

## Coordination of Benefits (COB)



It is important to identify yourself as a USFHP member before receiving care from any provider or facility. If you are enrolled in Medicare please remind your providers that USFHP is primary to Medicare (with very few exceptions).

US Family Health Plan is also primary to Federal Employee Health Benefits Program (FEHBP). If you have FEHBP make sure to use your USFHP benefit as primary.

USFHP requires that you report any other health insurance you carry when enrolling. TRICARE policy and Federal Law require that any medical claims be filed with your commercial insurance plan first, before using USFHP funds to pay your medical bills. After your other health insurance pays, USFHP will pay any eligible balance up to the allowable TRICARE charge.

Under COB, the commercial insurance is the primary payer, and only those expenses not covered by the primary payer are the responsibility of the Plan, if the healthcare service is a USFHP covered benefit. You are only responsible for the USFHP co-payment even when the commercial insurance co-payment is higher. For medications always use your USFHP card 1st so you can take advantage of your TRICARE co-payment.



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## Domestic Violence ...Break the Silence



Everyone knows a victim of domestic violence. That means, for many of us, a neighbor, a coworker or a member of our family. In fact one out of every four American women will be abused by an intimate partner during their lifetime. Domestic violence is common and is the leading cause of injury to women, although men can be battered too.

Domestic violence is a serious problem that affects people of every background. It is not confined to any one socioeconomic, ethnic, religious, racial or age group and knows no geographic or educational boundaries. It also occurs within teenage relationships and among same-sex partnerships. Domestic violence occurs within a family or intimate relationship, as a way to establish and maintain power and control, over another person, through the use of physical, sexual, economic, and/or psychological/emotional abuse.

Domestic violence not only hurts the persons who are abused but also those who witness the abuse, especially children. In homes where domestic violence occurs, whether children witness domestic violence

or are targets themselves they are at risk for emotional and/or behavioral problems.

It is important to understand that domestic violence doesn't stop or go away; it increases with frequency and severity over time. Victims of domestic violence are afraid to admit that they are in this situation due to fear that their abuser will punish or hurt them if they tell someone or ask for help. They also may feel that they cannot survive financially or emotionally without their partner, the abuser.

If any of these things are happening to you, or you are afraid of your partner, help is available. **Call the National Domestic Violence Hotline.** Counselors are available to answer your questions and provide assistance and support in making a plan to

get help or if you simply need to talk.

**24-hour National Domestic Violence Hotline 1-800-799-7233 (SAFE);** all contact with the hotline is free and confidential.

[www.ovw.usdoj.gov/domviolence.htm](http://www.ovw.usdoj.gov/domviolence.htm)

[www.ncadv.org/files/DomesticViolenceFactSheet\(National\).pdf](http://www.ncadv.org/files/DomesticViolenceFactSheet(National).pdf)

<http://www.cdc.gov/violenceprevention/pdf/IPV-FactSheet.pdf>

[http://www.cdc.gov/ncipc/fact\\_book/InjuryBook2006.pdf](http://www.cdc.gov/ncipc/fact_book/InjuryBook2006.pdf)

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## Sun Safety

Summer is now upon us! USFHP wants to remind members about the importance of protecting their skin from the sun's harmful rays. You may have heard about the damage UV (ultraviolet) light can have on your skin, but did you know the sun can also be damaging to your eyes?



According to the American Academy of Ophthalmology, exposure to bright sunlight may increase the risks of cataracts, age-related macular degeneration, and growths on the eye, including cancer. Similar to skin damage from the sun, eyes don't recover from UV exposure. The more exposure a person has to UV light, the greater the risk for damage. UV can reflect off the sand, snow, water, or pavement, increasing the amount of exposure. Use the following tips to protect your eyes from the sun:

- Protect your eyes during the peak sun times, especially if you are around water, snow, or sand. UV light is really high between the hours of 10 a.m. to 4 p.m.
- Wear sunglasses that protect from UV rays. An extremely dark lens does not necessarily indicate higher UV protection. Nor does a high price tag. Check the sunglasses for a label that indicates 97-100% protection from both UV and UV-b rays. Choose wrap-around styles to fully protect your eyes. You may also want to wear a hat for extra protection.

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1-800-241-4848

Visit us at [www.usfhp.net](http://www.usfhp.net)

## Sun Safety *(continued)*

- Don't be misled by clouds. Even on a cloudy day, your eyes and skin can still get burned.

Now that you know how to protect your eyes, let's go over how to protect your skin. Read below for tips on how best to lessen your exposure to damaging UV light.

- Seek shade. If you are outside during the day, make shade for yourself by picnicking under a tree, wearing a wide-brimmed hat, or bringing an umbrella to the beach with you. Cover exposed skin with lightweight clothing (keep in mind that a typical t-shirt offers an SPF of less than 15 so use other protection, too).
- Not all sunscreens are created equal. Some sunscreens protect against sunburn, but not against other kinds of skin damage. Choose a broad-spectrum sunscreen. Broad-spectrum refers to a sunscreens ability to protect against both ultraviolet A and ultraviolet B rays.
- Reapply often. Sunscreens wear off. Reapply sunscreens at least every two hours, more if you are sweating or getting wet.

- Check the expiration date. Sunscreens are less effective if they pass their expiration date.

Recently, the Food and Drug Administration released guidelines for the regulations of sunscreens. This is to help ensure customers are fully informed about the protections certain sunscreens can provide. Beginning in mid-2012, sunscreens that do not offer broad-spectrum protection and/or have an SPF lower than 15 will have to come with a warning label. In addition, manufacturers will no longer be able to use the words "waterproof," "sweatproof," or "sunblock" on their products. Why? These terms are misleading to consumers. Instead, manufacturers will have provide information on the bottle that informs consumers about how long they will be protected after exposure to water.

For more information about sun, protection, and how best to enjoy the summer without getting burned, check out the additional resources below:

**Centers for Disease Control and Prevention**  
**National Council on Skin Cancer Prevention**  
**Medline Plus**

## UPDATE: TRICARE Young Adult Program

TRICARE Young Adult (TYA) is a premium-based health care plan available for purchase by qualified dependents. If you decide to purchase TYA, it will allow you access to medical and pharmacy benefits, however, dental coverage is excluded.

This plan will be a premium based TRICARE Young Adult program (TYA) and is currently effective through TRICARE Standard/Extra plans at this time.

The TRICARE Prime option (US Family Health Plan) will be added effective October 1, 2011, without retroactive coverage. This option under the TYA

program will require those who select it, if eligible, an initial payment of 3 months. TYA is also purchased on a month-to-month basis.

To find out more information about the current TRICARE Young Adult program available you may visit [www.tricare.mil/TYA](http://www.tricare.mil/TYA).



## Out of Area Coverage

It is important that you update the Plan and your primary care provider if you intend to attend college, spend winter in a warmer climate or expect to be away from our service area for more than 30 days. During these types of situations, US Family Health Plan will cover the following healthcare services:

- Emergency care or care provided in a hospital based emergency department; no authorization or referral required
- Urgent care or care provided in a free-standing urgent care center or urgent care center that is part of an acute hospital; no authorization or referral required
- Urgent care provided at a private physician office; authorization is required but referral is not required
- Routine healthcare services that are part of an active and pre-established treatment plan (i.e., blood work to monitor Coumadin therapy); authorization is required

Members should contact the Plan's 24/7 nurse advice line (866-390-0933) for assistance to determine the level of care that is needed to treat an emergent or urgent healthcare situation. The Plan cannot assist a member to identify a site for emergent or urgent care out of our service area and the Plan cannot assist a member to locate a provider for pre-approved routine care out of our service area. The member is responsible to provide the name, address, and phone number of an out of service physician for urgent care to the utilization review staff.



If you are given a prescription to treat an emergent or urgent medical problem (i.e., antibiotic to treat an infection) you may obtain up to a 30 day supply at a Maxor participating retail pharmacy; locate Maxor participating retail pharmacies at [www.usfhp.net](http://www.usfhp.net). The usual TRICARE Uniform Formulary rules including co-payments apply.

Examples of care that will not be covered by US Family Health Plan while out of coverage area includes:

- Routine office visits and preventive care
- Routine diagnostic testing (i.e., blood work); unless part of an active treatment plan and your PCP obtains pre-authorization
- Routine treatment of chronic condition (unless part of an active treatment plan and your PCP obtains pre-authorization)

Please remember that when traveling to an out of coverage area for more than 30 days, it is in your best interest to coordinate your care plan with a TRICARE program in your service area. All you have to do is update your address in DEERS (800) 538-9552, and contact the TRICARE program in the area you reside. The transition will not cause a lapse in coverage.

## Member Rights and Responsibilities

You have the following rights and responsibilities as a USFHP member:

- The right to choose the health care provider that is best for you from the Plan's extensive network of highly qualified providers.
- The right and responsibility to fully participate in all decisions related to your health care.
- The right to considerate and respectful communications from all USFHP staff and from all network providers.
- The right to communicate in confidence with all USFHP staff and network providers. You can be assured that your private health information is kept confidential and protected at all times. USFHP adheres to all Federal and TRICARE privacy regulations.
- The right to assume responsibility for your own best health, in partnership with your PCP and USFHP, which will increase the likelihood of achieving your best health outcomes.



Our Notice of Privacy Practices is also available on our website under Member Information.

## Frequently Asked Questions

Many of you brought up great questions that we thought would benefit all of our members.

### Q: Is US Family Health Plan a TRICARE option?

A: Yes. USFHP is a specially legislated TRICARE option within the military health system. US Family Health Plan offers TRICARE Prime, a managed care program which provides comprehensive coverage at the lowest cost of the three TRICARE options.

### Q: What number should I call to locate a Behavioral Health provider?

A: You may call Customer Service at 1-800-241-4848 and press option 1 twice to be connected with our Behavioral Health Department. You can also call 1-866-390-0933.

### Q: Once I acquired Medicare Part B my commercial insurance informed me that they are no longer my primary coverage. What should I do?

In order to ensure adequate processing of your claims it is important to notify the Plan by providing us with your updated insurance information as soon as you are enrolled in Medicare Part B. This information should be faxed along with a cover letter to 212-356-4849. You may also scan and email your information to [usfamily@svcmcnyc.org](mailto:usfamily@svcmcnyc.org).

