

USCG HSWL Regional Practice Cape May Samuel J. Call Health Center Newsletter

"PREVENT, PROTECT, PROVIDE"

Coast Guard Health, Safety, & Work-Life (HSWL) Service Center (SC) Watch Words

Newsletter #08

January-June 2013

This is the eighth newsletter to our Cape May area beneficiaries. The purpose of this letter is to pass along clinic information and happenings to you - our customer. We will do our best to keep you informed of changes in medical and dental health benefits and answer any questions you may have about clinic services.

Cape May Clinic Hours:

Medical Recruit Sickcall: Monday-Friday mornings @ 0700. Monday-Thursday afternoons @ 1500; Friday afternoon @ 1300

Dental Recruit Sickcall: Monday-Wednesday & Friday @ 0700

**Clinic Hours:
Monday - Friday: 0700-1600; closed daily 1130-1300 (1100-1230 on Wednesdays)**

**Pharmacy Hours:
Monday-Friday: 0700-1130 & 1300-1530**

**Laboratory Hours:
Monday-Friday: 0700-1200 & 1300-1430**

**Optometry Hours:
Thursday: 0800-1330**

**** The clinic is closed each Tuesday 1030-1130 for all-hands training.**

**** See pharmacy services on page 2 for more details.**

Mission of the U.S. Coast Guard Health Services Program

The mission of the Coast Guard Health Services Program is to provide health care to active duty and reserve members in support of Coast Guard missions, to ensure the medical and dental readiness of all members to maintain ability for world-wide deployment and to ensure the availability of quality, cost-effective health care for all eligible beneficiaries.

Clinic Phone Numbers: (609) 898-XXXX

Dental Appointments: 6960, 6602

After Hours: 6610, 6366

Laboratory: 6608

Medical Appointments/Front Desk: 6610, 6366

Optometry: 6607

Patient Affairs/Referral Mgmt: 6966, 6965

Pharmacy: 6863

Physical Exams: 6286

X-Ray: 6982

Work-Life: 898-6925 (FAS) / 6885 (FRS)

6886 (HPM) / 6731 (EAPC) / 6384 (CDSS)

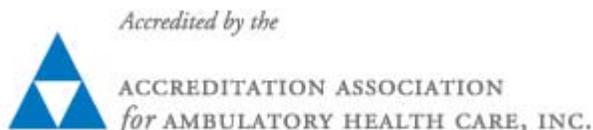
HSCS Catherine Seybold – Clinic Supervisor: 6722

LCDR Todd Emerson – Health Services Administrator: 6860

CDR Kjersti Koskinen – Regional Practice Director: 6567

HEALTH-NET: 1-877-TRICARE

Emergency/Ambulance: Call 911



Samuel J. Call Health Center (SJCHC) News

1. **Recruit Sickcall:** SJCHC holds recruit morning Sickcall Monday thru Friday from 0700-0900 (show time for morning Sickcall is 0645) and afternoon Sickcall Monday thru Thursday 1500-1600; Friday Sickcall is 1300-1400. Active duty members with an acute (sudden) illness or injury should contact the front desk at 898-6610/6366; the receptionist will ensure you are seen by your Primary Care Manager, Patient Centered Wellness Home Team (Blue or Gold) or the Duty Medical Officer.

2. **Same-day Scheduling:** In an effort to increase the availability of same day appointments and to reduce the number of cancelled and no-show appointments the clinic utilizes a “same-day” scheduling model. This format is similar to many civilian practices. This means some appointments will be reserved for same day scheduling; the others may be scheduled up to 45 days in advance by Active Duty personnel only. Call 898-6366/6610 for an appointment.
 - a. **Routine Medical Appointments:** Routine medical appointments are for follow-up care, long term care, non-urgent care and other care of a routine nature. It is requested that you check in 20 minutes prior to your scheduled appointment. If you cannot keep your appointment, please call 24-hours in advance.
 - b. **Acute Care Appointments:** Acute care appointments are for illnesses or injuries that have occurred within the last 24 to 48 hours. An appointment may be made by calling 898-6610/6366 between 0730-0830 M-F. If the demand for appointments is greater than the appointments available, non-active duty patients will be asked to seek care from civilian providers using their TRICARE benefits. Active duty patients can be seen on a walk-in basis for urgent or emergent conditions.

3. **Pharmacy Services:** Active duty service members and other beneficiaries (retirees/family members) on TRICARE Standard or TRICARE Prime **are eligible** to use the SJCHC pharmacy. A list of medications we stock (which is based on the DOD Basic Core Formulary/BCF) may be obtained at the Pharmacy. The DOD Pharmacy & Therapeutics Committee determines which medications will be on BCF; a complete list of these medications and pharmacy forms are available at:
www.tricare.osd.mil/pharmacy/medical-nonformulary.cfm .

In the absence of the Pharmacy Officer, **NEW PRESCRIPTIONS** originating from providers other than our own in-house providers are not processed at the SJCHC pharmacy due to Coast Guard policy. Licensed Pharmacists, not pharmacy technicians or on-the-job pharmacy trainees, have the legal authority to dispense “prescription only” medications to the public. Prolonged Pharmacist absences will be posted at the pharmacy counter; you may also call 898-6863 to be advised of Pharmacist availability.

** Beneficiaries are encouraged to consider the following options for new prescriptions and during times when our staff Pharmacist is out of the office:

- a. **TRICARE Mail Order Program (866-444-8442):** Prescriptions filled through the TMOP involves a co-payment of \$0, \$9, or \$25 based up to 90 days for Non-Active Duty. Individuals who need to open an account can pick up a brochure at the SJCHC Pharmacy window. Please allow at least two-weeks to receive your first prescription. Prescriptions filled at TMOP cannot be refilled at the SJCHC Pharmacy. Express Scripts, Inc provides mail order pharmacy services. More information may be obtained at the www.tricare.osd.mil/pharmacy and the Express Scripts site at www.express-scripts.com.

- b. Civilian Pharmacy: Prescriptions may also be filled at a TRICARE network pharmacy for the standard TRICARE co-payment (\$5, \$12, & \$25) based on a 30-day prescription. Prescriptions filled at a civilian pharmacy cannot be refilled at the SJCHC pharmacy.
- c. Second Prescription: Obtain another prescription from your provider for a sufficient amount of medication to be filled at a TRICARE network pharmacy until your prescription can be filled at the SJCHC pharmacy.
- d. Return for non-urgent medications when the pharmacist is available; your physician should be consulted if you choose this option and you are unsure if your prescription may be delayed.

4. **Prescription Refill Hotline (898-6748)**: Refills **MUST** be called into the Refill Hotline. The Refill Hotline is available 24-hours a day for your convenience. Refills called into the Hotline will be available after 0900 on the next business day, with the exception of weekends and holidays. Refills are made subject to medication availability. When prompted by the recording, speak slowly and clearly to record your request. You will be prompted to supply the following information:

- a. Patient's Name;
- b. Last four digits of the sponsors SSN;
- c. Prescription number(s) and name(s) of medication;
- d. A telephone number where someone will be available to answer questions regarding the refill(s) during the day.

****Refill requests at the Pharmacy Window**: Requests before 1130 will be ready that afternoon; refill requests between 1300-1530 will be ready the next day.

5. **PATIENT CENTERED WELLNESS HOME!!** On 19 November 2012, the HSWL Regional Practice Cape May Samuel J. Call Health Services Center began implementation of "Patient Centered Wellness Home" or PCWH.

- Definition: A Patient Centered Medical Home is a medical practice led by a physician, composed of a team of healthcare providers and support staff, delivering services for total healthcare, and surrounding the patient with support to accomplish health goals. HSWL will broaden this model to include and coordinate the disciplines of medicine, dental, pharmacy, family support, work-life, and safety, forming the Patient Centered Wellness Home.
- Impact: You will not lose any services or benefits in CG clinics as a result of transition to this comprehensive care delivery system. Notably, you will become a partner in your healthcare rather than a recipient of healthcare. You should become aware of the changes being put in place by an increase in your satisfaction with how you are treated, the coordination of services and support, and your access to care.

Goals of the PCWH are:

1. You know your Primary Care Provider by name and see them at least 50% of the time.
2. Your healthcare needs/desires are ADDRESSED at a single visit because we know the value of your time.
3. Every effort will also be made to coordinate your services within different departments for a single comprehensive healthcare visit.
4. Services will be put in place to assist you with navigating through civilian or military referrals, and with managing complex care needs to ensure that you get the best and most timely care.

We will ask that you become more directly involved in your healthcare as a participant rather than as a recipient, with health goals being established by you and your Primary Care Provider. Your active participation is requested, desired, and needed to ensure your readiness to carry out the missions of the Coast Guard.

6. **After Hours Care**: After hours urgent & acute medical care is provided for **recruits and active duty personnel** only by the on-duty Health Services Technician. A Dental Officer and Medical Officer (Physician or Physician Assistant) is available on call. Dependents and retirees requiring medical care

after hours and/or on weekends must use a civilian medical provider, clinic or hospital emergency department. The after-hours telephone number is (609) 898-6610/6636.

7. **Emergency Services:** The Samuel J. Call Health Center provides 24-hour Basic Life Support (BLS)-level emergency medical ambulance response for TRACEN Cape May and government owned housing. If you need emergency medical care-dial 911. Recruits and Active Duty personnel may be taken to the SJCHC for evaluation if the condition is not life threatening and can be managed by the after-hours duty section & duty medical officer.
8. **Active Duty Emergency Room Visit Follow-Up Policy:** Active duty personnel that are seen at the local emergency room or urgent care facility must follow-up with their Primary Care Manager (your doctor at SJCHC) on the next business day following discharge from the Hospital ER or sooner as the circumstances dictate. This is to ensure that your doctor at SJCHC is kept current on your health care needs and can take appropriate action on any recommendations made by the ER/UC physician.
9. **Dental Clinic Services:** The dental clinic provides care to recruits and active duty personnel. Presently the Dental Clinic is only able to see Active Duty members for routine and limited specialty care which includes restorations, endodontics, limited periodontics and preventive care. Our staff is comprised of registered dental hygienists and dentists, most of whom have successfully completed general practice and dental specialty residencies. Specialty care can be arranged by consultation. Active duty members are strongly encouraged to enroll their dependents in the Met Life dependent dental care program. Contact Met Life 1-855-MET-TDP1 (855-638-8371) for more information or visit their web-site at www.metlife.com.
10. **Mental Health Services:** SJCHC offers mental health services provided by a licensed psychiatrist and a licensed psychiatric social worker by referral from staff Medical Officers.
11. **Women's Health Examinations:** Medical Officers at the SJCHC provide annual women's health screenings. Call 898-6610/6366 to make an appointment. Mammograms are referred to a local imaging (x-ray) center; TRICARE Standard beneficiaries will incur a charge for this service.
12. **Sports Medicine Clinic:** Appointments for a Sports Medicine Clinic Provider and Physical Therapist are made by referral from staff Medical Officers, though walk-ins are authorized for the recruit population (walk-ins are not authorized for Active Duty). Appointments with the Athletic Trainers can be scheduled by calling 898-6892. Athletic Trainer services are reserved for active duty personnel only.
13. **Optometry Services:** Dr. Rinehart of the Department of Veterans Affairs is available at the SJCHC every Thursday from 0800-1330; please call the optometry appointments desk at 898-6607 for an appointment. The eye clinic is open M-F 0730-1530 for prescription eyewear ordering. We recommend patients get a new eyewear prescription every two years.
 - ❖ **Optometry Clinic Suspension of Space-Available Care:** The hours available for patient care by the Veterans Administration Optometrist have been reduced by one-hour to allow time for additional administrative duties detailed by the VA. For this reason it has been determined that we can no longer offer space-available appointments in the Optometry Clinic to ADFM's and retirees. We will continue to monitor appointment utilization by CG Recruits and active duty military personnel to ensure that this decision has not resulted in unbooked appointments.
14. **Enrollments:** If you are an active duty member new to the Cape May area you must visit our HEALTHNET TRICARE Service Center (TSC) office to enroll in TRICARE Prime; the SJCHC will be

assigned as your Primary Care Manager (PCM). You may also bring in your dependents to enroll them in TRICARE Prime. If they are already enrolled in TRICARE Prime in another region they must complete an enrollment Change Form or call Health Net to change their PCM. Dependents that were in TRICARE Standard in another area and wish to remain TRICARE Standard do not need to complete any forms; they must only ensure that their Military Identification card is current and their address has been updated in DEERS. Our TSC Office has all the forms and brochures needed to provide you information on all your healthcare needs; the HEALTHNET representative and HBA are knowledgeable of civilian medical and dental care in the area and have lists of authorized providers.

- a. If you want your newborn or newly adopted child to be covered by TRICARE Prime, be aware that the timeframe for getting him or her registered in the Defense Enrollment Eligibility Reporting System (DEERS) database and enrolled in TRICARE Prime is 60 days. The child will be covered as though enrolled in Prime for only the first 60 days; if he or she is not enrolled by then, on the 61st day, your child's claims will be paid as TRICARE Standard.
- b. **TRICARE Service Center:** Inside SJCHC is a TRICARE Service Center (TSC). The HEALTHNET TRICARE Customer Service Representative offers walk-in assistance to beneficiaries with questions regarding TRICARE benefits, enrollments, referrals and claims. Information can also be obtained by calling 1-877-TRICARE. The TSC is open the same hours as SJCHC. The HEALTHNET representative located in SJCHC cannot be reached by telephone; services are by walk-in only.
- c. **Primary Care Manager Enrollment for Active Duty:** Active duty service members enrolled to the SJCHC are assigned to one of our Medical Officers as their Primary Care Manager (PCM). When calling to make an appointment the electronic scheduling system will identify the next available opening with that PCM; active duty members are not required to use their assigned PCM in each case and may elect to see another medical provider in this clinic if they choose. Active duty members may change their "default" PCM by completing an enrollment change form in the HEALTHNET TRICARE Service Center. Patients will not be required to see a medical provider that they do not want to see unless it has been determined by the Senior Medical Officer that a medical need exists that makes it necessary. Patients have the right to choose which medical provider they are appointed with. Contact LCDR Todd Emerson in medical administration if you have any questions about this policy.
- d. ****Please note that SJCHC is not a Primary Care Manager for active duty family members (ADFM) or retirees; these beneficiaries are seen on a "space-available" basis at SJCHC. For this reason we *recommend* that ADFM's and retirees with chronic medical conditions establish a relationship with a civilian provider for appropriate management of their medical conditions and continuity of care purposes.**
- e. **TRICARE Prime and TRICARE for Life enrollee eligibility for care at CG clinics:** Per COMDTINST M6000.1E, Chap. 2C and 2D, beneficiaries enrolled in TRICARE Prime (includes TRICARE Prime Remote) and TRICARE for Life are not eligible for non-emergent care in CG Clinics. TRICARE Standard beneficiaries may continue to be seen on a space-available basis for acute health care needs. TRICARE Standard patients with chronic medical conditions are strongly encouraged to obtain care through a civilian primary care manager to ensure continuity of care for their medical conditions. TRICARE Prime and TFL restrictions do not include use of the CG pharmacies staffed with a pharmacist; prescriptions for Prime and TFL beneficiaries can be filled at a pharmacist-staffed pharmacy based on existence of the medication on the DoD Basic Core formulary, product availability, and budgetary constraints.

15. Uniform of the Day: Military personnel must be in the appropriate uniform of the day when reporting to the SJCHC unless they are in a leave or liberty status.

16. MILITARY ID CARDS AND HEALTH RECORDS: Patients must bring their military identification card and health record with them to the clinic (if the record is not maintained at the clinic). Your Military ID card indicates your eligibility for care at SJCHC! Your health record contains important information about you and is a critical source of information to the provider rendering your medical care. Patients that do not bring their health record with them will not be seen unless it is an emergency. All reserve personnel presenting to the clinic must provide documentation (orders or official command roster) that indicates they are currently in a drilling status and eligible for care. Without such documentation, reserve personnel will not be seen at the SJCHC (exceptions may be made for reserve medical readiness updates).

17. Missed Appointments: The clinic is “space available” for TRICARE Standard dependents and retirees. Missed appointments or appointment “No-shows” result in a lost appointment opportunity for someone else. “No Shows” will not be tolerated. Cancelled appointments can be used for another beneficiary that would have otherwise had to use their TRICARE benefits in town for medical care. In an effort to reduce the amount of missed appointments and maximize appointment availability the clinic has implemented the following policies:

- a. Patients more than 10 minutes late for their appointment will not be seen and will be rescheduled;
- b. Failed active duty appointments will result in notification of the members command and could result in disciplinary action if it is determined that the “no-shows” were due to negligence.
- c. Continued “no-shows” may result in suspension of clinic privileges

18. Patient Advisory Committee (PAC) Meeting: This meeting is held quarterly to provide open communication between SJCHC healthcare providers and healthcare recipients. PAC meetings are held quarterly on the third Tuesday of January, April, July and October @ 1400 in the SJCHC conference room (2nd deck). Members may include representatives from the SJCHC staff, the Retired Officers Association, Cape May Officer’s Association, Fleet Reserve Association, Chief Petty Officer Association, CG Auxiliary, Family Services, Chaplains, Tenant Unit Commanding Officer’s or their designees, Unit Ombudsmen and members at large. Contact your representative for more information. LCDR Todd Emerson is the SJCHC point of contact for PAC meeting updates or concerns; he may be reached at 898-6860.

19. Clinic Complaint/Concern process: Our goal is to ensure every patient seeking service is satisfied with the care and service that they receive. The Patient’s Bill of Rights and Responsibilities provides a mechanism to initiate, review and resolve problems experienced by patients. Patients experiencing problems at the SJCHC should first contact the Clinic Supervisor, HSCS Catherine Seybold at 898-6722. Unresolved matters should be addressed (in order) to the Health Services Administrator to Commanding Officer. You may also bring your concerns to the SJCHC administration by filling out a patient satisfaction survey available in the SJCHC waiting room. As needed, please address your concerns (in order) to:

Clinic Supervisor:	SCPO Catherine Seybold	898-6722
Hlth Services Administrator:	LCDR Todd Emerson	898-6860
Regional Practice Director:	CDR Kjersti Koskinen	898-6567
Command Master Chief:	MCPO Glen SanNicholas	(757) 628-5358
Executive Officer:	Mr. Mark Munson	(757) 628-4328
Commanding Officer:	CAPT Ty Rinoski	(757) 628-4328

- 20. Health Insurance Portability & Accountability Act (HIPAA) effective 14 April 2003:** By now most of you have probably been given the Notice of Privacy Practices and have been asked to sign something indicating you have received it. The HIPAA Notice of Privacy Practices describes how the SJCHC staff may use or disclose your protected health information (PHI), with whom that information may be shared, and the safeguards we have in place to protect it. This notice also describes your rights to access and amend your PHI. You have the right to approve or refuse the release of specific information outside of our system except when the release is required or authorized by law or regulation. If you would like a copy of the Notice of Privacy Practices please see the SJCHC front desk staff. LCDR Todd Emerson serves as the Privacy & Security Officer at SJCHC.
- 21. Medical Records Requests:** Medical records are the property of the federal government and must be maintained by a military facility. You may sign out your record for an appointment outside of this facility. In accordance with HIPAA regulations, a signed authorization form is required to release the health record or any other health information to anyone other than the patient (e.g. spouse would have to give permission for husband/wife to pickup record). These forms are available at the medical front desk.
- 22. Retiring or separating from the service?** If you plan to retire or are being released from active duty (RELAD) soon, please contact the physical exams staff at 898- 6286 to schedule a physical. This physical may be done up to a year in advance of retirement or separation. This physical is however, recommended to be done within six months of retirement/RELAD, so that all medical and dental conditions may be documented on the physical. It is your responsibility to contact the Physical Exams Department to schedule this important physical. Remember: Retirement/ RELAD physicals may require additional tests or consultations. Avoid unforeseen delays in your separation date by scheduling your physical well enough in advance. We also recommend you check with the TSC to review your options for TRICARE coverage as a military retiree.
- 23. Care of Minors:** Minors (under 18 years) must be accompanied by a parent or legal guardian and the parent or legal guardian must remain in the building during treatment. Authorization treatment forms for medical care of minors when parents or legal guardian will be unavailable to bring the patient in for treatment are available at the front desk.
- 24. Periodic Health Assessment (PHA):** Active Duty personnel will receive email notification during their birth month window (birth month + preceding 2 months) to complete an on-line electronic health assessment and to schedule an appointment at the clinic to complete this mandatory exam. Contact HSCS Catherine Seybold with any PHA-related questions at 898-6277.
- 25. MEDICAL & DENTAL READINESS:** Do you know how to check your own medical and dental readiness? You can follow the link below to the CG Business Intelligence “My Readiness” page to see your own readiness status : <http://cgbi.osc.uscg.mil/2.0/personal.cfm>
- The “My Readiness” page will show you if you are current on required immunizations, lab work, physical exams and dental exams among other readiness items. We want you to be in the “GREEN”; if you’re not, come by the clinic and we’ll get you there. Keeping yourself in the “GREEN” and medically ready to deploy is a responsibility we all have in the service and is reflected in our Coast Guard motto - Semper Paratus!!
- 26. Active Duty Referrals:** Active duty members who are referred to a civilian provider by a SJCHC provider may not accept an additional or follow-up referral from the civilian provider without prior authorization. If the civilian provider wants to do additional testing/visits/procedures, you **MUST** return

to SJCHC to have an in-house provider authorize such care. Otherwise, you may end up paying for additional tests/visits/procedures yourself.

27. Coast Guard Employee Assistance Program (EAP) is now CGSUPRT: In today's fast paced world, juggling work and your personal life – and all the associated demands and pressures - can feel overwhelming. Fortunately, you have somewhere to turn – the CG Support (CG SUPRT) program. CG SUPRT helps you resolve personal problems before they negatively affect your health, relationships with others or job performance. You can contract CG SUPRT 24 hours a day, 365 days a year, by calling one toll-free number: 1-855-CG SUPRT (247-8778) or visit their web site to see a full list of services at www.cgsuprt.com. This service is free, confidential, and voluntary. Contact Cape May's Employee Assistance Program Coordinator (EAPC), Mr. Glen Corlin, if you have any questions or concerns about this program/contract @ (609) 898-6731.

28. PCS's, Family Vacations and TRICARE

If you are enrolled in TRICARE Prime or Prime Remote keep the following in mind:

- Routine care needs should be completed prior to the start of your travels. Routine care includes general office visits for treatment and ongoing care. Don't forget to get your prescriptions filled!
- For Urgent Care you must contact your primary care manager (PCM) to obtain pre-authorization. If you can't reach your PCM, call your TRICARE regional contractor. Urgent care is defined as care that is needed within 24 hours when an illness or injury would not result in further disability or death if not treated immediately.
- Emergency care is defined as any medical, maternity or psychiatric condition that would lead a prudent layperson to believe that not obtaining medical care would threaten life, limb, or eyesight. Medical treatment to relieve pain or suffering is included under emergency care. Prior Authorizations are NOT needed for emergency care. You should call 911 or seek out the nearest hospital emergency room (ER) as appropriate. Any follow up care after an ER visit must be coordinated through your PCM or TRICARE regional contractor.
- Point of Service Option (POS): if you fail to obtain prior authorization for urgent care the claim will process under the POS option resulting in higher costs to you.
- If you are transferring don't forget to change your TRICARE enrollment when you arrive at your new location.

Beneficiaries who use TRICARE Standard and Extra DO NOT have prior authorization requirements for urgent care. No matter which TRICARE plan you use keep the following in mind if you are traveling overseas. Assistance located emergency facilities can be obtained from U.S. Embassies and Consulates (www.usembassy.gov). You should be prepared to pay for any care received, and then file a claim with TRICARE for reimbursement. TRICARE contact information:

North Region: 1-888-TRICARE (1-877-874-2273), www.hnfs.com

South Region: 1-800-444-5445, www.humana-military.com

West Region: 1-888-TRIWEST (1-888-874-9378), www.triwest.com

You can also visit the TRICARE Service Center at the Samuel J. Call HSC if you have any questions or need additional assistance.

29. TRICARE's Smoking Quitline: TRICARE's Smoking Quitline is now accepting calls! All non-medicare eligible TRICARE beneficiaries within the U.S. can get assistance with going "smoke-free" by calling the toll-free Quitline 24-hours a day, seven-days a week, including weekends and holidays. Beneficiaries in this region (North) can call (866) 459-8766 to reach the Quitline. Prescription for

smoking cessation aids (such as Zyban and Chantix) and Nicotine Replacement Therapy (nicotine patch, gum & lozenge) are not a covered TRICARE benefit. Patients presenting prescriptions to civilian pharmacies for these products will be responsible for payment. These products are available at the SJCHC pharmacy only with a prescription written by a SJCHC Medical Officer.

- 30. TRICARE Young Adult (TYA):** TYA is now open for enrollment. Uniformed services dependents under 26, unmarried, and not eligible for their own employer-sponsored health care coverage may be qualified to purchase TYA, which offers TRICARE Standard coverage for monthly premiums of \$176. The TRICARE Prime benefit is available as of 1/1/2012 with a monthly premium of \$201. Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time college students. Similar to provisions in the 2010 Patient Protection and Affordable care Act, TYA extends the opportunity for young adults to continue TRICARE health care coverage, as long as their sponsor is still eligible for TRICARE. Complete information and application forms are available at www.tricare.mil/tya. TRICARE officials encourage beneficiaries to explore all possible health care plan options and costs when choosing a plan that best meets their needs.