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TRICARE basics, online

An Extended Guide · No. 1956 · VETERANS

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

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1 Making sense of TRICARE online

TRICARE is the health care program for military service members, retirees, and their families, and for many it is a genuinely good benefit — but it can be bewildering to navigate, with its different plans, regions, contractors, and websites, much of which now lives online. Whether you are a military retiree managing your own coverage, a family member, or someone helping a veteran parent, learning to handle TRICARE through its websites saves a great deal of time on hold and confusion at the pharmacy or doctor's office.

The aim of this guide is to demystify the basics: what the main plans are, how the regions and their contractors work, which websites do what, and how to handle the common online tasks — checking your eligibility, enrolling or changing plans, finding a doctor, managing prescriptions, and getting your proof of coverage. It is a map through a system that is more manageable than it first appears once you know where the key pieces live.

A word at the start: TRICARE's details — costs, plan rules, which contractor serves your area — do change, and this guide gives you the stable framework and the official places to get the current specifics rather than figures that might be out of date. The official site, tricare.mil, is always the final word, and this guide points you to it for anything that might have shifted.

What you will gain here is the understanding of how the whole thing fits together, which is what makes those official details findable and usable.

2 The main plans, in plain terms

TRICARE is not one plan but a family of them, and knowing roughly which one applies to you is the foundation for everything else, because your plan determines your costs, your rules, and which website you use most. For most people the choice comes down to a few main options, each suited to different situations.

TRICARE Prime works much like a managed-care HMO: you have an assigned primary care manager who coordinates your care and provides referrals to specialists, generally with lower out-of-pocket costs but less freedom to see any doctor you like. TRICARE Select works more like a PPO: you can see any TRICARE-authorized provider without a referral, with more flexibility but typically somewhat higher costs.

And TRICARE For Life is the plan for those who have Medicare — it works alongside Medicare as secondary coverage, so Medicare pays first and TRICARE picks up much of the rest, which for many military retirees over sixty-five is an excellent combination.

Which plan you are in or eligible for depends on your status — active duty, retiree, family member, age, and whether you have Medicare — and sorting that out is the necessary first step. If you are a retiree approaching sixty-five, in particular, understanding the transition to TRICARE For Life alongside Medicare is important and worth planning ahead for.

The official site lays out exactly who is eligible for which plan; the point here is simply to recognize that your plan name determines how the rest works, so knowing yours is where online management begins.

3 Regions and contractors — who actually runs it

A source of real confusion is that TRICARE's day-to-day administration — enrolling you, processing claims, running the provider network, answering the phone — is handled not by the government directly but by regional contractor companies, and knowing which one serves you is essential for getting help. The country is divided into regions, each with its own contractor, and you deal with the one for where you live.

As of 2025 there are two regions in the United States. The TRICARE East Region is administered by Humana Military, and the TRICARE West Region is administered by TriWest Healthcare Alliance, which took over the West contract at the start of 2025

— so if you were used to a different West contractor before, that is why things changed.

Which region you are in depends on your state, and a few states and even some ZIP codes shifted between regions in that 2025 change, so it is worth confirming your current region rather than assuming. TRICARE For Life and a few specialized plans are handled separately rather than through these regional contractors.

Why does this matter for online management? Because for many tasks — enrolling, changing plans, finding an in-network doctor, checking a claim, asking a coverage question — you go to your region's contractor, through their website or phone line, not to a single central TRICARE office. Knowing your region and its contractor, and bookmarking that contractor's site, is therefore one of the most useful things you can do, because it is the door to most of the help you will need.

The official site will tell you your current region and link you to the right contractor if you are unsure.

4 The key websites and what each does

TRICARE online lives across a few official websites, each with its own job, and knowing which is which saves you from hunting in the wrong place. Keeping these few bookmarked turns a confusing sprawl into a short, navigable list.

The central information site is tricare.mil — the official home for understanding plans, costs, rules, eligibility, and finding your region; it is where you go to learn and to be pointed to the right next step. For eligibility and your official records, there is milConnect, the Department of Defense site tied to DEERS (the system that records who is eligible for military benefits) — this is where you verify and update your eligibility, your family members, and your contact information, and increasingly where enrollment is handled.

And then there is your regional contractor's own website (Humana Military for the East, TriWest for the West), where you handle the hands-on tasks of your actual coverage — finding network providers, claims, and plan management.

For prescriptions there is also the pharmacy program's site and app, run by TRICARE's pharmacy contractor, where you manage mail-order and retail prescriptions — covered in its own chapter shortly. The thing to take away is that these are a small, knowable set of official sites, each with a clear role: tricare.mil to understand and navigate, milConnect for eligibility and records, your contractor for your coverage, and the pharmacy site for medications.

Bookmark the ones you need, reach them by typing their addresses yourself, and the online sprawl becomes a manageable handful of trusted doors.

5 Checking and fixing your eligibility in DEERS

Nearly every TRICARE problem that leaves people stuck — coverage mysteriously denied, a family member not recognized, claims rejected — traces back to eligibility records in DEERS being out of date, which makes keeping those records current one of the most important and overlooked tasks. DEERS, the Defense Enrollment Eligibility Reporting System, is the master record of who is entitled to military benefits, and TRICARE checks it constantly; if it is wrong, your coverage behaves as if you are wrong.

You view and manage your DEERS information through milConnect, signing in with a secure government login (the same ID.me or Login.gov accounts used across government services, covered in a separate guide). There you can confirm that you and your family members are correctly listed as eligible, and — crucially — update the things that commonly fall out of date: your address, your phone and email, and life changes like a marriage, a divorce, a new child, or a move, each of which must be reflected in DEERS for coverage to work right.

An out-of-date address alone can cause missed notices and claim problems.

TIP

Make it a habit to check your DEERS information in milConnect whenever a life change happens — a move, a marriage, a new grandchild you are adding, turning sixty-five — and at least once a year otherwise. Keeping DEERS current is the single best way to prevent the baffling coverage problems that send people into long phone queues, because so many of those problems are really just stale records quietly causing trouble.

6 Enrolling or changing your plan

Getting into a TRICARE plan, or changing between plans, is a task that increasingly happens online, and knowing the path spares you confusion at exactly the moments — a new enrollment, turning sixty-five, a move to a new region — when getting it right matters most. Enrollment is generally handled either through milConnect or through your regional contractor, depending on your situation and the current process.

The general approach is to confirm first in milConnect that your DEERS eligibility is correct (since you cannot enroll in a plan you are not shown as eligible for), then to enroll in or change your plan through the designated online tool — which the official site and your contractor will direct you to. Certain changes are tied to specific windows, like an annual open season or a qualifying life event (a move, a marriage, a retirement), so timing can matter, and the official site explains which changes can be made when.

For those approaching sixty-five, enrolling in Medicare is the key that activates TRICARE For Life, and understanding that handoff ahead of time avoids a gap in coverage.

Because enrollment rules and the exact online steps do change, the wise move is to start at tricare.mil to understand your options and the current process for your situation, then follow its guidance to the right tool, rather than guessing. For anything consequential — a first enrollment, a plan change, the Medicare transition — it is also

entirely reasonable to call your regional contractor and have a person walk you through it; that is what they are there for.

The online tools are convenient, but the phone line is a legitimate path too, especially for the higher-stakes changes.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 Finding a doctor and managing care

A frequent online task is finding a doctor or specialist who takes TRICARE, and your regional contractor's website is the tool for this, with a provider directory you can search for in-network doctors near you. Using an in-network provider generally means lower costs and simpler claims, so this search is worth doing before you book rather than discovering a coverage surprise afterward.

How much freedom you have in choosing depends on your plan. Under TRICARE Prime, your care is coordinated through your assigned primary care manager, and seeing specialists usually requires a referral, so the online task is often about working within that structure — finding your assigned provider, requesting referrals, and such — through the contractor's site.

Under TRICARE Select, you have more freedom to choose any authorized provider, so the directory search for a convenient in-network doctor is the main task. Either way, the contractor's website is where you look up providers and often where you can see referrals and authorizations.

Many regional contractors also offer a secure patient portal or app where you can message, check referrals and authorizations, review claims, and manage aspects of your care online rather than by phone. If your contractor offers one, setting it up is

worthwhile, since it turns many tasks that would mean a phone call into a few taps.

As with everything in TRICARE, the specifics vary by contractor and change over time, so exploring your own region's website to see what online tools it offers is time well spent — you may find it does more than you expected.

8 Prescriptions online

Prescriptions are one of the most-used parts of TRICARE, and managing them online — especially through the mail-order pharmacy — can save both money and trips, which makes it worth understanding. TRICARE's pharmacy benefit is run by a pharmacy contractor, with its own website and app for managing your medications, and it offers a few ways to fill prescriptions, each with different costs and conveniences.

The options generally include the mail-order pharmacy, which delivers a multi-month supply of regular medications to your door and is usually the least expensive option for ongoing prescriptions; retail network pharmacies for shorter fills and immediate needs; and military pharmacies on base, which are typically the lowest cost of all for those with access. For someone who takes regular maintenance medications, moving them to the mail-order pharmacy and managing refills online often saves real money and the recurring effort of pharmacy trips, with the medicine simply arriving when due.

Setting up online pharmacy management — creating your account on the pharmacy contractor's site or app, transferring your regular prescriptions to mail order, and setting up automatic refills — is a one-time effort that pays off every month afterward. A separate guide covers managing prescriptions and refills by phone and app in a general way, and it applies here too; the TRICARE-specific point is that the pharmacy benefit has its own official site and app, that mail order is usually the best value for ongoing medications, and that getting set up online turns prescriptions from a chore into something that largely handles itself.

9 Proof of coverage and other common tasks

Now and then you need to prove you have TRICARE — to a new doctor's office, to another insurer, for your records — and this, along with a handful of other routine tasks, is handled online once you know where to look. These small tasks are exactly the kind of thing that used to mean a phone call and now need not.

Proof of your coverage and eligibility can generally be obtained through milConnect, which can produce an eligibility letter or coverage information you can print or save — useful when a provider or another insurer wants documentation. milConnect is also where you keep your contact information current, manage your family members' records, and handle the DEERS matters already discussed. Your regional contractor's site, meanwhile, is where you review claims (to see what was covered and what you owe), check referrals, and manage the details of your actual coverage.

The theme across all of it is that the routine business of having TRICARE — proving it, reviewing claims, updating records, finding providers, managing prescriptions — can largely be done online through this small set of official sites, saving the phone for the genuinely complicated matters. Spending a little time getting your accounts set up on milConnect, your regional contractor's site, and the pharmacy site, while things are calm, means that when you actually need to do one of these tasks, the path is already familiar and the account already waiting — which is exactly when you least want to be fighting an unfamiliar website.

10 Common worries, answered plainly

The questions people ask me most about handling TRICARE online.

How do I know which plan and region I'm in?

Start at tricare.mil, which explains the plans and will tell you your region based on where you live. Your region's contractor — Humana Military in the East, TriWest in

the West — handles your day-to-day coverage.

My coverage was denied and I don't know why.

Very often it's out-of-date DEERS records. Check your eligibility and contact information in milConnect, update anything stale (a move, a life change), and many such problems resolve. DEERS being current is the key to coverage working.

I'm turning 65 — what happens to my TRICARE?

You transition toward TRICARE For Life, which works alongside Medicare — so enrolling in Medicare is what activates it. Plan this ahead of time via tricare.mil to avoid a coverage gap; it's an important handoff.

Can I really do all this online, or will I be stuck on the phone?

Much of it — eligibility, records, finding providers, prescriptions, proof of coverage — is online through milConnect, your contractor's site, and the pharmacy site. The phone is still there and legitimate for complex matters, but the routine tasks need not mean a long hold.

11 A simple plan to get your TRICARE set up online

Getting a handle on TRICARE online is a matter of setting up a few accounts and bookmarks, after which the routine tasks become easy.

Start at tricare.mil to understand which plan you have or are eligible for and which region you are in. Set up your secure government sign-in (ID.me or Login.gov) and use it to get into milConnect, where you confirm your DEERS eligibility, check that you and your family are listed correctly, and update your address and contact details.

Bookmark your regional contractor's website — Humana Military for the East, TriWest for the West — and create your account there for finding providers, reviewing claims, and managing your coverage. And set up the pharmacy site or app, moving any regular medications to mail order.

With those few accounts in place and bookmarked, the ongoing business of TRICARE becomes manageable: you keep DEERS current whenever life changes, use your contractor's site to find care and check claims, refill prescriptions online, and pull proof of coverage from milConnect when you need it — reaching each site by typing its address yourself, and saving the phone for the genuinely complicated.

For anything consequential, like a plan change or the Medicare transition at sixty-five, lean on tricare.mil's guidance and do not hesitate to call your contractor to be walked through it. Set up this way, a famously confusing benefit becomes a short list of trusted sites and a benefit you can actually use with confidence.

> *TRICARE feels like a maze until you know the few doors: tricare.mil to understand it, milConnect for your records, your region's contractor for your coverage. Set those up once, and the rest follows.*

12 Your visit — and my promise

Getting your TRICARE sorted online — figuring out your plan and region, setting up your secure sign-in and milConnect, checking and fixing your DEERS records, creating your account on your regional contractor's site, moving your prescriptions to mail order, and bookmarking the handful of official sites so you can always find them — is exactly the kind of patient, practical help I am glad to give at your kitchen table, step by step and with no rushing.

My promise is simple: I will treat your service and your patience with respect, point you always to the official sites for the details that change, and leave you able to handle the routine business of your TRICARE online with confidence — and knowing when it is worth simply calling your contractor for the complicated things.

Bill Davis — Bill's Home Tech. Phone or text (330) 200-8042. Email bill@billshometech.com. Based in Atwater, Ohio, serving all of Portage County. Monday–Friday, 9 AM–5 PM (closed weekends); Sophie answers day or night.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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