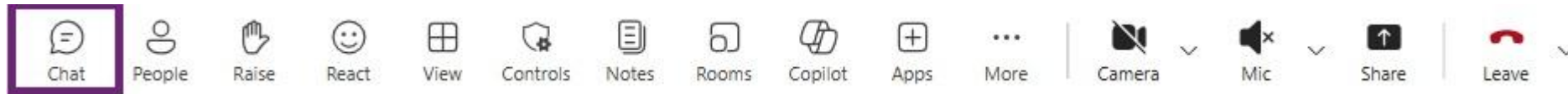


A Few Reminders Before our Member Advisory Committee Begins:

- If you haven't already, please update your display name!
 1. Click on **More actions (...)** in the meeting toolbar.
 2. Select **Edit name** (if available).
 3. Enter your new display name and click **save**.
- Your microphones will be muted for the informational portion of the meeting.
- Before we adjourn at the end of the meeting, if you have a question for our Member Services staff, type your name and number in the chat to receive a call back this afternoon to address your individual question or concern.



- This meeting will be recorded and made available on our website, as will the meeting slides.

Welcome to the US Family Health Plan's Member Advisory Committee (MAC) Meeting



Nicole Tillett
Chair, Member Engagement Manager

August 20, 2026



Today's Agenda

1. Reflection

2. Plan Business

3. Welcome

4. Portal Spotlight

5. Member Services Updates

6. Setting up Pharmacy Home Delivery

7. Cancer Prevention and Treatment Discussion

8. Food Insecurity

9. Submitted Questions and Answers

10. Closing Survey

11. End Recording for live Q&A with Member Services representatives

Reflection

And let us not grow weary of doing good, for in due season we will reap, if we do not give up.

Galatians 6:9



MAC Introduction and Updates

Nicole Tillett

Chair, Manager Member Engagement



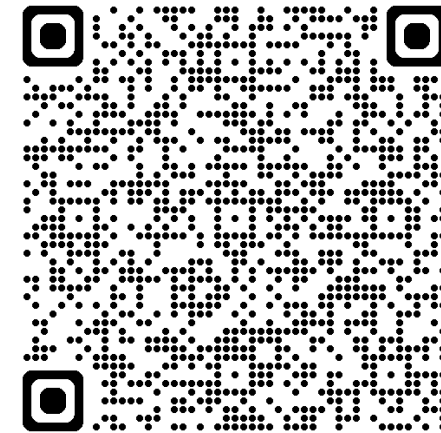
Motion to Approve MAC Documents

CHRISTUS Health Plan associates to vote on approving the minutes from our last meeting, as well as on the annual updates to our charter.

- **02/19/2026 MAC Meeting Minutes**
- **MAC Charter**
 - Summary of changes:
 - Updated CHRISTUS Health membership to reflect current attendees.

Member Engagement Updates

- **Welcome all!**
- **Thank you for your previous feedback – it has had a direct impact on the format of this meeting, what information we provide, and how we provide it.**
- **Please keep the feedback coming!**
- **Fall newsletter is in the works, again based on your feedback and requests.**



Scan me!
Summer Newsletter

Member Portal Spotlight

Health Risk Assessment

What is a Health Risk Assessment (HRA)?

An HRA is a thorough look at your current health and any health risks you may have.

For example, it asks about things like:

- **Your medical history**
- **Medications you take**
- **Lifestyle habits**



Member Portal Spotlight

Health Risk Assessment

Why would I take this?

Completing an HRA is one of the easiest ways to take an active role in your health. It takes from 15-20 minutes, and can help you:

- **Learn more about your health**
- **Catch potential health concerns early**
- **Receive information and resources that fit your needs**
- **Connect with programs and services that may help you stay healthy**



How to Get to Your HRA



Home | [Español](#)

Welcome CATHY ▶

[My Family](#) | [My Health](#) | [My Health Plan](#) | [My Resources](#) | [My Preferences](#)

Name: **Cathy**

DOB:

Gender: **Female**

PCP:

Quick Access

[View Quarterly Newsletter](#)

[USFHP Pharmacy Benefits](#)

[Find a Doctor, Pharmacy, or Facility](#)

[TRICARE Formulary Search](#)

[2026 Prior Authorization List](#)



Activate your free Calm membership!



As a self-care resource, Calm is part of your USFHP benefits. 84% of users report better overall mental health.



SCAN QR TO ACTIVATE



To activate your subscription, scan the QR code and use activation code **CHRISTUSHealth2024. Call 800-678-7347 with questions.**



View Claims

Visit the claims area to see your recent claims, monitor claim status, and view your claim history.



View My ID Card

Your ID card has important information that confirms your coverage. View, print, or request your ID card.



View My Benefits

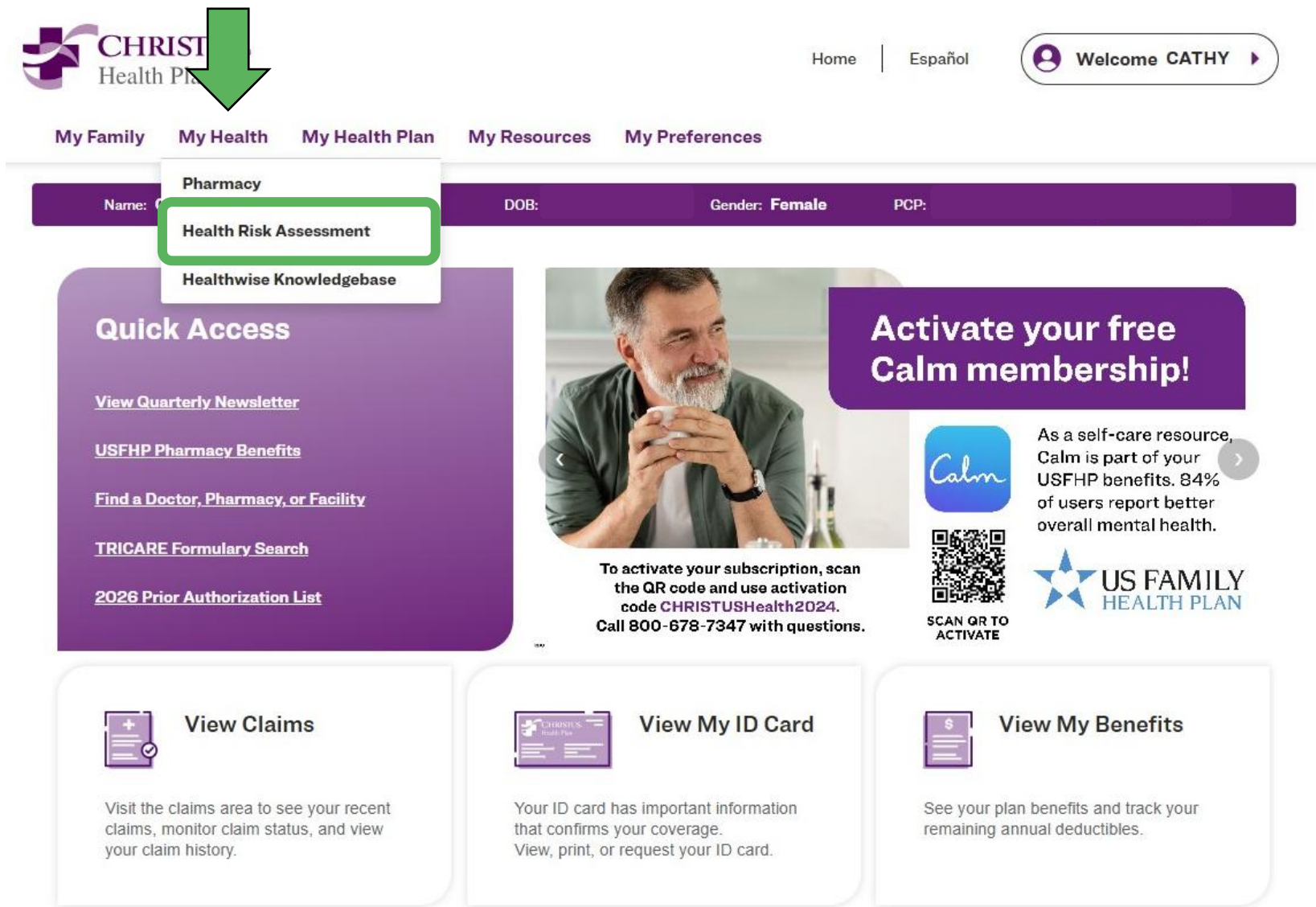
See your plan benefits and track your remaining annual deductibles.

Login to your Member Portal by clicking on "Member Login" in the upper right corner of any CHRISTUS Health Plan webpage.

CHRISTUS Health | US Family Health Plan

8/21/2026 10

How to Get to Your HRA



The screenshot shows the CHRISTUS Health Plan website. At the top, there is a navigation bar with links for Home, Español, and a user profile for CATHY. Below this is a secondary navigation bar with links for My Family, My Health, My Health Plan, My Resources, and My Preferences. A dropdown menu is open under 'My Health', showing options for Pharmacy, Health Risk Assessment (highlighted with a green box), and Healthwise Knowledgebase. A green arrow points from the title 'How to Get to Your HRA' to the 'Health Risk Assessment' option. The main content area features a 'Quick Access' section with links to the Quarterly Newsletter, Pharmacy Benefits, Doctor/Pharmacy/Facility search, TRICARE Formulary Search, and 2026 Prior Authorization List. To the right, there is a promotional banner for Calm membership, which includes a QR code and instructions to activate the subscription using the code CHRISTUSHealth2024. Below the banner, there are three tiles: 'View Claims', 'View My ID Card', and 'View My Benefits', each with a brief description of the service.

CHRISTUS Health Plan

Home | Español | Welcome CATHY

My Family | My Health | My Health Plan | My Resources | My Preferences

Pharmacy
Health Risk Assessment
Healthwise Knowledgebase

Name: DOB: Gender: Female PCP:

Quick Access

- [View Quarterly Newsletter](#)
- [USFHP Pharmacy Benefits](#)
- [Find a Doctor, Pharmacy, or Facility](#)
- [TRICARE Formulary Search](#)
- [2026 Prior Authorization List](#)

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SCAN QR TO ACTIVATE

US FAMILY HEALTH PLAN

View Claims

Visit the claims area to see your recent claims, monitor claim status, and view your claim history.

View My ID Card

Your ID card has important information that confirms your coverage. View, print, or request your ID card.

View My Benefits

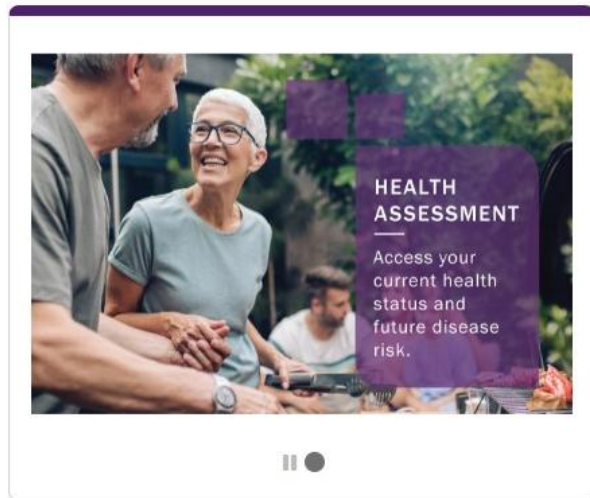
See your plan benefits and track your remaining annual deductibles.

Under "My Health" click on "Health Risk Assessment" to open a new tab

How to Get to Your HRA



Program



HEALTH ASSESSMENT

Access your current health status and future disease risk.

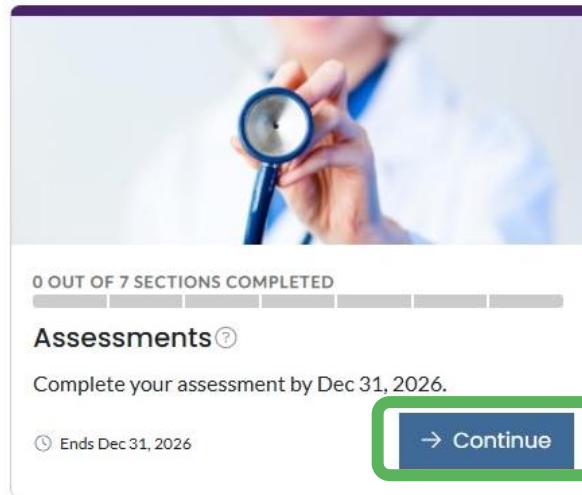
0 OUT OF 7 SECTIONS COMPLETED

Assessments ⓘ

Complete your assessment by Dec 31, 2026.

⌚ Ends Dec 31, 2026

[→ Continue](#)

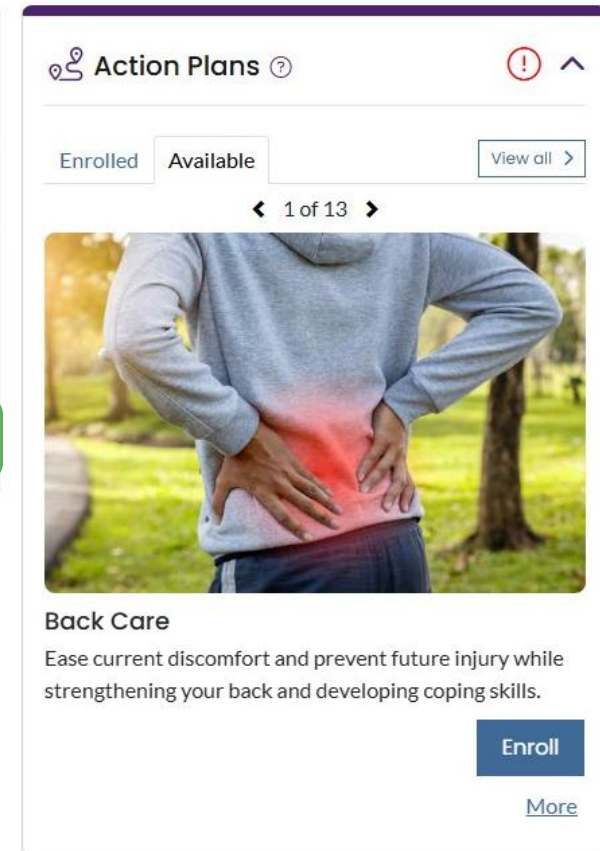


Assessments ⓘ

Complete your assessment by Dec 31, 2026.

⌚ Ends Dec 31, 2026

[→ Continue](#)



Action Plans ⓘ

Enrolled Available [View all](#) >

< 1 of 13 >



Back Care

Ease current discomfort and prevent future injury while strengthening your back and developing coping skills.

[Enroll](#)

[More](#)

**Don't have time right now? You can
come back and finish your
assessment later!**

Taking Your HRA

Health Assessment ? Primary - 03/17/2026 ▼

Questionnaire

0 OUT OF 7 SECTIONS COMPLETED

☒ Introduction

☐ General

Personal

Language

Risky Behaviors

Measurements

Health Status

Contact

☐ Conditions

☐ Lifestyle

☐ Safety

Health Assessment

This health assessment collects information about your current health, including lifestyle behaviors, health status, and compliance with recommended preventive health screenings.

Your responses to questions in the health assessment are combined with the results of your health screening to provide you with a personal report. The health assessment report details your health risks and recommends actions for health improvement.

- The health assessment includes a number of sections, which can be accessed in sequence using the "Next" and "Previous" buttons.
- Your responses will be saved as you move between sections.
- You may stop at any time and return to finish your health assessment at a later time.

☒ English

☐ Spanish

Next >

Sections:

General

Conditions

Lifestyle

Safety

Emotional

Health History

Management

CHRISTUS Health | US Family Health Plan

8/21/2026 13

Acting On Your HRA

Action Plans ?

In progress

Available

Closed



Back Care

Ease current discomfort and prevent future injury while strengthening your back and developing coping skills.

→ Enroll



Depression

Lift your mood by recognizing signs of depression, learning coping strategies, and getting good support.

→ Enroll



Diabetes Management

Control blood sugar with better lifestyle choices and stronger support networks.

→ Enroll



Action Plans:

Back Care

Depression

Diabetes Management

Diabetes Prevention

Financial Wellness

Healthy Eating

Heart Disease Management

Heart Disease Prevention

Physical Activity

Quitting Smoking

Risky Drinking

Stress Management

Weight Management

Acting On Your HRA

[< View all Action Plans](#)

 **Heart Disease Management** 
Reduce risks for complications by improving everyday behaviors and working closely with providers.

Track your progress

0 of 9 steps completed

☒ Initial Assessment

☐ Making a Plan

☐ First Personal Lesson
Opens Jul 31

☐ Second Personal Lesson
Opens Aug 07

☐ Third Personal Lesson
Opens Aug 14

☐ Fourth Personal Lesson
Opens Aug 21

☐ Fifth Personal Lesson
Opens Aug 28

Initial Assessment

Welcome to the first step in your heart disease management action plan: the initial assessment.
It will help you understand your risks for heart disease complications and the lifestyle behaviors you can improve.
This initial assessment provides a profile of your:

- Heart disease impact
- Body measurements
- Lifestyle choices
- Readiness to make healthier changes

Complete the questionnaire and then review the report. The report includes your scores and personal plan for change.
Select the Next button to get started.

1 of 10

Next >

Action Plans will walk you through an assessment, an initial plan, and weekly sessions designed to help you reach your health goals.

Acting On Your HRA

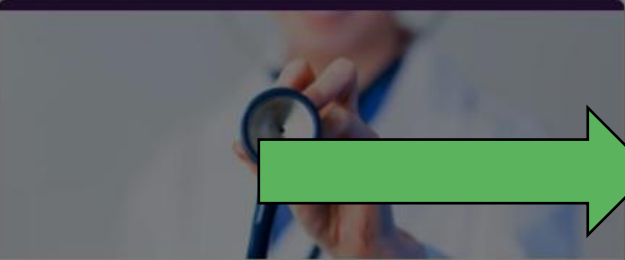
Program



HEALTH ASSESSMENT

Access your current health status and future disease risk.

⏮ ●



0 OUT OF 7 SECTIONS COMPLETED

Assessments ⓘ

Complete your assessment by Dec 31, 2026.

🕒 Ends Dec 31, 2026 [→ Continue](#)

Action Plans ⓘ

⚠ ⤴

Enrolled

Available

[View all >](#)

⏪ 1 of 13 ⏩



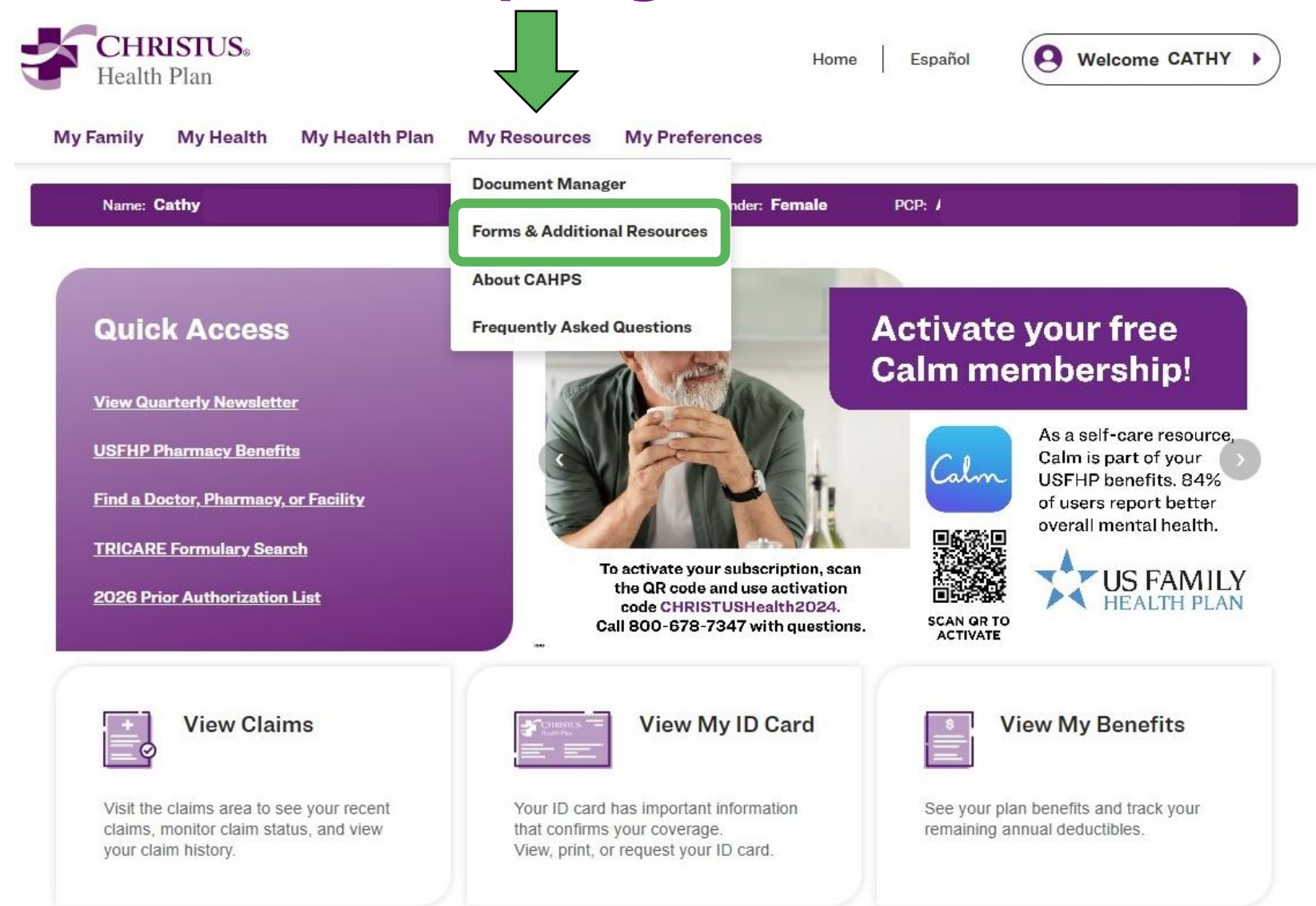
Back Care

Ease current discomfort and prevent future injury while strengthening your back and developing coping skills.

[Enroll](#)

[More](#)

Member Portal Spotlight



The screenshot shows the Christus Health Plan Member Portal. At the top, the Christus Health Plan logo is on the left, and navigation links for Home, Español, and a user profile (Welcome CATHY) are on the right. Below the header is a navigation bar with links: My Family, My Health, My Health Plan, My Resources, and My Preferences. A green arrow points to the 'My Resources' link, which has a dropdown menu open. The dropdown menu contains four items: Document Manager, Forms & Additional Resources (highlighted with a green border), About CAHPS, and Frequently Asked Questions. Below the navigation bar, the user's name 'Cathy' is displayed. The main content area is divided into several sections. On the left is a 'Quick Access' section with links to View Quarterly Newsletter, USFHP Pharmacy Benefits, Find a Doctor, Pharmacy, or Facility, TRICARE Formulary Search, and 2026 Prior Authorization List. In the center is a 'Calm' membership promotion featuring a QR code and text about activating the subscription. On the right is a 'US FAMILY HEALTH PLAN' logo. At the bottom are three tiles: 'View Claims' with a description of the claims area, 'View My ID Card' with a description of the ID card, and 'View My Benefits' with a description of plan benefits and deductibles.

CHRISTUS
Health Plan

Home | Español | Welcome CATHY

My Family | My Health | My Health Plan | **My Resources** | My Preferences

Name: Cathy | Gender: Female | PCP: /

Document Manager
Forms & Additional Resources
About CAHPS
Frequently Asked Questions

Quick Access

- [View Quarterly Newsletter](#)
- [USFHP Pharmacy Benefits](#)
- [Find a Doctor, Pharmacy, or Facility](#)
- [TRICARE Formulary Search](#)
- [2026 Prior Authorization List](#)

Activate your free Calm membership!

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US FAMILY HEALTH PLAN

View Claims

Visit the claims area to see your recent claims, monitor claim status, and view your claim history.

View My ID Card

Your ID card has important information that confirms your coverage. View, print, or request your ID card.

View My Benefits

See your plan benefits and track your remaining annual deductibles.

From the “My Resources” menu, you’ll find “Forms & Additional Resources”

Member Portal Spotlight - Resources

Additional Resources

Need a Little Extra Help?

Use findhelp.org to connect with free or reduced-cost services in your community. Whether you're looking for food pantries, housing support, financial assistance, or other resources, you can search by ZIP code to find help near you—quickly and confidentially.

[Start Your Search Now >](#)

Don't Forget—You Have Extra Support Through Your Plan

As a CHRISTUS Health US Family Health Plan member, you have access to additional benefits as part of your plan that can help make life a little easier:

- **Free Transportation to Medical Appointments**

Need a ride to your doctor or pharmacy? Your plan includes 48 one-way rides through SafeRide Health, up to 150 miles each way.

Call [800.678.7347](tel:800.678.7347) to set up reliable non-emergency medical transportation.

[Click to Learn More >](#)

SafeRide Health

And remember, you're never alone in this. Our [Care Management](#) team is here to help you with more than just managing health conditions. They can connect you with resources, coordinate services, and provide support when you need it most.

Call us: [800.446.1730](tel:800.446.1730), [option 2](#) to speak with a Care Manager who cares.

Available 9 a.m. – 5 p.m. CST, Monday through Friday.

Resources:

FindHelp.org

SafeRide Health

Care Management

More to come!

Member Portal Spotlight - Forms

Download and Print Your Health Plan Forms Below

Ask us to pay you back

File an appeal or grievance (complaint) on a coverage decision

Have your prescription drugs mailed to you

Order by Mail

Download PDF

This form allows you to order prescription medications for convenient home delivery. You can save up to 64% on copayments compared to retail pharmacies and receive a 90-day supply of your medicine. Additionally, shipping is free and delivery can even be sent to temporary addresses while you travel.

To start, you must provide original paper prescriptions or have your doctor send them electronically. Because processing can take up to 14 days, you should keep a 30-day supply from a local pharmacy on hand during setup. Once established, you can easily manage future refills via phone or the VytlOne app.

Give a personal caregiver permission to make decisions on your behalf

Be prepared in case of an emergency

- Current Forms:
- Reimbursement
- Appeals/Grievance
- Appointment of Representative
- VytlOne Mail Order
- Confidential Information Disclosure Consent
- Durable Power of Attorney
- State-specific Advance Directives

Member Services

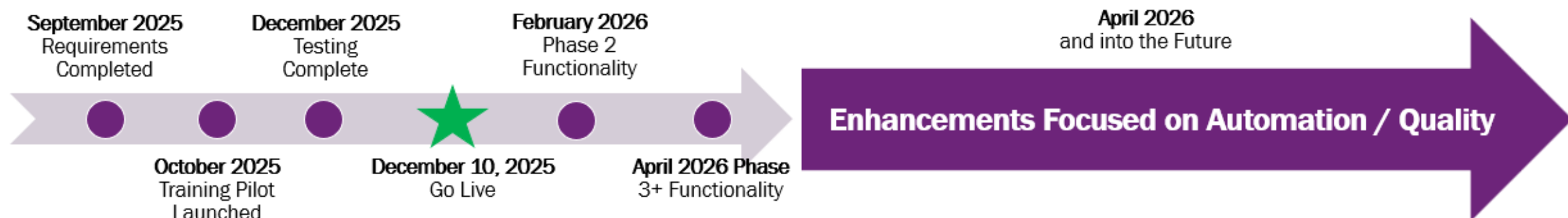
Rondy Bolden

Manager Member Services



Amazon Connect Call Center Solution Update

The Path to Leveraging the Technology...



Q2 Reduce Average Handle Time

- **Connect Assist Provides Real-Time Answers**
- **Work Force Management**
- **Call Authentication**
- **CRM Integration of Call Summary**

Q3 Call Deflection (AI Assistants)

- **Claims Status**
- **Plan Eligibility**
- **Benefits Inquiries**

Ongoing Focus on Quality

- **Automated Call Audits**
- **Sentiment Analysis**
- **Detect gaps for Re-Training**
- **Prompting for Success**
- **Post Call Survey (*pilot phase*)**

TBD Future Enhancements

- **AI Assistant for Email**
- **IVR Self-service Routing based on Voice Prompts**
- **Proactive Outreach**
- **Chat options**

Beneficiaries can Reach Member Services by...

Same Great Service
no matter how the
Beneficiary Communicates
with us.



844.67.USFHP

Monday – Friday 8:00 AM – 5:00 PM



USFHPHelp@ChristusHealth.org

Responses within 24 hours Monday – Friday
Available to Beneficiaries 24/7



P.O. Box 169001 / Irving, TX 75016

Responses within 24 hours Monday - Friday



ChristusHealthPlan.org

Responses within 24 hours Monday – Friday
Available to Beneficiaries 24/7



210-766-8851

Responses within 24 hours Monday – Friday
Available to Beneficiaries 24/7

Pharmacy Benefits

Tina Nguyen, PharmD

Manager Pharmacy Benefits



How to Set Up Home Delivery

Getting started through the member portal

- 1 Log in to your CHRISTUS Health Member Portal.
- 2 Select Pharmacy under the My Health tab.
- 3 Link to VytlOne and complete the one-time setup.
- 4 Order refills, check prescription history, and manage notifications.



First-time orders or transfers:
Call 866.408.2459 and have prescription information available.

Cancer Prevention and Treatment Discussion

Alona Aguiard Francois, LVN, LNC, CPUM, CPUR

Population Health Licensed Vocational
Nurse Care Coordinator



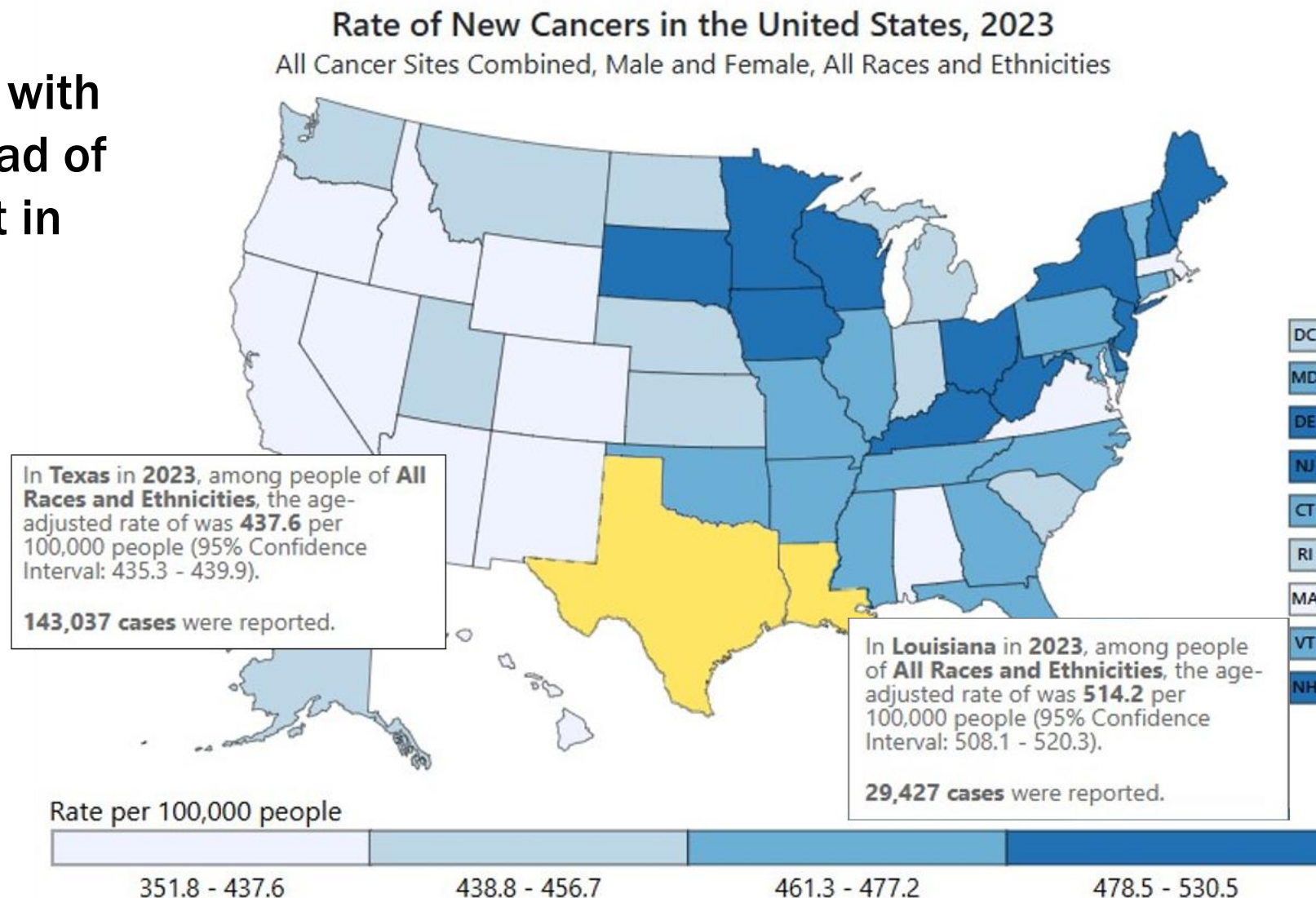
Cancer

What is “cancer?”

Cancer is a group of diseases with uncontrolled growth and spread of abnormal cells that **can** result in death ***if left untreated***.

Who gets cancer?

Anyone. Cancer does not discriminate



Cancer Facts

- **88% diagnosed are 50 + years or older.**
- **As of Jan 1, 2025, approximately 18.6 million people in the U.S. have been diagnosed with an invasive cancer.**
- **Non-Invasive vs invasive cancer**
 - Non-Invasive: Abnormal cells are contained where they originated.
 - Invasive: Cells have spread beyond their originating tissue, duct, or gland.
- **In 2026, an estimated 2.1 million new cases will be diagnosed (excluding non-melanoma skin cancer).**

Cancer Statistics 2026

Estimated number of new cancer cases in the US in 2026



Excludes basal cell and squamous cell skin cancers and in situ carcinoma except urinary bladder.
Source: Cancer Facts & Figures 2026.
©2026, American Cancer Society, Inc., Surveillance, Prevention, and Health Services Research

Preventable Risk Factors

- **Tobacco use**

- Cigarette smoking increases risk in at least 12 types of cancer.



- **Excess body weight**

- Adult BMI: ≥ 25
- Youth BMI: 85th percentile on growth charts



- **Lack of physical activity**

- Activity helps decrease risk of colon, female breast, endometrium, kidney, bladder, esophagus, and stomach cancers.



Prevention

- **Tobacco cessation**

- **Diet, exercise**

- **Get at least a grand total of 150 minutes of moderate or 75 minutes of vigorous activity each week. (*That's just over 20 minutes of medium level activity per day! You can do it!*)**

Preventable Risk Factors

- **Unhealthy diet**

- Increases risk of colorectum, oral cavity, and throat cancers.



- **Alcohol consumption**

- Increases risk of oral cavity, throat, liver, colorectal, and female breast cancers.



Prevention

- Eat high nutrient foods, variety of fruits and vegetables, whole grains. Limit red and processed meats, sugary drinks, and highly processed foods.
- It is best to not drink alcohol, but those who do, should have no more than **1** drink per day for women, and **2** drinks per day for men.

Unavoidable Reasons for Cancer

Genetics



Environmental



What Can YOU Do

- Get your annual screenings!!!!
 - Wellness checks to include blood pressure, hemoglobin A1c, body mass index (BMI), labs
 - Women: Breast and cervical cancer screenings
 - Men: Prostate exams
 - Both: Colorectal screenings (frequency depends on risk factors)
- HPV Vaccination
- Sunscreen
- Utilize Pharmacy Benefits
- Talk to your healthcare team



Food and Nutrition Insecurity

Jenny Samuel, MHA

Manager, USFHP Quality



Food Insecurity vs. Nutrition Insecurity

What is Food Insecurity?

Food insecurity refers to the lack of consistent access to enough food for an active, healthy life. Includes skipping meals, reducing portion sizes, choosing lower-cost, less nutritious food, and inconsistent access month to month.

According to the USDA, food insecurity can be divided into two categories.

- **Low Food Security:** Reduced quality, variety, or desirability of diet with little or no indication of reduced food intake.
- **Very Low Food Security:** Disrupted eating patterns and reduced food intake due to limited resources.



“Access to food is access to health. When we address food insecurity and nutrition insecurity, we improve lives.”

Food Insecurity vs. Nutrition Insecurity

What is Nutrition Insecurity?

Nutrition insecurity goes beyond food availability and focuses on consistent access to nutrient-dense foods that support overall health and well-being.

Nutrition insecurity considers:

- The affordability of nutrition food
- The availability of fresh fruits, vegetables and proteins
- The knowledge and resources to make healthy food choices

What is the difference?

Addressing both food and nutrition insecurity is essential for tackling hunger and improving public health and overall wellness. Unlike food security which is concerned with whether people have **enough** food, nutrition insecurity ensures that the food available supports long-term health.



“Access to food is access to health. When we address food insecurity and nutrition insecurity, we improve lives.”

Benefits of Healthy Eating

Strengthens Bones

Lower risk of heart disease, type 2 diabetes, and some cancers

Helps the digestive system function and support muscles

Boost immunity

Keeps skin, teeth and eyes healthy

Helps achieve and maintain a healthy weight

May help you live longer!

As a USFHP beneficiary, you get special access to **Choices by WholeHealth Living**, an exclusive program designed to help you live well for less.

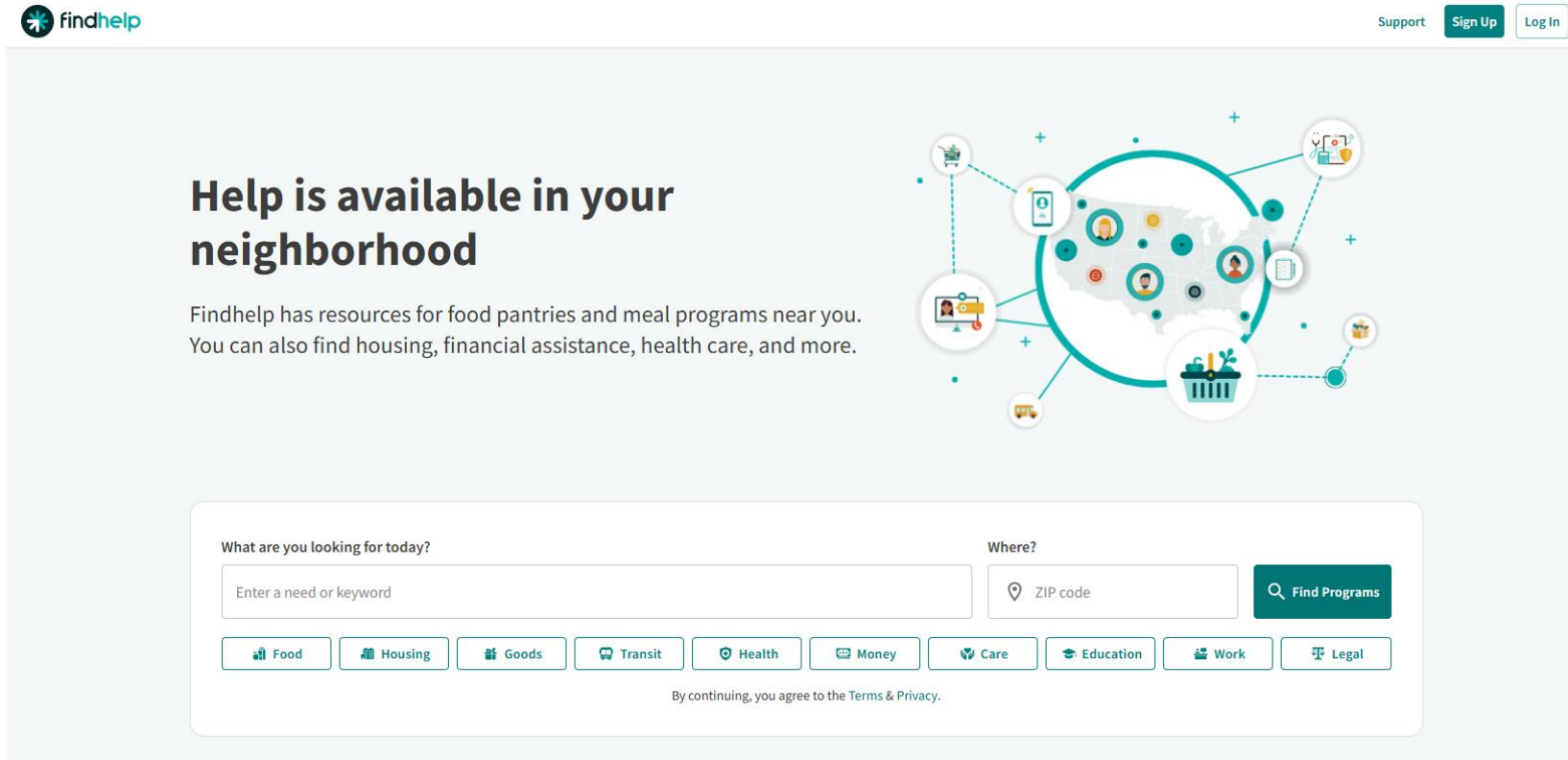
Enjoy savings on:

- **Health & wellness products and services** – a curated selection from leading wellness brands
- **Integrative health care** – exclusive discounts with chiropractors, acupuncturists, massage therapists, and naturopathic doctors in our network

Discover the care and products that help you feel your best—at prices just for beneficiaries.

Explore Discounts online, or by calling 800-274-7526.

How can WE help?



The screenshot shows the Findhelp.org homepage. At the top left is the Findhelp logo, and at the top right are links for Support, Sign Up, and Log In. The main heading reads "Help is available in your neighborhood". Below this, a paragraph states: "Findhelp has resources for food pantries and meal programs near you. You can also find housing, financial assistance, health care, and more." To the right of the text is a circular graphic with a map of the United States in the center, surrounded by various icons representing different types of assistance like food, housing, and healthcare. Below the graphic is a search bar with the prompt "What are you looking for today?" and a "Where?" section with a "ZIP code" input. A "Find Programs" button is to the right of the ZIP code input. Below the search bar is a row of category buttons: Food, Housing, Goods, Transit, Health, Money, Care, Education, Work, and Legal. At the bottom of the search bar area, a small note says "By continuing, you agree to the Terms & Privacy."

- findhelp.org by Findhelp - Search and Connect to Social Care

- [Findhelp.org](https://findhelp.org) offers access to local resources, including food pantries, meal programs, housing assistance, financial support, health care services, and more.
- Talk with your care team about community resources, government assistance programs (such as food pantries and community programs), and benefit options like SNAP or WIC if you qualify.
- For assistance, contact Care Management at 1-800-446-1730, Option 2, Monday through Friday, 8:00 AM–5:00 PM, or email caremanagementreferrals@christushealth.org.

How can YOU help?

- **Share the findhelp.org website**
 - You can find this in your Member Portal under Additional Resources and assist those who are not familiar with using the resource tool
- **Volunteer at food banks & pantries**
 - Look up or search nearby food banks to volunteer your time
 - Ex. The Salvation Army, Feeding America, etc. all have opportunities for volunteers. You can also check your city offices to volunteer at local food pantries.
- **Host a food drive**
 - Partner with your local food bank and get their guidance on what foods are needed most, donation procedures, and drop-off options.
 - Once you choose your format, you can spread the word and collect/deliver the donations.
- **Help deliver meals**
 - Be sure to check your city and see what local resources there are in place to provide meals to those in need. You can either volunteer or help deliver food to those individuals.



If you are not experiencing food insecurity, YOU can help those around you who are.

Supplemental Benefits Education

Alexandra Guzman,
Manager USFHP Product Management



Transportation Vendor *now live as of March 2, 2026*

How to Schedule a Ride

- Use the MySafeRide app to book, track, and manage rides.
- Call Member Services to book at ride at 800.678.7347, toll-free.

Available Transportation Options

- Rideshare
- Ambulatory Transportation
- Wheelchair Van Transportation

Important Reminders

- Complete a mobility assessment before your first ride.
- Schedule most rides at least **2 business days in advance**.
- Same-day rides may be available for Skilled Nursing Facility beneficiaries.



Key Benefits

- **48 one-way rides per year (24 round trips)**
- **150 miles per one way ride**
- **Two business days for non-urgent rides***
- **Ambulatory curb to curb/rideshare, ambulatory door to door, wheelchair**

****Urgent rides for life-sustaining treatments (dialysis, chemo, wound care, hospital discharge) do not require advanced notice.***

Dental Program

What's a discount dental plan?

It works like a membership plan. As a beneficiary of CHRISTUS US Family Health Plan, you receive discounts for dental services from Dentegra network providers.

Discounts on most procedures -

- No deductible or claims
- You can go as often as you like

28,000+ dentists and specialists & over **19,000** locations – www.dentegra.com

15 - 50% average discount

- Cleaning, exams, x-rays
- Filling, crowns, root canal
- Dentures and cosmetic treatment
- Oral surgery
- Specialty and emergency care

Beneficiary Question

Does my plan cover dental and how much?

Response

USFHP Plan includes cleanings, exams, x-rays, fillings, crowns, root canals, dentures, cosmetics, oral surgery and specialty care treatment. 30 – 40 % in savings.

When will we get dental added to our plan?

CHRISTUS Health does not offer a full dental benefit currently. Our internal leadership team is currently exploring if this could be a potential added supplemental benefit for our USFHP beneficiaries later.

Questions and Answers

USFHP Team

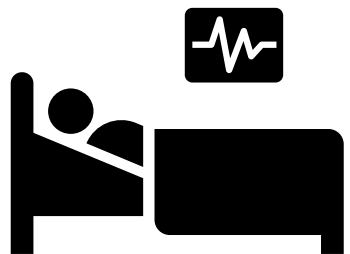


Four Parts of Medicare

Original Medicare

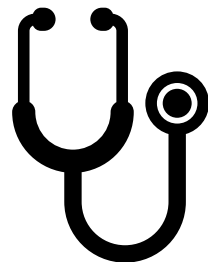
Part A

Hospital
Insurance



Part B

Medical
Insurance



Part C

Medicare
Advantage
Plans



Part D

Prescription
Drug Plans



Enrollment Date Rules



Beneficiaries continuously enrolled in USFHP before October 1, 2012, are grandfathered. You can stay in USFHP after turning 65 instead of being forced to switch to TRICARE for Life. It is **recommended** that you have Medicare Part B to help lower the cost of some services, however it is not mandatory.

If you enrolled on or after October 1, 2012, you must enroll in Medicare Parts A & B when you turn 65, because you cannot stay on USFHP past age 65 and will transition to TRICARE for Life.

Group A (Before Oct 1, 2012)



Turn 65!



OPTIONAL – purchase Medicare Part B
Not required but highly recommended.

If you purchase a Medicare Advantage (Part C) plan, your coverage with USFHP will end.

Group B (On/After Oct 1, 2012)



Turn 65!



No longer able to stay with USFHP.
Choose to move to TRICARE for Life
or Original Medicare or a Medicare
Advantage plan.

Any beneficiary who qualifies for
Medicare early due to a qualifying
disability or ESRD.



Must get Medicare Part B to continue
to be eligible for TRICARE and USFHP.

Question

Response

How does USFHP work with Medicare Plus or Advantage programs?

It doesn't – the two are mutually exclusive. Enrolling in a Medicare Advantage plan ends your USFHP coverage. Medicare Advantage replaces Original Medicare, and USFHP can only coordinate with Original Medicare.

Can we still use Medicare if our provider is out of network?

Original Medicare (Part A & B) has no provider network. You can see any providers who accept Medicare. However, USFHP requires in-network care for the lowest cost. While Medicare may pay its portion, USFHP will not cover the remainder, leaving you with potential out-of-pocket costs. Always verify your provider is in the USFHP network before your visit.

In order to keep my USFHP, I must have MEDICARE but I can't use MEDICARE. My medical insurance is no longer cost free if I have to pay MEDICARE. I am retired military but I have to pay to keep my medical insurance.

You do NOT have to have Medicare Part B to keep USFHP – but since you already have it, here's the good news:

- Your USFHP enrollment fee is waived because you have Part B
- Your copays remain \$0 with no annual deductible
- Medicare is working quietly in the background – USFHP is still your plan

Your only cost is the Medicare Part B premium itself. If that premium is a hardship, call 1-800-MEDICARE to ask about Medicare Savings Programs that may help cover it.

I have health care coverage under Medicare and eligibility under U S Family Health. Which of these would be my primary coverage. Would any of these position change if I'm employed? If I had Blue Cross Blue Shield would either of the aforementioned Insurance Coverages position change as far which would be my Primary care.

Medicare is always primary when you have both Medicare and USFHP. USFHP covers what Medicare doesn't pay. USFHP is always the payer of last resort, by federal law.

So, if you had BCBS through your employer, here is the order it would follow:

- Large employer (20+ employees): BCBS → Medicare → USFHP
- Small employer (>20 employees): Medicare → BCBS → USFHP

If you have other insurance, please make sure we are aware so we can coordinate and make sure your claims are paid correctly.

Question

Response

Does my plan cover hearing aids?

Although USFHP does not cover hearing aid devices, you can still take advantage of the Amplifon discount program. Amplifon offers affordable hearing aid options tailored to your needs, and USFHP has partnered with them to help restore the sounds of your life.

Does the plan include payments for over-the-counter items related to healthcare?

USFHP does not offer an over-the-counter option at this time.

How does TRICARE come up with monthly premium costs versus copayment cost amounts?

The Defense Health Agency (DHA) sets monthly premiums, enrollment fees, and copayment amounts for all TRICARE plans and beneficiary categories.

Does my plan cover vision appointments? Why can't I schedule a medical eye visit the same day as a vision exam with my eye doctor?

TRICARE and the Defense Health Agency (DHA) require routine vision exams and medical eye exams to be billed separately. Your plan covers both services, and you may receive both on the same day if they are scheduled and billed separately. Ask your eye doctor if they can submit the claims separately.

Are there any plans to expand to more states/regions in the U.S. where there is an abundance of military veterans, like the Carolinas or Florida?

USFHP is currently limited to six designated regions across the United States, each managed by an approved provider organization. These regions are fixed and do not change often, because they are tied to federal contracts and TRICARE Prime service boundaries.

DHA has been looking at other regions to add USFHP programs to. For example, they have recently started a pilot program in Georgia and Florida.

Question

Response

Can we, as USFHP members, use Tricare?

No, as a USFHP member, you cannot use the standard TRICARE network of doctors, nor can you use military base hospitals. You can only see doctors contracted under the USFHP organization.

When the primary insured (me) passes, does the dependent spouse (my wife) continue to be insured by USFHP? If so, are there actions required of her to continue her coverage? Thanks!

Yes, your wife can continue her USFHP health coverage as an unremarried surviving spouse as long as your death is reported to DEERS immediately and she re-enrolls with her USFHP provider within 90 days. To prevent any break in coverage, please visit or call DEERS to ensure how to notify them of the primary insured's death.

Can we use Medicare to join silver sneakers since our plan doesn't cover it?

No, you can't use Original Medicare to get Silver Sneakers because the federal government doesn't cover gym memberships. Only available if enrolled in Medicare Advantage (Part C) or private Medicare supplement.
Our leadership is exploring the possibility of adding a fitness benefit to our USFHP program.

Feedback Survey



Your voice is important, and we appreciate your feedback!

Please take a few minutes to complete and submit a survey about today's meeting!

MAC Meeting Feedback Survey



Scan Me!

Thank You for Attending!



The next USFHP MAC Meeting will be
held on
Thursday, February 18, 2027

**MAC Meeting Feedback
Survey**



Scan Me!

Personal Questions?



Please type your name and phone number in the chat.

**You will receive a call from
Member Services this
afternoon to answer your
specific questions.**

**MAC Meeting Feedback
Survey**



Scan Me!

Adjourned



Thank you for joining us!

Thank You for Attending!



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Thursday, February 18, 2027

Please type your name and phone number in the chat.

You will receive a call from Member Services this afternoon to answer your specific questions.

MAC Meeting Feedback Survey



Scan Me!

Appendix



Beneficiary Education References



- Hales, L.J. and Reed-Jones, M. (2026) *Food Security in the U.S. - definitions of Food Security | Economic Research Service, Economic Research Service*. Available at: <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security> (Accessed: 16 July 2026).
- **USCS Data Visualizations - CDC**