

Tricare and Other Health Insurance

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For some SPEEA-represented veterans at The Boeing Company, there is a benefit you might be unaware of. If you are eligible for Tricare medical coverage, combining it with your company provided coverage can potentially save you thousands of dollars with very little effort.

Tricare considers Boeing medical coverage “Other Health Insurance” (OHI) and as such, Tricare becomes a second payer, or possibly even a third payer, if you are already double covered through a spouse for example. This means after your Boeing medical coverage pays your provider, the provider can then submit the claim to Tricare which can ultimately pay any deductible, copay or coinsurance balances. Proceed with caution if you are on Boeing’s High Deductible Health Plan, the Advantage+ plan. Enrolling in Tricare makes you ineligible to establish or fund a Health Savings Account (HSA) so you cannot accept Boeing’s HSA contribution if you are enrolled in Tricare.

There are several versions of Tricare available to eligible veterans but in most cases, the version that works best with OHI is Tricare Select. Prior to 2021, there were no premiums associated with Tricare Select. Starting this past January, Tricare Select charges an annual premium of \$150 for individuals or \$300 for a family. Tricare Prime is another option. It has no deductible but a higher annual premium (\$303/individual, \$606/family). Depending on the Boeing coverage you have and your specific medical needs, the cost of Tricare, whichever version you chose, can still be of great value.

I’ve often heard it said using Tricare as a second payer was too difficult to bother with. I can tell you from my own experience nothing could be further from reality. Providers are very familiar with Tricare and except in the rarest of circumstances, they will coordinate the benefits for you.

Everyone’s situation is different in terms of Tricare eligibility and their own medical coverage needs. This article is simply too short to address every situation. The point is to inform you this benefit is available for those who earned it, and it may be worth looking into.

You can find many web resources by Googling “Tricare and OHI”. Listed below are a few sources I found helpful.

- https://tricare.mil/CoveredServices/BenefitUpdates/Archives/08_07_18_TRICARE_OHI
- <https://www.tricare-west.com/content/hnfs/home/tw/bene/claims/ohi.html>
- <https://www.military.com/paycheck-chronicles/2018/08/08/tricare-and-other-health-insurance.html>