRACEN MOBILE (000002)	CG ISC NEW ORLEANS (000506)	SFO GALVESTON (008282)	RP MOBILE AOR	standard
Employees	3,513	1,844	2,240	**7,597**	
IMR	77.7%	82.4%	85.6%	**81.2%**	yellow
Dental	84.3%	90.6%	95.6%	**89.3%**	yellow
Specialty Exam	86.2%	84.7%	87.3%	**86.3%**	yellow
PHA	88.1%	90.2%	89.6%	**89.0%**	yellow
Influenza	95.0%	95.3%	96.5%	**95.5%**	green
Immunizations	90.9%	92.1%	94.0%	**92.1%**	green
Medical Test	92.0%	90.6%	92.9%	**91.9%**	green

CG HSWL FO MOBILE (010122) (ALL)		
Measure	Value	Standard
Employees	39	
IMR	89.20%	yellow
Dental	91.90%	green
Specialty Exam	100%	green
PHA	97.30%	green
Immunizations	97.30%	green
Influenza	97.30%	green
Medical Test	91.90%	green

Readiness Email Low units
to LT + Pettis

- Briefing 22 June
- Rad - 01 July
- Email Pettis
- PFT - Dates/Times
- Email Pettis & Benton's email

Issue #HU-018a
Original: 09/19/00; Updated 3/28/12

HEADS UP!

A HUMANA MILITARY INTERNAL COMMUNICATION

Update: Continued Health Care Benefit Program

TRICARE Operations Manual Chapter 26, Section 1; TRICARE Policy Manual Chapter 10, Section 4.1

OVERVIEW

Background: The CHCBP is a premium-based program that provides temporary health benefits coverage for eligible beneficiaries who lose military health benefits (similar to COBRA for civilians). The program began in 1994, and Humana Military became the sole administrator (CONUS and OCONUS) in 2002.

Eligibility: Eligible beneficiaries now include the sponsor, their family members, and certain un-remarried former spouses losing their benefit from the following programs: Active Duty, TAMP, TRS, TRR, TFL or TYA.

Timing: Beginning the day after they lose their entitlement, they have 60 days to apply to the CHCBP Administrator (Humana Military) for coverage. The current 2012 CHCBP quarterly premiums are $1065.00 for individual and $2,390.00 for family, and are subject to revision by the government.

Updates: **(Retroactively effective September 16, 2011)**

- TFL and TRR are now included, although when the TRR sponsor loses TRR eligibility at age 60, they gain Retiree eligibility— so CHCBP eligibility for the TRR would be primarily for a child who ages out or a divorced spouse.
- Reserve/Guard:
  - TRS members now have 60 days to apply for coverage (formerly 30 days).
  - TRS no longer runs concurrently with CHCBP, and the requirement for Reserve/Guard to have been Active Duty or TAMP status within the last 18 months has been removed.

Updates: **(Effective at start of TYA program)**

- Young adults who age-out at 21 or 23 and are eligible for TYA CANNOT purchase CHCBP.
- If a TYA beneficiary loses eligibility due to becoming eligible for an employer-sponsored healthcare coverage based on their own employment, or failure to pay TYA premiums, they CANNOT purchase CHCBP.
- As with children aging-out that are not TYA eligible, a young adult who loses TYA coverage due to reaching age 26 cannot be included in CHCBP family coverage; he/she must purchase CHCBP as an individual.

DESIGNATION IN DEERS

After enrollment, CHCBP beneficiaries will appear in DEERS with an annotation of either HCDP Code 121 (single) or 122 (family).

EXPLAINING CHCBP

The CHCBP is NOT a part of TRICARE, and its beneficiaries are excluded from ECHO, SHCP, NMOP, PRIMUS, NAVCARE, TRICARE Family Members Dental Plan, and TRICARE Enrollment programs. However, it functions under most of the rules and procedures of the TRICARE Standard program. We respond to CHCBP beneficiaries similarly to how we respond to TRICARE Standard beneficiaries.

- Encourage them to use network providers, as they receive a discount, too.
- Build authorizations for inpatient admissions and procedures on the prior authorization list.
- PGBA pays all CONUS medical claims. WPS pays all OCONUS medical claims.
- If they ask about their medical coverage, explain the TRICARE Standard benefits. The TRICARE Standard Handbook and the TRICARE Policy Manual provide further information. These materials can also be found on the TRICARE website, www.tricare.osd.mil.
- Even if the beneficiary is also Medicare eligible, they are not considered dual eligible since CHCBP is not part of TRICARE.

MORE INFORMATION

For more information about the CHCBP program, please see the Learning Opportunities site on HAN or SharePoint under Job Aids, or the Billing and Enrollment policy #19.01.003 located on HAN (or click here: http://home.humana-military.com/handocs/PandP/Chapter19/19.01.003a.pdf)

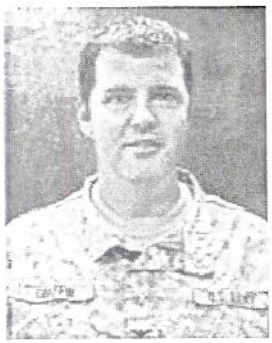
TRICARE®

Dental Health Matters

Issue 1: 2012 A PUBLICATION FOR TRICARE DENTAL PROGRAM ENROLLEES

The Dentist Is In ...

TRICARE Management Activity Welcomes MetLife to the TRICARE Dental Program



COL Jeffrey Chaffin
Chief, Dental Care Branch
TRICARE Management Activity

The TRICARE Dental Program (TDP) provides comprehensive dental care for more than 2 million enrollees worldwide including active duty family members, and members of the Selected Reserve, Individual Ready Reserve and their eligible family members. Beginning May 1, 2012, the TDP will be administered by MetLife.

As the TDP contractor, MetLife will manage enrollment, claims processing and customer service. You will receive a welcome package and a new enrollment card in the mail ahead of the May 1 start date. The transition should be seamless for you, and no new enrollment forms or other paperwork are needed. However, if you pay your premiums through a direct payment from your checking account or credit card, you need to contact MetLife to reauthorize this payment to ensure there is no break in coverage.

MetLife offers an extensive network of more than 164,000 dentist locations available to you as part of your coverage. With the new contract come some enhancements to your benefits. These include an increased annual benefit maximum from $1,200 to $1,300, an increase in the lifetime orthodontic maximum from $1,500 to $1,750 and first-year premiums less than current rates for each enrollment category.

If your premiums are automatically deducted from your paycheck, you will see the new, lower deduction on your April leave and earnings statement. To check out the new rates, please see page 5.

MetLife has also created a new TDP Web site, available at https://mybenefits.metlife.com/tricare. Through the Web site, you can access the "Find a Dentist" feature, link to the Beneficiary Web Enrollment (BWE) Web site for enrollment and complete claims and billing information. Benefit updates will continue to be available at www.tricare.mil and via e-mail alerts by signing up at www.tricare.mil/subscriptions. ■

Avoid interruption in coverage!

If you pay your monthly TRICARE Dental Program premiums by electronic funds transfer (EFT), please remember to reauthorize your EFT payment with MetLife before April 20, 2012. Please call MetLife at:

- CONUS: 1-855-MET-TDP1 (1-855-638-8371)
- OCONUS: 1-855-MET-TDP2 (1-855-638-8372)
- TDD/TTY service for the hearing impaired: 1-855-MET-TDP3 (1-855-638-8373)

TRICARE

An Important Note about TRICARE Program Information: At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Using MetLife's Network of Dentists

When administration of the TRICARE Dental Program (TDP) transitions to MetLife on May 1, you will have access to MetLife's network of over 164,000 dentist locations. This number continues to grow as new providers are being added all the time.

CONUS Service Area

TDP beneficiaries residing in the CONUS service area (the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands) can receive dental care at civilian dental offices and visit any licensed and authorized civilian dentist. However, receiving treatment from a dentist who participates in the MetLife Preferred Dentist Program (PDP) will help you save time and money. A PDP dentist has signed an agreement with MetLife to follow TDP rules for providing care and accepting payments. When using a PDP dentist, you should never pay more than the applicable cost-share for covered services.

Dentists who have not signed a contract with MetLife are considered non-network dentists. Non-network dentists may bill beneficiaries their full fee. You will be responsible for paying the difference between MetLife's allowance and the amount charged by the non-network dentist, in addition to the applicable cost share. Also, non-network dentists are not required to submit claim forms on your behalf.

OCONUS Service Area

TDP beneficiaries residing in the OCONUS service area (Canada, all other countries, island masses, and territorial waters; as well as civilian ships or vessels outside the territorial waters of the CONUS service area, regardless of the dentist's office address), may visit any OCONUS dentist to receive dental care. However, it may be more convenient to visit a TRICARE OCONUS Preferred Dentist (TOPD). TOPDs will not require you to pay their full charge at the time of service, and will only require the applicable cost-share, if any. Once services are performed, TOPDs will complete and submit claims on your behalf.

TOPDs may not be available in all locations, but you are encouraged to use them for all care, including orthodontics, where they are available. You are not required to use a TOPD, but if you see a non-TOPD you may be required to pay up front for services before you receive care. You may also be required to submit your own claim and other required documentation.

To locate a CONUS or OCONUS dentist, please visit https://mybenefits.metlife.com/tricare. ■

New TRICARE Dental Program Web Site

MetLife's new TRICARE Dental Program (TDP) Web site is available at https://mybenefits.metlife.com/tricare. The Web site offers you an opportunity to:

- Use the "Find a Dentist" feature
- Link to the Beneficiary Web Enrollment (BWE) Web site for enrollment
- View recent claims

Additionally, once signed in, you can access frequently asked questions, oral health information, commonly used forms/documents and the *TDP Benefit Booklet* and other materials.

DS Logon Required to Access Site

For the most secure and convenient authentication, MetLife will require users to use their Department of Defense (DoD) Self-Service Logon (DS Logon). You may visit a TRICARE Service Center (TSC) or a Veterans Affairs (VA) Regional Office to complete the required in-person proofing process to request a DS Logon. For more information, go to "Frequently Asked Questions" at www.dmdc.osd.mil/dsaccess. If you need a new uniformed services identification (ID) card, you can visit an ID card-issuing facility and request a DS Logon at the same time you are getting a new ID card.

To locate a TSC, visit www.tricare.mil/contacts. To locate a VA Regional Office, visit http://www.vba.va.gov/vba/benefits/offices.asp. To locate an ID card-issuing facility, visit www.dmdc.mil/rsl. ■

Filing TRICARE Dental Program Claims

As a TRICARE Dental Program (TDP) beneficiary, your claims-filing process varies based on your location, whether CONUS or OCONUS.

CONUS

A separate claim submission document must be submitted for each person receiving services. You can visit https://mybenefits.metlife.com/tricare to download the document.

Submitting Claims

If you are in the CONUS service area, you may visit any authorized and licensed dentist. If the dentist is a Preferred Dentist Program (PDP) dentist who participates in the MetLife network, his or her office will file claims on your behalf. If the dentist is not a PDP dentist, you may need to file your own claims. Please add the sponsor's Social Security number or Department of Defense Benefits Number to every document submitted.

Claim-Filing Deadline

All claim submission documents should be submitted to MetLife as soon as possible after the date of service, preferably within 60 days. Claims submitted more than 12 months after the service was provided will be denied. A PDP dentist may not bill you for services if he or she misses the 12-month deadline and services are denied payment. Prompt claim submission is especially important for claims involving an orthodontic treatment plan.

Claim Payments

If you receive care from a PDP dentist, MetLife will pay the dentist directly for covered services, less any cost-shares.

When a non-network dentist performs services, MetLife will pay for covered services up to MetLife's allowance, less any cost-shares. You will be responsible for making payment for your cost-share and any part of the dentist's fee exceeding MetLife's allowance. MetLife will pay a non-network dentist directly only if you designate those instructions on the claim submission document.

OCONUS

Claims submission documents are located online at https://mybenefits.metlife.com/tricare. Alternatively, they are available from the nearest TRICARE Area Office, overseas dental treatment facilities and designated OCONUS points of contact.

Submitting Claims

Claims originating from the OCONUS service area should include the dates of service, provider name, address and phone number, specific problems encountered, procedure codes, specific tooth/teeth treated for each service performed where appropriate and total charges. If a procedure code is not provided on the claim submission document, a complete description of the service performed, including tooth number(s), should be provided where appropriate.

For MetLife to process claims, you must submit a completed claim submission document; a dentist bill or statement of charges;[1] and a completed *Non-Availability and Referral Form* (*NARF*) for orthodontic services.

When submitting a claim to MetLife, make sure all the appropriate information is provided to avoid claims payment denials. MetLife may contact you or your dentist for additional information, if necessary.

Claim-Filing Deadline

The claim submission document must be completed and submitted to MetLife as soon as possible following the date of service, preferably within 60 days. If the claim is submitted to MetLife more than 12 months after the month in which the service was completed, the claim will be denied.

Claim Payments

In the OCONUS service area, you may have to pay for covered services before you receive them.

Orthodontic claims in OCONUS locations will typically be paid directly to the dentist. For services other than orthodontics, MetLife will make payment for covered services to either the dentist or beneficiary, depending on how benefits are assigned on the claim.

All payments issued to a dentist from the OCONUS service area will be paid in foreign currency, subject to the availability of these currencies through recognized U.S. banking institutions. All claims submitted by beneficiaries will be paid in U.S. dollars. ■

1. If the specific service(s) provided is included on the claim submission document, a separate office bill is not needed.

Keeping Your Billing Information Up to Date

Paying your TRICARE Dental Program (TDP) premiums is simple and convenient. Payroll allotment, also known as fixed deduction, is the default payment method; however, there are certain sponsors for whom payroll allotment may not be an option (e.g., National Guard or Reserve members).

If you do not use payroll allotment, you must pay all premiums directly to MetLife. Payments can be made through electronic funds transfer (EFT), which is an automatic deduction through your bank account; credit card, by mailing payments directly to MetLife; or submitting a payment over the phone.

Note: If your TDP premiums are currently being paid by EFT, you will need to reauthorize the EFT payment with MetLife before April 20, 2012, to avoid any interruption in coverage. A separate mailing will be sent to you with information outlining how to reauthorize payment methods.

Paying Online

On the Beneficiary Web Enrollment (BWE) Web site, accessible at www.tricare.mil/bwe, the sponsor can make the initial payment by credit card (American Express, Visa, MasterCard and Discover), check or money order. After completing the online enrollment process, the sponsor will receive a transaction number, which should be retained for future reference.

Note: If your credit card payment cannot be validated when using the BWE to enroll, you will also have the opportunity to print, sign and mail the application with a check. Sponsors can also use the BWE Web site to set up automated premium payments.

Mailing Payments

To send your enrollment and initial payment by mail, download the *TDP Enrollment Authorization* from the BWE portal, accessible at www.tricare.mil/bwe, and mail the printed authorization with the initial premium payment (check, money order, American Express, Visa, MasterCard or Discover) to MetLife at the address below. When signing up, your sponsor can also select recurring payment methods (such as military payroll allotment or EFT).

Send your printed authorization and initial premium payment to:

MetLife TRICARE Dental Program
Enrollment and Billing Member Services
P.O. Box 14185
Lexington, KY 40512 ■

Your TRICARE Dental Program Resources

As a TRICARE Dental Program (TDP) beneficiary, you have many resources at your disposal to help you find a dentist, check on a claim, view plan details, review TDP benefit materials and get help with claims, billing and enrollment issues.

General Information

For general information about the TDP, log on to the TDP Web site at https://mybenefits.metlife.com/tricare.

If you prefer to contact MetLife Customer Service by phone, you can call the following numbers:

- 1-855-MET-TDP1 (1-855-638-8371) (CONUS)
- 1-855-MET-TDP2 (1-855-638-8372) (OCONUS)
- TDD/TTY (service for the hearing impaired): 1-855-MET-TDP3 (1-855-638-8373)

Billing and Claims-Filing Contact Information

The address where you should send your claims depends on whether you are a CONUS or OCONUS beneficiary.

If you are a CONUS beneficiary, submit claims to:

MetLife TRICARE Dental Program
P.O. Box 14181
Lexington, KY 40512

If you are an OCONUS beneficiary, submit claims to:

MetLife TRICARE Dental Program
P.O. Box 14182
Lexington, KY 40512

Changes to Your Coverage

If your family's coverage needs are changing, you can log on to the Beneficiary Web Enrollment (BWE) portal, which can be accessed at www.tricare.mil/bwe, to update your information. BWE allows you to:

- Enroll in the TDP
- Cancel enrollment
- Add a dependent
- Remove a dependent ■

Key TRICARE Dental Program Benefit Changes

On May 1, 2012, MetLife will become the administrator of the TRICARE Dental Program (TDP). As a TDP enrollee, you will have access to MetLife's network of over 164,000 dentist locations and will receive enhanced dental coverage at lower costs. Coverage changes include the following:

- Coverage of posterior resin (tooth-colored/white) fillings
- Increase in the dental program annual maximum coverage from $1,200 per enrollee to $1,300 per enrollee
- Increase in the lifetime orthodontic maximum coverage from $1,500 to $1,750
- $1,200 per year for services related to dental treatment due to an accident as defined in the *TDP Benefit Booklet*
- No cost-shares for scaling and root planing (deep cleaning) for diabetics. **Note:** If an enrolled beneficiary visits an out-of-network dentist who charges more than the allowable charge, they may incur additional expenses. ■

TRICARE Dental Premium Rates Reduced

The following tables list your TRICARE Dental Program (TDP) monthly premium rates, which are effective as of May 1, 2012. Rates are reduced with the new TDP administrator, MetLife. The premium amounts will be deducted from your military pay account or billed directly to you. Visit the TDP Web site at https://mybenefits.metlife.com/tricare for information regarding payment options. Please note that beginning in 2013, rates will reset annually every Feb. 1. ■

Active Duty

Single Premium (one family member)	Family Premium (more than one family member)
$10.30	$30.89

Selected Reserve of the Ready Reserve and Individual Ready Reserve (Special Mobilization Only)

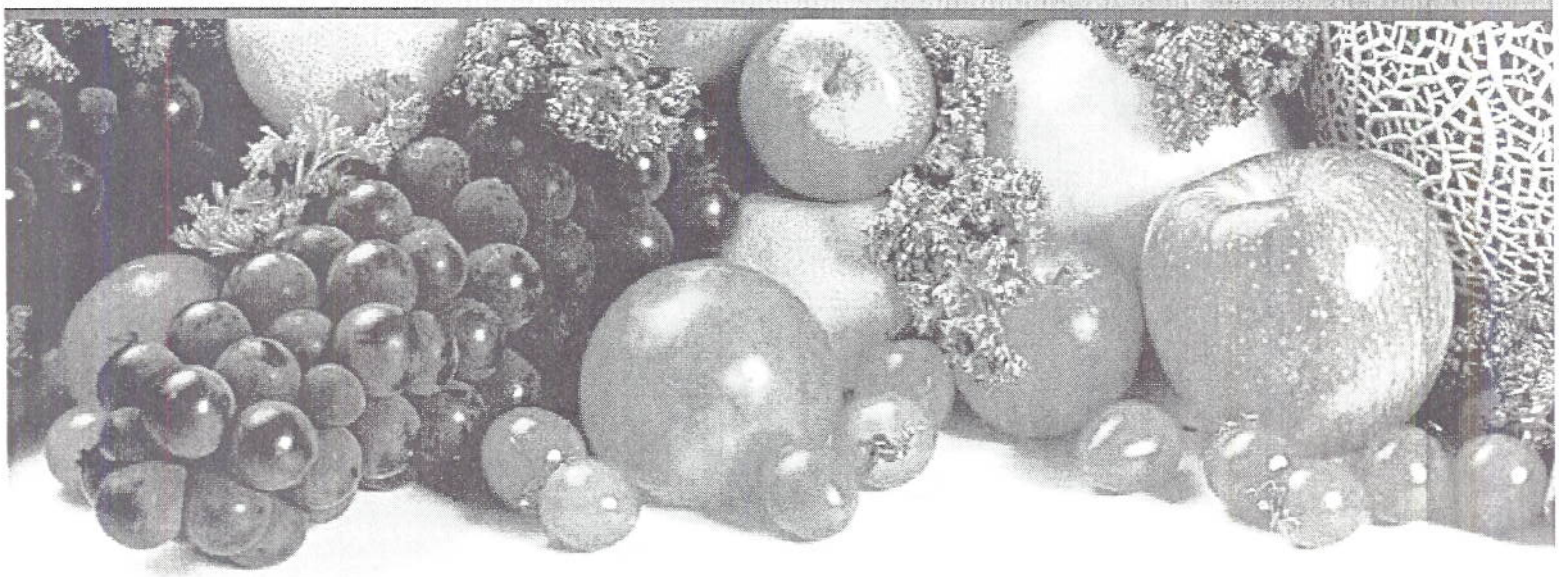
Sponsor-Only Premium	Single Premium[1] (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
$10.30	$25.74	$77.22	$87.52

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

Individual Ready Reserve (Non-Special Mobilization)

Sponsor-Only Premium	Single Premium[1] (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor and Family Premium
$25.74	$25.74	$77.22	$102.96

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.



What Can You Do for a Healthy Mouth?

There are many things you can do to keep your mouth, teeth and gums healthy. Here are some key steps to help keep you smiling at your best!

1. Brush and Floss

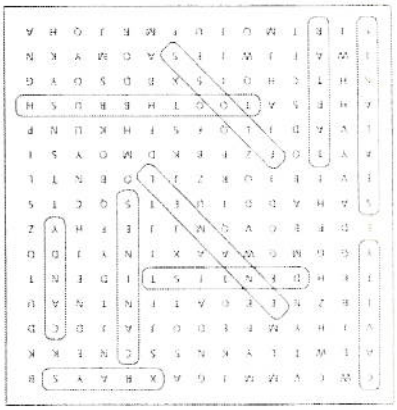
The American Dental Association® recommends brushing twice every day to remove plaque from your teeth. Use a fluoride toothpaste and soft toothbrush, and don't forget to brush your gums! You should also clean between your teeth every day using dental floss. Be sure to floss between all of your teeth, as well as behind your molars to get rid of trapped food.

2. Eat Right

Eat nutritious foods and limit how many sweets you eat to help keep your teeth strong and healthy by avoiding tooth decay. Also, drinking water instead of sugary soft drinks or juices will help avoid plaque buildup.

3. Visit Your Dentist

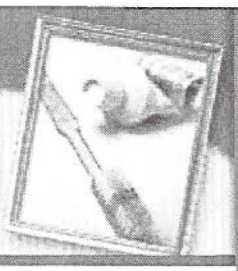
Your dentist can help you keep your mouth healthy with cleanings, exams, fluoride treatments and x-rays of your teeth. Your dentist may even use sealants on your teeth, which can help protect them from cavities. ■



Answers:

TRICARE®

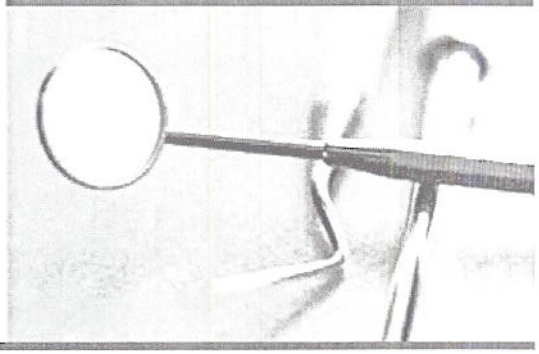
Dental Health Matters



Metropolitan Life Insurance Company
TRICARE Dental Program
P.O. Box 14185
Lexington, KY 40512

An Excellent Value

- **Generous coverage**
- **Superior dental health care**
- **Decisions are health driven, not insurance driven**
- **High satisfaction with care**
- **Low out-of-pocket costs**
- **Easy access**



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The Best Way to Brush

Brushing your teeth is an important part of good oral care, but it is possible to overdo it. Brushing too often, too long or too vigorously can lead to tooth and gum sensitivity, loss of tooth enamel and gum erosion. These conditions can be permanent and may lead to more serious dental issues.

The people who are most likely to overbrush are those who use medium- or hard-bristled toothbrushes. Other factors, such as a genetic predisposition to receding gums, clenching or grinding your teeth or having had your teeth straightened with braces, can increase your risk for damage from overbrushing as well.

Dentists recommend that you brush your teeth for two to three minutes to get the most thorough cleaning. The following tips will help you brush your teeth correctly:

- Use a soft-bristled toothbrush to prevent gum damage and wear on your teeth's outer layers. If you currently use a hard-bristled toothbrush, switch to a brush with a softer bristle.
- Place the head of your toothbrush with the tips of the bristles at a 45-degree-angle to the gumline when brushing.
- Move the toothbrush with short strokes and a scrubbing motion several times in each spot; do not saw back and forth across the teeth with your toothbrush.
- Apply just enough pressure to feel the bristles against the gums. If you are flattening the bristles, you are brushing too hard.

To ensure the health of your teeth, be sure to visit your dentist every six months. ■

PFPA EMERGENCY MANAGEMENT

Tornado Awareness & Preparedness

Tornadoes strike suddenly, sometimes without warning. Do you know where to go? Do you have a pre-designated area for your family? How will you respond to a Tornado Warning? It's not too late to make a plan, but planning isn't enough. You must also conduct a drill with your family to ensure they know what to do and where to go. Tornadoes can drop down from a cloud in the blink of an eye with no time to decide where to shelter. Knowing what to do when seconds count can save lives. This newsletter will discuss the history of tornado occurrences in Virginia, the environmental clues to help you spot a tornado, and understanding the types of shelter to seek cover.

The table below depicts the number and strength of tornadoes that occurred in Virginia from 1950-2000. As you can see, no month is safe; however, the most active month appears to be in July with 89% of those rated as weak tornadoes. The heat and humidity of the summer helps to fuel severe thunderstorms and when conditions are right, a tornado is formed.

Virginia Tornadoes by Month: (1950-2000)

	EF-0 to EF-1	EF-2 to EF-4	Total	% Weak	% Strong
January	3	3	6	50	50
February	10	0	10	100	0
March	16	3	19	84	16
April	34	10	44	77	23
May	31	13	44	70	30
June	40	12	52	77	23
July	63	8	71	89	11
August	38	13	51	75	25
September	18	13	31	58	42
October	20	11	31	65	35
November	9	5	14	64	36
December	2	0	2	100	0

Enhanced Fujita Scale and Damage

The Storm Prediction Center at the National Weather Service assess the type of damage a storm leaves behind to determine if in fact it was a tornado and if so, the intensity level. This chart outlines the type of damage that can be expected according to the intensity level of a tornado. Remember, our area typically sees EF-0 to EF-2 intensity levels which cause anywhere from Minor to Considerable damage. That's not to say this area won't experience an EF-3 to EF-5. Always prepare for the worst when making a plan. Seconds matter.

Tornado Ratings

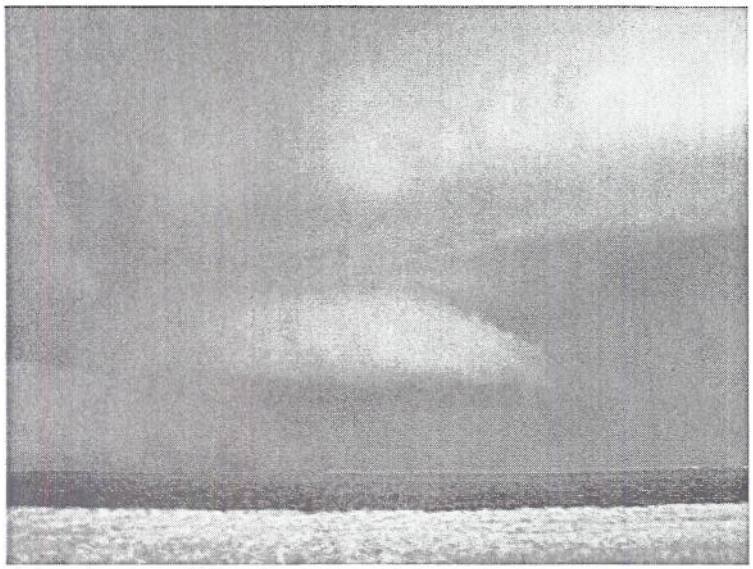
The Enhanced Fujita Scale

SCALE	SPEED (MPH)	FREQUENCY	DAMAGE
EF0	65–85	53.5%	**Minor or no damage.** Peels surface off some roofs; some damage to gutters or siding; branches broken off trees; shallow-rooted trees pushed over.
EF1	86–110	31.6%	**Moderate damage.** Roofs severely stripped; mobile homes overturned or badly damaged; loss of exterior doors; windows and other glass broken.
EF2	111–135	10.7%	**Considerable damage.** Roofs torn off well-constructed houses; foundations of frame homes shifted; mobile homes completely destroyed; large trees snapped or uprooted; light-object missiles generated; cars lifted off ground.
EF3	136–165	3.4%	**Severe damage.** Entire stories of well-constructed houses destroyed; severe damage to large buildings such as shopping malls; trains overturned; trees debarked; heavy cars lifted off the ground and thrown.
EF4	166–200	0.7%	**Extreme damage.** Well-constructed and whole frame houses completely leveled; cars and other large objects thrown and small missiles generated.
EF5	>200	<0.1%	**Total Destruction.** Strong framed, well built houses leveled off foundations and swept away; steel-reinforced concrete structures are critically damaged; tall buildings collapse.

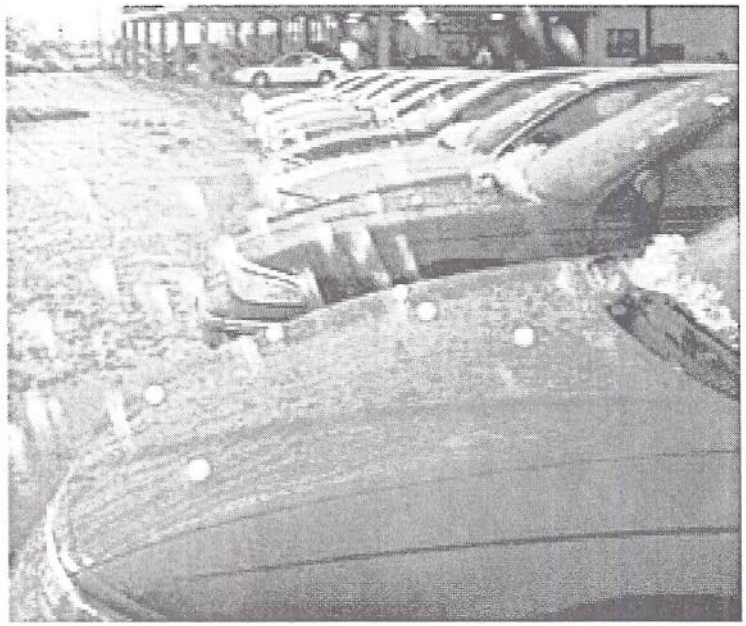
Picture: Tornado in Oklahoma (Wikimedia Commons)

Environmental Clues (Know the Signs; Seconds Matter)

Sign #1 -- Dark, greenish sky



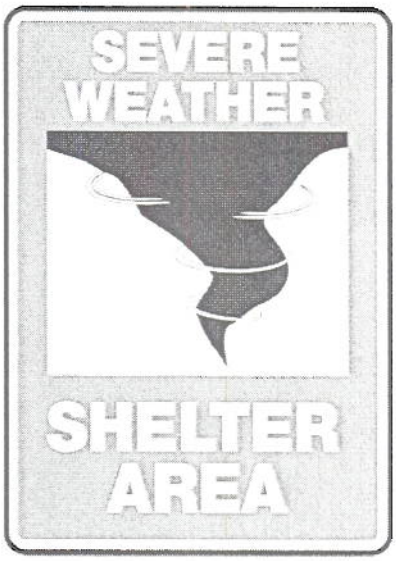
Sign #2 – Formation of a wall cloud



Sign #3 – Occurrence of large hail

These signs can lead up to the formation of a tornado and knowing them will afford you additional time to seek cover whether you're indoors or out. The final sign, short of seeing an actual tornado, is a continuous rumble like thunder; the difference is that it doesn't stop. Some people have described the sound as similar to a freight train. If you hear this, **SEEK SHELTER IMMEDIATELY**.

Sheltering from a Tornado



Indoors

1. The safest place to be is in a basement or cellar.

2. If the structure has no basement or cellar, go to a small, centrally located room with no windows on the lowest floor of the facility or house. Get under a sturdy structure and cover your head until the storm passes. A bathroom or closet are just a few examples.

3. If you are in a trailer or mobile home, get out immediately and go to the lowest floor of a sturdy, nearby building or storm shelter. Mobile homes, even those that are tied down, offer little or no protection from tornadoes no matter the intensity level.

Outdoors - Without a Vehicle

1. If caught outdoors, seek immediate protection in a basement, shelter, or sturdy building.

2. If no shelter is available, lie flat in a nearby ditch or depression; cover your head with your hands. Be aware of potential flooding in the ditch. This is a last resort option because it provides little protection.

Outdoors - With a Vehicle

1. If in your vehicle, buckle your seat belt, drive to the nearest shelter, and go to the basement or lowest floor to seek protection.

2. If no shelter is available or you experience flying debris while driving, immediately pull the car over and park. You must quickly choose from the following options; however, both are considered last resort because they provide little protection:

- Stay in the vehicle with your seat belt buckled. Put your head down below the windows covering your head with your hands. Use a blanket or jacket, if available.

- If you can safely get noticeably lower than the level of the roadway, exit your vehicle and lie in that low-lying area, covering your head with your hands.

This is a great time to review your **Plan** and **Emergency Kit** to ensure it's up to date. Preparedness is the cornerstone to mitigate any crisis.

Useful Links

- Weather Forecasts/Watches & Warnings
  www.nws.noaa.gov

- Preparedness
  -- FEMA:
  http://www.fema.gov/hazard/tornado/index.shtm
  www.Ready.gov

  -- Virginia Dept of Emergency Management
  http://www.vaemergency.com/threats/tornado/

  -- Red Cross
  http://www.redcross.org/www-files/Documents/pdf/Preparedness/checklists/Tornado.pdf

  -- Washington DC Homeland Security Emergency Management Agency
  http://72hours.dc.gov/eic/site/default.asp

- Shelter
  --FEMA:
  http://www.ready.gov/shelter

- PFPA Social Media sites

  - Social Media:
    https://www.facebook.com/PentagonForceProtectionAgency
    http://twitter.com/ThePFPA

Point of Contact:
Jacki Collert, PFPA Emergency Preparedness Coordinator, 703-695-2923,
pfpa_emergency_preparedness@pfpa.mil

Vinlove, Rebecca LT

From: William.Chew@tros.tma.osd.mil on behalf of Chew, William, R., LT, USCG [William.Chew@tros.tma.osd.mil]
Sent: Monday, March 26, 2012 7:26 AM
To: McGovern, Joseph HSC; Woytsek, John HSC; Allen, Scott HSC; Santos, Athena MED2; Nash, Timothy MED2; Vinlove, Rebecca LT; Jones, Vince HSC
Cc: Kulzer, Timothy LT; Ladyman, Martin MED4; Clark, Jeffrey S LCDR; Harris, William LCDR
Subject: FW: TDP Payment via LES Deduction

-----Original Message-----
From: Preston, Leah LCDR
Sent: Friday, March 23, 2012 5:27 AM
To: Crisp, Melba J., LT, USCG, OASD(HA)/TMA; Jacobson, Thomas LCDR; Allen, John LCDR; Hawkins, Marc CDR; Cawthorn, Deborah LCDR; Andersen, Monica LT
Cc: Cannon, James CDR; Hinson, Frank LCDR; McCollow, Cory LT; Ladyman, Martin MED4; Belcher, Donald CAPT; (max.ortiz@tma.osd.mil); william.chew@tros.tma.osd.mil
Subject: TDP Payment via LES Deduction

Good Morning,
I just recieved clarity from a dental POC here at TMA. In regards to the payment methods. Any beneficiary that has an LES deduction (which is most active duty) for TDP will continue seamlessly for the beneficiary (i.e. will not have to re-enroll or set up any payment transaction). If a beneficiary has set up an allottment (which is different from an LES deduction) they will have to cancel allotment as below and submit to METLIFE. Melba if you have conflicting info, please let me know.
v/r,
Leah

From: Crisp, Melba J., LT, USCG, OASD(HA)/TMA [mailto:Melba.Crisp@trow.tma.osd.mil]
Sent: Wed 3/21/2012 4:06 PM
To: Jacobson, Thomas LCDR; Allen, John LCDR; Hawkins, Marc CDR; Cawthorn, Deborah LCDR; Andersen, Monica LT
Cc: Cannon, James CDR; Hinson, Frank LCDR; McCollow, Cory LT; Ladyman, Martin MED4
Subject: FW: TRICARE Dental Program Administration Under MetLife

Good morning,

Attached is the information regarding the new METLIFE dental contract which takes effect on 01 May 2012. The form that is attached only allows for a Credit Card or Electronic Funds Transfer. United Concordia allowed payment via an allotment. Anyone who utilizes UCCI for their families will need to cancel the allotment as of 01 May 2012 and submit the application to METLIFE with the requested information.

Enrollment can also take place electronically via the below web-site or through the Beneficiary Enrollment Web-site (BWE) located at www.tricare.mil with a CAC.

If there is anything else I can do please do not hesitate to contact me directly.

V/r
MJC

Melba Jean Crisp
LT, USCG Liaison
TRICARE Regional Office West
401 W. A Street Suite 2100
San Diego, CA 92101

Vinlove, Rebecca LT

From: William.Chew@tros.tma.osd.mil on behalf of Chew, William, R., LT, USCG [William.Chew@tros.tma.osd.mil]
Sent: Monday, March 26, 2012 6:37 AM
To: McGovern, Joseph HSC; Woytsek, John HSC; Allen, Scott HSC; Santos, Athena MED2; Nash, Timothy MED2; Vinlove, Rebecca LT; Jones, Vince HSC; Garcia, Daniel J SSgt MIL USMC MEDCOM BAMC (Daniel.J.Garcia@AMEDD.ARMY.MIL)
Cc: Kulzer, Timothy LT; Ladyman, Martin MED4; Clark, Jeffrey S LCDR; Harris, William LCDR
Subject: TRICARE Dental Program Administration Under MetLife

Good morning All,

Effective as of March 21, 2012, MetLife began administration of the TRICARE Dental Program (TDP). Please note the following:

Enrollment calls will be accepted on Wednesday, March 21, 2012.

Enrollees and customer service personnel can receive information from the following:

. Web: https://mybenefits.metlife.com/tricare (Live March 21, 2012)
. Facebook: www.facebook.com/metlifetdp (Live and buzzing now, go check it out!)
. Telephone numbers: (Live March 20, 2012)
  o CONUS: 1-855-MET-TDP1 (1-855-638-8371),
  o OCONUS : 1-855-MET-TDP2 (1-855-638-8372), or
  o TDD/TYY 1-855-MET-TDP3 (1-855-638-8373)

To obtain print product material, visit the TRICARE Smart Site: www.tricare.mil/tricaresmart

Mailings for the TDP ID Cards, TDP Benefits Booklet, Payment Reauthorization and TDP newsletters are occurring through the month of March.

Enrollees who had TDP coverage under the previous contractor won't have to re-enroll. Their enrollment is automatically transferred to the new contractor.

Enrollees who's previous payment methods were through Electronic Funds Transfer or credit card, will need to contact the new contractor to re-authorize those payment methods. Current TDP enrollees will receive mailings with instructions on how to re-establish those payment methods under the new contract.

Enrollees can complete the attached re-authorization form and mail it to,

MetLife
P.O. Box 14185
Lexington, KY 40512,

or, contact MetLife customer service at 1-855-MET-TDP1 (1-855-638-8371).

This form will also be available in the Source Documents tab on the customer service site. Feel free to share this form with enrollees. The form not the site!

The same applies to the TDP MetLife priority contacts list which is located in the "Contacts" link on the customer service community site.

http://tricare.mil/customerservicecommunity/default.aspx

Please bookmark the site for future use.

TRICARE® Transitional Assistance Management Program

TRICARE® Transitional Assistance Management Program

*This flyer is **not** all-inclusive. For additional information, please contact your regional contractor, local military treatment facility, or overseas contractor.*

The Transitional Assistance Management Program (TAMP) provides 180 days of transitional health care benefits to help certain service members separating from active duty, as well as their families, transition to civilian life. You and your eligible family members may be covered for health care benefits under TAMP if you, the sponsor, are:

- Involuntarily separating from active duty under honorable conditions
- A National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation
- Separating from active duty following involuntary retention (*stop-loss*) in support of a contingency operation
- Separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
- Separating from active duty with an agreement to become a member of the Selected Reserve of the Ready Reserve
- Separating from active duty due to a sole survivorship discharge

Coverage

If you qualify, the 180-day TAMP period begins the day after your date of separation from active duty (*service members on leave continue to receive active duty benefits for themselves and their families until their leave ends*). When you become eligible for TAMP, you and your family members will be automatically covered under TRICARE Standard and TRICARE Extra or TRICARE Overseas Program (TOP) Standard (*if overseas*). You may also choose to enroll in a TRICARE Prime option (*where available*).

During TAMP, you and your family members are covered under the medical benefit as active duty family members, and all rules for that beneficiary category apply including any applicable deductibles, cost-shares, and copayments. For program cost information, visit **www.tricare.mil/costs**.

Note: To ensure continuity of coverage during the TAMP period, it is essential that you keep information in the Defense Enrollment Eligibility Reporting System (DEERS) current for you and your family members. See the *For Information and Assistance* section for DEERS contact information.

Enrollment in a TRICARE Prime Option

During TAMP, you may enroll or reenroll in TRICARE Prime (*where available*) or TOP Prime (*where available overseas*). The following conditions apply:

- If you or your family members were enrolled in TRICARE Prime or TOP Prime immediately prior to your separation from active duty, you may continue your enrollment with no break in coverage as long as you complete a new *TRICARE Prime Enrollment and PCM Change Form* (DD Form 2876) and submit it to your regional contractor, TOP Regional Call Center, or TRICARE Service Center (TSC) before the TAMP period ends. The effective date will be the date the sponsor separated from active duty.
- If your family members were not enrolled in TRICARE Prime or TOP Prime when you separated from active duty and would like to enroll, you must complete *DD Form 2876* and submit it to your regional contractor, TOP Regional Call Center, or TSC.
- Stateside enrollment is subject to the "20th of the month" rule. Applications received by your regional contractor by

TRICARE