

TRICARE Fundamentals Course (TFC) 6hrs Practice Test (Sample)

Study Guide



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SAMPLE

Questions

- 1. What type of benefits do TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR) provide?**
 - A. Medicaid benefits**
 - B. TRICARE Select or TOP benefits**
 - C. Standard civilian insurance benefits**
 - D. Comprehensive health insurance benefits**
- 2. When can beneficiaries enroll in TRICARE Prime?**
 - A. Only during emergencies**
 - B. During specific open enrollment periods and qualifying events**
 - C. Only once at the start of military service**
 - D. Anytime throughout the year without restrictions**
- 3. What is a key benefit of TRICARE for Life for Medicare-eligible beneficiaries?**
 - A. It serves as primary coverage for all services**
 - B. It adds additional costs for beneficiaries**
 - C. It provides secondary coverage to help cover costs not paid by Medicare**
 - D. It is only available for active duty members**
- 4. Which of the following is covered under TRICARE?**
 - A. Elective cosmetic procedures.**
 - B. Emergency medical care.**
 - C. Infertility treatments.**
 - D. Certain alternative therapies.**
- 5. How does TRICARE Select differ from TRICARE Prime?**
 - A. It has higher out-of-pocket costs**
 - B. It allows more freedom in choosing healthcare providers without a referral**
 - C. It is only for dependents of active duty service members**
 - D. It requires enrollees to select a primary care manager**

- 6. In what scenario would TRICARE Plus not be available?**
- A. To TRICARE Prime enrollees**
 - B. To service members on leave**
 - C. To civilian contractors**
 - D. To retirees**
- 7. Under which TRICARE health plan do retirees and their family members not qualify to purchase vision coverage through FEDVIP?**
- A. TRICARE Prime**
 - B. TRICARE Select**
 - C. TRICARE Young Adult**
 - D. TRICARE Reserve Select**
- 8. What is the name of the voluntary dental insurance plan that provides worldwide coverage to eligible beneficiaries?**
- A. TRICARE Dental Program (TDP)**
 - B. Federal Employees Dental Insurance Program**
 - C. TRICARE Vision Plan**
 - D. Individual Dental Plan**
- 9. Which of the following is a valid option under the TRICARE Pharmacy Program?**
- A. Only retail pharmacies**
 - B. Only military pharmacies**
 - C. Mail order option only**
 - D. All of the above**
- 10. What is TRICARE's primary mission?**
- A. To provide the cheapest healthcare options**
 - B. To promote a healthy military force and provide healthcare services**
 - C. To conduct research on military health**
 - D. To limit access to medical services for military personnel**

Answers

SAMPLE

- 1. B**
- 2. B**
- 3. C**
- 4. B**
- 5. B**
- 6. A**
- 7. C**
- 8. A**
- 9. D**
- 10. B**

SAMPLE

Explanations

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1. What type of benefits do TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR) provide?

A. Medicaid benefits

B. TRICARE Select or TOP benefits

C. Standard civilian insurance benefits

D. Comprehensive health insurance benefits

TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR) provide comprehensive health insurance benefits designed specifically to meet the needs of eligible members of the National Guard and Reserve, as well as their families. TRS is available to members who have been activated, while TRR is for retired members of the reserve components. These benefits include a wide range of services such as medical, dental, and vision coverage, which aim to ensure that reserves and retirees have access to essential healthcare services. By offering comprehensive health insurance, TRICARE ensures that eligible beneficiaries can receive necessary medical attention, preventive services, and emergency care, reflecting the commitment to the health of service members and their families. The other options refer to different types of health coverage that do not accurately represent the scope of benefits provided by TRS and TRR. For instance, Medicaid is a state and federal program that offers health coverage primarily for low-income individuals, while standard civilian insurance and TRICARE Select or TOP benefits do not encompass the specific comprehensive nature of TRS and TRR offerings that are tailored for the unique needs of reserve and retired service members.

2. When can beneficiaries enroll in TRICARE Prime?

A. Only during emergencies

B. During specific open enrollment periods and qualifying events

C. Only once at the start of military service

D. Anytime throughout the year without restrictions

Beneficiaries can enroll in TRICARE Prime during specific open enrollment periods and qualifying events, which is why this answer is correct. The TRICARE program is designed to serve military personnel and their families, offering a structured enrollment system to ensure proper management and allocation of resources. Open enrollment periods typically occur annually, allowing beneficiaries to make changes to their health plan selections. Qualifying events include situations like relocation, changes in family status (such as marriage or the birth of a child), or the end of a service member's active duty status. These events provide beneficiaries with the opportunity to enroll in or switch from one TRICARE plan to another, ensuring that they have access to the most appropriate healthcare coverage based on their circumstances. This enrollment strategy helps maintain an organized system and ensures that beneficiaries utilize their benefits effectively at appropriate times rather than enrolling whenever they choose, which would disrupt resource management within the healthcare framework provided by TRICARE.

3. What is a key benefit of TRICARE for Life for Medicare-eligible beneficiaries?

- A. It serves as primary coverage for all services**
- B. It adds additional costs for beneficiaries**
- C. It provides secondary coverage to help cover costs not paid by Medicare**
- D. It is only available for active duty members**

The key benefit of TRICARE for Life for Medicare-eligible beneficiaries is that it provides secondary coverage to help cover costs not paid by Medicare. This program is specifically designed for individuals who are entitled to Medicare, allowing them to maximize their healthcare benefits. When Medicare pays for services, TRICARE for Life acts as a supplement, covering additional costs such as copayments, deductibles, and services that Medicare might not cover at all. This dual coverage significantly reduces out-of-pocket expenses for beneficiaries, ensuring they have access to comprehensive healthcare without the burden of high costs. This unique role of TRICARE for Life is paramount to veterans and military families, as it streamlines their healthcare and provides financial assistance in conjunction with the benefits received from Medicare.

4. Which of the following is covered under TRICARE?

- A. Elective cosmetic procedures.**
- B. Emergency medical care.**
- C. Infertility treatments.**
- D. Certain alternative therapies.**

Emergency medical care is covered under TRICARE because it is considered essential for maintaining the health and safety of its beneficiaries. TRICARE provides coverage for emergency services that are required to treat acute conditions that could result in serious injury or death if not addressed promptly. This includes situations where immediate medical attention is necessary, regardless of whether the care is rendered within a civilian facility or a military treatment facility. In contrast, elective cosmetic procedures typically are not covered because they are considered non-essential procedures. Infertility treatments may have some coverage but often depend on specific conditions and eligibility criteria, which may vary. Certain alternative therapies, while potentially covered to some extent, usually face restrictions and are not broadly included in standard coverage. Thus, emergency medical care is clearly defined and prioritized within the TRICARE benefits framework, making it the correct choice.

5. How does TRICARE Select differ from TRICARE Prime?

- A. It has higher out-of-pocket costs**
- B. It allows more freedom in choosing healthcare providers without a referral**
- C. It is only for dependents of active duty service members**
- D. It requires enrollees to select a primary care manager**

TRICARE Select allows beneficiaries greater flexibility in choosing healthcare providers compared to TRICARE Prime. Under TRICARE Select, enrollees do not need to obtain a referral to see specialists, which means they can directly access a wider range of providers and seek specialist care more freely. This feature is particularly beneficial for those who value the autonomy to make their own healthcare decisions without the need for prior approval from a primary care manager. In contrast, TRICARE Prime requires enrollees to choose a primary care manager who coordinates their healthcare and issues referrals for specialist care, limiting direct access to specialists. This fundamental difference in how care is accessed highlights the appeal of TRICARE Select for individuals who prefer a more independent approach to managing their healthcare.

6. In what scenario would TRICARE Plus not be available?

- A. To TRICARE Prime enrollees**
- B. To service members on leave**
- C. To civilian contractors**
- D. To retirees**

TRICARE Plus is a program designed to offer additional access to primary care services for eligible beneficiaries. However, it is primarily available to those who are enrolled in TRICARE Prime. As a result, TRICARE Plus is not available to TRICARE Prime enrollees because they already have direct access to primary care services and a specified network of providers under TRICARE Prime. This program is tailored for individuals who might not have the same direct access, typically those who are not fully enrolled in TRICARE Prime, rather than those who are already enjoying that level of comprehensive care. TRICARE Plus serves as a supplementary option for other eligible beneficiaries who may require greater flexibility in accessing healthcare services, but it does not extend to those who already have the structured benefits provided by TRICARE Prime.

7. Under which TRICARE health plan do retirees and their family members not qualify to purchase vision coverage through FEDVIP?

- A. TRICARE Prime**
- B. TRICARE Select**
- C. TRICARE Young Adult**
- D. TRICARE Reserve Select**

The option identifying TRICARE Young Adult as the correct choice stems from the specific eligibility criteria established for the Federal Employees Dental and Vision Insurance Program (FEDVIP). Under TRICARE Young Adult, retirees and their family members do not have the option to enroll in vision coverage through FEDVIP because this program is intended for young adults who are the children of TRICARE-eligible sponsors and who have aged out of their parent's health insurance coverage. TRICARE Young Adult allows eligible young adults from ages 21 to 26 to retain some level of TRICARE coverage, but it does not extend the eligibility for vision coverage through FEDVIP. This distinction is significant because it sets apart the Young Adult program from other TRICARE plans where retirees and their family members can enroll in FEDVIP for vision coverage if they are eligible. In contrast, other TRICARE plans such as TRICARE Prime, TRICARE Select, and TRICARE Reserve Select provide avenues for retirees and their family members to access FEDVIP vision coverage, allowing them to purchase supplementary vision benefits that are not included in their basic TRICARE health plan.

8. What is the name of the voluntary dental insurance plan that provides worldwide coverage to eligible beneficiaries?

- A. TRICARE Dental Program (TDP)**
- B. Federal Employees Dental Insurance Program**
- C. TRICARE Vision Plan**
- D. Individual Dental Plan**

The voluntary dental insurance plan that provides worldwide coverage to eligible beneficiaries is known as the TRICARE Dental Program (TDP). This program is specifically designed for certain eligible groups, including dependents of active duty service members, selected reserve members, and certain retirees and their family members. The TDP offers comprehensive dental care, including preventive, diagnostic, and restorative services, ensuring that beneficiaries maintain their dental health regardless of their location around the world. This global coverage aspect is particularly beneficial for military families who may be stationed in various locations, both domestic and overseas. Other options like the Federal Employees Dental Insurance Program typically apply to federal employees and their families, and the TRICARE Vision Plan focuses on vision care, which is separate from dental care. The Individual Dental Plan is not a specific TRICARE offering and may refer to various unrelated dental plans available in the market. Thus, the TRICARE Dental Program (TDP) is uniquely suited to provide worldwide dental coverage for eligible beneficiaries.

9. Which of the following is a valid option under the TRICARE Pharmacy Program?

- A. Only retail pharmacies**
- B. Only military pharmacies**
- C. Mail order option only**
- D. All of the above**

The TRICARE Pharmacy Program offers multiple avenues for beneficiaries to access their medications, which is why all options are valid. This includes the ability to obtain prescriptions through retail pharmacies, utilizing military pharmacies, and accessing a mail order option. When beneficiaries choose retail pharmacies, they can fill prescriptions at a wide network of pharmacies, providing convenience and accessibility in the community. Military pharmacies serve as another beneficial option; they allow beneficiaries to fill prescriptions at on-base facilities, typically at no cost or with lower copayments. The mail order service caters to individuals who prefer to receive their medications directly at home, which can be especially useful for long-term prescriptions, ensuring consistency and reducing trips to the pharmacy. The combination of these options under the TRICARE Pharmacy Program allows beneficiaries to choose what works best for their individual needs and circumstances, maximizing their access to necessary medications. This flexibility is integral to catering to a diverse population of service members and their families.

10. What is TRICARE's primary mission?

- A. To provide the cheapest healthcare options**
- B. To promote a healthy military force and provide healthcare services**
- C. To conduct research on military health**
- D. To limit access to medical services for military personnel**

TRICARE's primary mission centers on promoting a healthy military force and providing comprehensive healthcare services to eligible beneficiaries, including active duty service members, retired service members, and their families. This mission is vital because it ensures that military personnel maintain their readiness and ability to serve effectively. By focusing on both preventive care and treatment, TRICARE aims to enhance the overall health and well-being of service members and their families, which is essential for the operational success of the military. The mission is rooted in the understanding that a healthy force contributes not only to individual well-being but also to national security. TRICARE offers a variety of healthcare plans to accommodate the diverse needs of the military community, facilitating access to high-quality medical care and support services. The other options do not accurately reflect TRICARE's comprehensive focus on health promotion and care delivery. While conducting research might be part of supporting military health efforts, it is not the primary mission. Similarly, providing the cheapest healthcare options and limiting access to medical services would undermine the foundational goals of promoting health and wellness among military members and their families.