

TRICARE Maternity Coverage

What's covered, what's not

By Diane Mayer, TriWest Healthcare Alliance

TRICARE's maternity benefits include prenatal care, labor, delivery and postpartum care. If you are eligible for TRICARE maternity coverage, here are three baby steps that will get you off to a running start:

Step 1: Visit Your Primary Care Manager

If you think you are pregnant, or you are expecting, your primary care manager (PCM) is your first stop prior to seeing a specialist such as an obstetrician, as you may need a prior authorization or referral to ensure that your care is covered by TRICARE or to avoid higher out-of-pocket costs.

Step 2: Know Your Benefits

TRICARE covers*:

- An ultrasound or sonogram determined to be medically necessary. A maternal ultrasound is covered only with diagnosis and management of conditions that constitute a high-risk pregnancy.
- Services and supplies associated with prenatal care, labor, delivery and postpartum care
- Anesthesia for pain management during delivery
- Emergency cesarean section
- Subscription to free weekly e-mail parenting newsletter, "eCareConnect" via www.theparentreview.com/DoD

TRICARE does NOT cover*:

- Personal comfort items such as private rooms and televisions after delivery
- "Routine" ultrasounds, including ultrasounds to determine gender. You may choose to pay for a routine ultrasound separately from your TRICARE benefits.
- Treatments, procedures and technologies related to artificial methods of reproduction including artificial insemination, in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT) or the reversal of a prior surgical sterilization.

Step 3: Enroll within 60 Days of Birth or Adoption

- If you and your spouse are both active duty service members, either of you may be designated as the baby's sponsor.
- Be sure to register your baby in the Defense Enrollment Eligibility Reporting System (DEERS) as soon as possible after your baby is born or adopted.
- Once your baby is registered in DEERS, you will need to enroll your baby in TRICARE Prime or Prime Remote (TPR) within 60 days of birth or adoption. A newborn is covered as a TRICARE Prime or TPR beneficiary for the first 60 days following birth or adoption as long as one additional family member is enrolled in TRICARE Prime or TPR. If the child is not enrolled in TRICARE Prime or Prime Remote (TPR) within 60 days, coverage will revert to the TRICARE Standard program option (which carries additional deductibles and cost-shares) on the 61st day, until the child is enrolled in TRICARE Prime. The child's eligibility for TRICARE Standard ends 365 days after birth or adoption if not properly registered in DEERS.

Need more information? Visit www.triwest.com > beneficiary services > TRICARE Benefits or www.tricare.mil, or call 1-888-TRIWEST (874-9378).