



# 2025 Military Health Plan

## Coverage and Enrollment Information



JOHNS HOPKINS  
HEALTH PLANS



# A HEALTH PLAN FOR THE **WARRIORS AT HOME**

The Johns Hopkins US Family Health Plan is built to serve active-duty family members and retired military families with TRICARE Prime® benefits and important extras from Johns Hopkins.

**40 years of service to military families.**  
Learn more at [HopkinsUSFHP.org](https://HopkinsUSFHP.org)



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# Health Care Extras You Deserve

## Johns Hopkins US Family Health Plan is a TRICARE Prime® option with civilian doctors and hospitals, plus:

- OnDemand Virtual Care for after-hours telehealth care with no appointment
- Two free annual dental cleanings
- Free annual eye exam
- Maternity support and resources
- Hearing Aid benefits for retirees
- Uplift Mental/Behavioral Services

## Exclusive discounts through The Johns Hopkins Hospital

- LASIK eye surgery
- Select cosmetic surgeries
- Select fertility treatments

## TRICARE Prime Benefits Include:

- ✓ Comprehensive medical and surgical services
- ✓ Chronic disease management
- ✓ Hospitalization
- ✓ Mental health
- ✓ Preventive care, wellness, immunizations
- ✓ Annual physicals, mammograms, colonoscopies
- ✓ Women's health, maternity, pediatrics
- ✓ TRICARE Pharmacy program at Walgreens or by mail
- ✓ Worldwide emergency care, 24-hour chat and nurse line

### With Johns Hopkins USFHP you can:

- Go to civilian doctors and hospitals
- Schedule appointments at your convenience
- Access local Walgreens pharmacies

## The Johns Hopkins US Family Health Plan could be the best TRICARE Prime option for you and your family.

Deciding which TRICARE Prime option is the right one for your family's budget and lifestyle is one of the most important decisions you will make. The Department of Defense offers a choice of health care plans to fit individual preferences and lifestyles. Many families choose the Johns Hopkins US Family Health Plan for quality care and local doctors and hospitals.

**Our members rated Johns Hopkins USFHP 5 out of 5 stars**  
for Rating of Health Plan in the 2023 NCQA®  
commercial Health Plan Ratings.  
Johns Hopkins USFHP was rated 4 out of 5 stars overall.

# ACTIVE-DUTY FAMILIES

## TRICARE Prime® Benefits

### Johns Hopkins US Family Health Plan

#### Outpatient Services

*(subject to medical review)*

- Office visits (*Primary Care*)
- Specialty office visits
- Maternity care (*prenatal, postnatal*)
- Well-child care (*birth to age 6*)
- Routine physical examinations
- X-ray and lab tests
- Ambulatory surgery (*same day*)
- Physical therapy (*when medically necessary*)
- Cardiac Rehabilitation

#### Inpatient Services

*(subject to medical review)*

- Hospitalization (*semiprivate room and board*)
- Physician services
- General nursing services
- Diagnostic tests, including lab and X-ray
- Operating room, anesthesia, and supplies
- Medically necessary supplies and services
- Physical therapy (*when medically necessary*)

#### Mental Health Services

*(subject to medical review)*

- Outpatient care individual
- Outpatient care group
- Partial hospitalization, mental health
- Inpatient hospital psychiatric care

#### Substance Use Disorder Treatment

*(subject to medical review)*

- Outpatient care individual
- Outpatient group / family therapy
- Inpatient services (*up to 7 days for detoxification per year*)
- Inpatient rehabilitation

#### Other Services

- Ambulance services (*when medically necessary*)
- Dental care (*basic preventive care*)
- Durable medical equipment
- Emergency room services (*including out of area*)
- Urgent Care Center
- Routine eye examination (*1 per plan year*)
- Radiation / chemotherapy office visits
- Prescription drugs (*up to a 30-day supply - Walgreens Retail*)
- Prescription drugs (*up to a 90-day supply - Home Delivery & Walgreens Retail*)
- Skilled nursing facility care
- Home health care (*part-time skilled nursing care*)
- Out of area (*emergency services only*)
- OnDemand Virtual Care
- Vision Care
- Surgical Discounts
- Family Fertility Services



**The cost-shares, copays, and enrollment fees for Johns Hopkins USFHP are the same as TRICARE Prime. Details may be found at [Tricare.mil](https://www.tricare.mil).**

## Limitations to benefits

The Plan does not provide coverage and will not pay for:

- Services not considered medically necessary or clinically appropriate for diagnosis and treatment as determined by a physician
- Services or procedures that are experimental or of a research nature, except for approved NCI trials
- Any services (including vaccinations) provided for employment, licensing, immigration, recreational travel, or other administrative reasons
- Cosmetic, plastic, or reconstructive surgery not related to medical treatment
- Most custodial or convalescent care (caring for someone's daily needs, such as eating, dressing, and simple bandage changes) in an institution or at home
- Routine dental care and dental X-rays; treatment of teeth, gums, alveolar process, or gingival issues; cranial mandibular disorders and other issues related to the joint (Call United Concordia at 1-866-357-3304 for information on discounts provided by US Family Health Plan.)
- Services provided or charges incurred prior to the effective date of coverage under the Plan
- Services provided or received after the date your coverage is terminated under the Plan


*Note: This list is not complete and other limitations may exist.*




# ACTIVE-DUTY FAMILIES

## Frequently Asked Questions


### **Is USFHP a TRICARE option?**

 Yes, USFHP is a full TRICARE Prime® option with more than 40,000 providers and locations in our entire network/service area.


### **What is the coverage area?**

 Maryland, Delaware, Washington D.C. and parts of Pennsylvania, Virginia and West Virginia.


### **Who is eligible for Johns Hopkins US Family Health Plan?**

 Active-duty family members, retirees, and retiree family members. All must be under age 65 and registered in DEERS to receive military health benefits.


### **Can I choose my doctor?**

 Yes. You can choose your very own personal primary care physician at any one of our network locations. You can also choose from our local participating specialists and hospitals, including The Johns Hopkins Hospital. Speak to your doctor about a referral to a specialist. To choose a doctor or specialist, visit [hopkinsusfhp.org/overview](https://hopkinsusfhp.org/overview).


### **Does the plan cost extra?**

 There is no enrollment fee or medical copay fees for active-duty families. You'll receive your comprehensive medical benefits, plus extras, with your enrollment in the Johns Hopkins US Family Health Plan.

### **Will I still use military treatment facilities & pharmacies?**

 No. As a member you'll use Walgreens pharmacies in your area, across the country, or by mail. Military facilities cannot be used except in emergencies.

### **What does the plan cover?**


 With Johns Hopkins USFHP you'll get important extras and discounts—plus the comprehensive medical benefits you've earned. You can visit [www.hopkinsusfhp.org/plan/benefits-costs/](https://www.hopkinsusfhp.org/plan/benefits-costs/) for detailed information or check out the quick at-a-glance benefits on page 2.

**Emergency care** is covered wherever you are located, even outside of the U.S.


**Urgent Care** is covered by your plan, but for non-emergency medical conditions—such as an ear infection or a sprained ankle—we recommend you first contact a primary care physician.

**Care management** is a free service that provides ongoing support with complex or chronic illnesses. For more information, visit [hopkinsusfhp.org/health-and-wellness](https://hopkinsusfhp.org/health-and-wellness).

### **How do I fill a prescription?**

 Your Johns Hopkins US Family Health Plan member ID card will be your prescription drug card. Just take it to any Walgreens pharmacy or use our convenient mail-order program.

### **What if a family member needs an interpreter when they see a doctor?**

 If your physician doesn't offer interpreter or translation services for medical appointments, our plan does provide language and American sign language services.



Have more questions about plan benefits, extras, or enrolling? Call or go online to learn more!  
**Call toll-free 1-800-801-9322 or go online to [HopkinsUSFHP.org/FAQs](https://HopkinsUSFHP.org/FAQs)**

# The Who, What and When of Johns Hopkins USFHP

## WHO qualifies

While active-duty service members will always get their health care services from TRICARE®, their family members have the option of choosing coverage that may better fit their health care needs and busy lives.

This includes:

- Spouses
- Children, including adopted and stepchildren up to age 21, or 23 if enrolled in college



## WHAT you can expect from USFHP

Our plans are designed to provide you coverage and services that are easy to access, meet your lifestyle needs as a civilian and are respectful of your position as a military spouse or child.

This includes:

- getting care locally, without visiting a military base or facility
- being able to make appointments based on your schedule
- choosing and building relationships with doctors and specialists you prefer



## WHEN you can enroll

### • At any time

You can join Johns Hopkins USFHP at any time if you are currently enrolled in TRICARE Prime.

### • During Open Season

This is a 30-day period set by the DOD when all eligible military families can choose their health care plan for the following calendar year.

With TRICARE, Open Season will occur each fall. Your 2024 Open Season dates are November 11th to December 10th.

### • After a Qualifying Life Event

You may be able to change your military health care coverage outside of Open Season if you experience a qualifying life event. This includes:

- Change in marital status
- Giving birth or adopting
- Moving to a new location
- Retirement from active duty (see page 9)
- Changes to your current plan

**You have a 90-day window to choose and change your coverage with a qualifying life event.**



To find out if you qualify, and the dates of your special enrollment period, please contact us.

**Call toll-free 1-800-801-9322 or go online to [HopkinsUSFHP.org/prepare](https://HopkinsUSFHP.org/prepare)**

# RETIREES AND FAMILIES

## TRICARE Prime Benefits

### Johns Hopkins US Family Health Plan

#### Outpatient Services

*(subject to medical review)*

- Office visits (*Primary Care*)
- Specialty office visits
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#### Inpatient Services

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- Skilled nursing facility care
- Home health care (*part-time skilled nursing care*)
- Out of area (*emergency services only*)
- OnDemand Virtual Care
- Vision Care
- Surgical Discounts
- Family Fertility Services
- Discounts on hearing aids or personal amplifiers



The cost-shares, copays, and enrollment fees for Johns Hopkins USFHP are the same as TRICARE Prime. Details may be found at [Tricare.mil](https://www.tricare.mil).

## Limitations to benefits

The Plan does not provide coverage and will not pay for:

- Services not considered medically necessary or clinically appropriate for diagnosis and treatment as determined by a physician
- Services or procedures that are experimental or of a research nature, except for approved NCI trials
- Any services (including vaccinations) provided for employment, licensing, immigration, recreational travel, or other administrative reasons
- Cosmetic, plastic, or reconstructive surgery not related to medical treatment
- Most custodial or convalescent care (caring for someone's daily needs, such as eating, dressing, and simple bandage changes) in an institution or at home
- Routine dental care and dental X-rays; treatment of teeth, gums, alveolar process, or gingival issues; cranial mandibular disorders and other issues related to the joint (Call United Concordia at 1-866-357-3304 for information on discounts provided by US Family Health Plan.)
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*Note: This list is not complete and other limitations may exist.*



# RETIREES AND FAMILIES

## Frequently Asked Questions

### **Q** Is USFHP a TRICARE® option?

**A** Yes, USFHP is a full TRICARE Prime option with more than 40,000 providers and locations in our entire network/service area.

### **Q** What is the coverage area?

**A** Maryland, Delaware, Washington D.C. and parts of Pennsylvania, Virginia and West Virginia.

### **Q** Who is eligible for Johns Hopkins US Family Health Plan?

**A** Active-duty family members, retirees, and retiree family members. All must be under age 65 and registered in DEERS to receive military health benefits.

### **Q** Can I choose my doctor?

**A** Yes. You can choose your very own personal primary care physician at any one of our network locations. You can also choose from our local participating specialists and hospitals, including The Johns Hopkins Hospital. Speak to your doctor about a referral to a specialist. To choose a doctor or specialist, visit [hopkinsusfhp.org/overview](https://hopkinsusfhp.org/overview).

### **Q** Does the plan cost extra?

**A** The cost is the same as TRICARE Prime. Details may be found at [Tricare.mil](https://Tricare.mil).

### **Q** What if my civilian employer offers coverage?

**A** You may still opt to enroll in Johns Hopkins USFHP instead. For many retired military families, it can be more affordable and still gives you access to the TRICARE Prime benefits you've earned.

### **Q** Will I still use military treatment facilities & pharmacies?

**A** No. As a member you'll use Walgreens pharmacies in your area, across the country, or by mail. Military facilities cannot be used except in emergencies.

### **Q** What does the plan cover?

**A** With Johns Hopkins USFHP you'll get important extras and discounts—plus the comprehensive medical benefits you've earned. You can visit [www.hopkinsusfhp.org/plan/benefits-costs/](https://www.hopkinsusfhp.org/plan/benefits-costs/) for detailed information or check out the quick at-a-glance benefits on page 6.

**Emergency care** is covered wherever you are located, even outside of the U.S.

**Urgent Care** is covered by your plan, but for non-emergency medical conditions—such as an ear infection or a sprained ankle—we recommend you first contact a primary care physician.

**Care management** is a free service that provides ongoing support with complex or chronic illnesses. For more information, visit [hopkinsusfhp.org/health-and-wellness](https://hopkinsusfhp.org/health-and-wellness).

### **Q** How do I fill a prescription?

**A** Your Johns Hopkins US Family Health Plan member ID card will be your prescription drug card. Just take it to any Walgreens pharmacy or use our convenient mail-order program.

### **Q** What if a family member needs an interpreter when they see a doctor?

**A** If your physician doesn't offer interpreter or translation services for medical appointments, our plan does provide language and American sign language services.



Have more questions about plan benefits, extras, or enrolling? Call or go online to learn more!  
**Call toll-free 1-800-801-9322 or go online to [HopkinsUSFHP.org/FAQs](https://HopkinsUSFHP.org/FAQs)**

# The Who, What and When of Johns Hopkins USFHP

## WHO qualifies

Once you separate from service, you will still have access to certain military health plans that will provide services to you and your family.

This includes:

- Retired service members, up to age 65
- Spouses, up to age 65
- Children, including adopted and stepchildren up to age 21, or 23 if enrolled in college



## WHAT you can expect from USFHP

After years of dedicating your time and service, we're here to serve your health care needs in retirement. Retirement brings new-found freedoms—both at home with your family and when it comes to your health.

You can expect greater flexibility and choice, including:

- getting care locally, without visiting a military base or facility
- being able to make appointments based on your schedule
- choosing and building relationships with doctors and specialists you prefer



## WHEN you can enroll

### • At any time

You can join Johns Hopkins USFHP at any time if you are currently enrolled in TRICARE Prime.

### • During Open Season

This is a 30-day period set by the DOD when all eligible military families can choose their health care plan for the following calendar year.

With TRICARE, Open Season will occur each fall. Your 2024 Open Season dates are November 11th to December 10th.

### • After a Qualifying Life Event

Your retirement is just one of the qualifying life events that gives you the chance to change your coverage outside of Open Season. Others include:

- Change in marital status
- Giving birth or adopting
- Moving to a new location
- Changes to your current plan

**You have a 90-day window to choose and change your coverage with a qualifying life event.**



To find out if you qualify, and the dates of your special enrollment period, please contact us.  
**Call toll-free 1-800-801-9322 or go online to [HopkinsUSFHP.org/prepare](https://HopkinsUSFHP.org/prepare)**

# Prescription Drug Coverage

Johns Hopkins US Family Health Plan offers flexibility and convenience when it comes to your prescription drug benefits. Our contract with Walgreens makes filling your prescriptions easy and affordable.

For complete plan details, current co-pays and medications, visit [www.hopkinsusfhp.org/pharmacy](http://www.hopkinsusfhp.org/pharmacy)



## Our Walgreens Partnership

Our partnership with Walgreens gives members nationwide access to Walgreen's retail locations and home delivery. Walgreens offers many conveniences.

- Online tools to manage medications and refill prescriptions
- Home delivery for a 90-day supply of approved medications
- No claim submission needed to pick up prescriptions
- Fill 30-day and 90-day supplies of medications

## Prescription Plan Highlights

Our pharmacy program covers medications that are approved by the U.S. Food and Drug Administration (FDA) and that generally require a prescription.

### How does it work?

Johns Hopkins US Family Health Plan uses the TRICARE pharmacy formulary. The formulary lists all the prescription drugs that are covered under the TRICARE benefit. It is a tiered formulary, and includes:

- Generic (*Tier 1*)
- Brand name (*Tier 2*)
- Non-Formulary (*Tier 3*)

The amount you will pay out of pocket depends on which Tier your prescription drug falls under.

## Co-payments

You can view the cost share for a medication and search for lower-cost medications using the TRICARE formulary search tool at <https://www.hopkinsusfhp.org/formulary>.

You can view the cost share for a medication using the TRICARE formulary search tool:  
<https://www.hopkinsusfhp.org/formulary>

You can also search for lower-cost alternatives to a medication you are currently taking.

## Other Covered Medication

Our pharmacy program provides outpatient coverage to members for medications that are approved for marketing by the U.S. Food and Drug Administration (FDA) and that generally require prescriptions. Other covered medications include:

- Insulin
- Insulin syringes and needles
- Compounded medications of which at least one ingredient is a legend drug
- Glucose test strips\*
- Lancets



For the most up-to-date information regarding pharmacies and medications, please visit our website at: [HopkinsUSFHP.org](https://HopkinsUSFHP.org).

\*Freestyle Lite & Precision Xtra strips are TRICARE preferred test strips. All other test strips will require prior authorization.

## Respecting Your Privacy

Johns Hopkins US Family Health Plan, the “Plan,” is committed to protecting the privacy and security rights of all its health plan members by:

- Maintaining the confidentiality of health plan information (PHI)
- Following all federal and state privacy and security laws and regulations, including those under the Health Insurance Portability and Accountability Act (HIPAA)
- Complying with any Department of Defense requirements regarding privacy and personal information

Information may be used by the Plan, but not limited to:

- Care Coordination, coordination of benefits with other plans
- Claims processing, subrogation, review of disputed claims
- Program integrity activities (fraud, waste, abuse or privacy theft)



For more information, reference your Notice of Privacy Practices. Request a copy at [hopkinsUSFHP.org/privacy-confidentiality](https://hopkinsUSFHP.org/privacy-confidentiality) or by calling 1-800-808-7347 or 410-424-4528. **Call toll-free 1-800-801-9322 or go online to [HopkinsUSFHP.org/FAQs](https://HopkinsUSFHP.org/FAQs).**

# Choose your Doctor

With Johns Hopkins USFHP, you can choose a doctor or primary care physician who is part of our provider network. Our enrollment process will ask for your preferred doctor. If you currently don't have a doctor, use our convenient Find a Doctor tool at [www.hopkinsUSFHP.org/overview](http://www.hopkinsUSFHP.org/overview) to find one before enrolling.

This search tool allows you to find one of our more than 40,000 providers available in our entire network. You can look up detailed information about your doctor, including their clinic hours, specialty care, training, and years in practice.



We're here to help!

**Call for assistance at 1-800-801-9322.**

## Finding a Doctor is easy

Search by  
DOCTOR or  
FACILITY NAME



OR

Search by  
LOCATION and  
SERVICE TYPE



Already have a doctor/facility in mind?

Enter a doctor or facility name **SEARCH**

---

Search in my network

**1** LOCATION \*

Zip  Distance  OR State

**2** SERVICE TYPE \*

☐ Primary Care ☐ Specialist/Vendor ☐ Hospital or Facility ☐ Radiology & Lab

☐ Behavioral Health ☐ Medical Equipment ☐ Women's Health

☐ Telemedicine Services **SEARCH**

Specialty  +

Hospital Affiliation  +

Medical Group  +

Additional Languages Spoken  +

Gender  +

☐ Accepting new Patients

☐ Medicaid

My Address ?

City

State

Zip  Distance

**Search** **Clear**

When you view your search results, you can use the navigation bar on the right to refine your search:



1. Choose a SPECIALTY or specify LANGUAGE or GENDER of your provider.
2. Enter your STREET ADDRESS and click on the **VIEW MAP BUTTON** at the top of the page to see the nearest location(s) to your home.

## More Helpful Resources

Our experts and Field Service Representatives can help by providing more information and answering your questions. Visit [www.hopkinsusfhp.org/QA](http://www.hopkinsusfhp.org/QA) to learn more.

# How to Enroll

## Johns Hopkins US Family Health Plan offers **THREE EASY WAYS** to enroll.

Whether you're an active-duty family member or military retiree, you can enroll in the Johns Hopkins US Family Health Plan by phone, mail, fax, or online.

Visit [www.hopkinsusfhp.org/enroll-now](http://www.hopkinsusfhp.org/enroll-now) for complete enrollment details, including downloadable forms.

You will need the following information:

- ✓ Sponsor's Social Security number
- ✓ Physical residence address and, if different, mailing address
- ✓ Primary care provider from our Find a Doctor page for each person enrolling
- ✓ Payment method for enrollment fee, if military retired



**PHONE: 410-424-4780 (8:30 a.m. to 4:30 p.m. Monday – Friday)**

Speak with a Plan Specialist who will assist you with any questions and walk you through the process.



**ONLINE: [www.hopkinsusfhp.org/enroll-now](http://www.hopkinsusfhp.org/enroll-now)**

Access to the TRICARE Beneficiary Web Enrollment (BWE) portal.



**MAIL: Mail or fax your completed application forms to:**

Johns Hopkins US Family Health Plan  
Enrollment Department  
PO Box 8689  
Elkridge, MD 21075

**FAX:** 410-424-4770

**Questions?** We're here to help.



**Call toll-free now 1-800-801-9322**

Monday-Friday, 8:00 a.m. to 8:00 p.m. (April 1 - September 30)  
7 days a Week, 8:00 a.m. to 8:00 p.m. (October 1 - March 31)



**Visit [HopkinsUSFHP.org](https://HopkinsUSFHP.org)**

Get 24/7 access to plan information, Doctor Finder tool  
and convenient online enrollment.



**JOHNS HOPKINS**  
HEALTH PLANS



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