



Updated June 2019

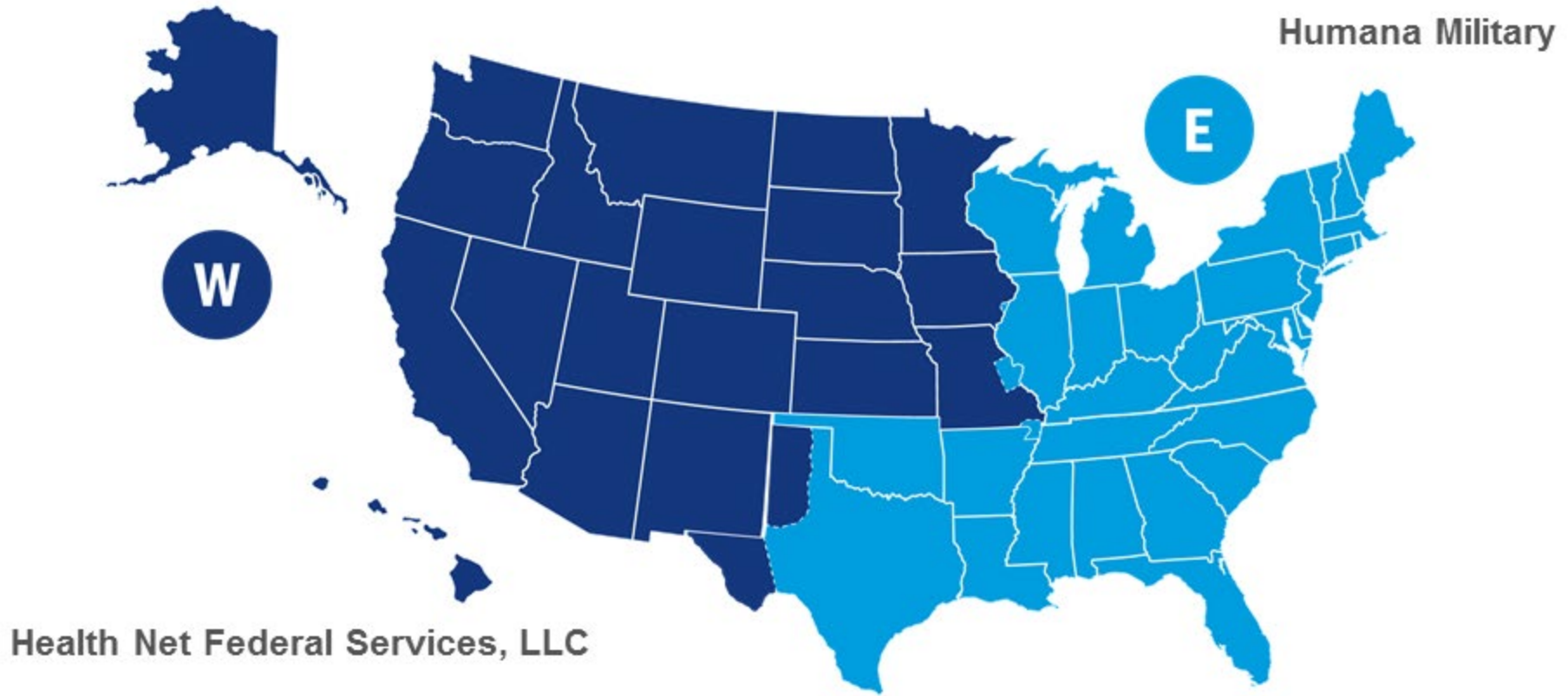
TRICARE[®] Benefits/Programs for National Guard and Reserve Members during Retirement

Your Options For Care After Retirement

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TRICARE Stateside Regions



Keep DEERS Information Up To Date



Being able to use **TRICARE** depends on keeping **DEERS** up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsi.

Note: You must use this option to add family members in DEERS.



Log on to <https://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-800-336-4416**.

Retired Reserve Coverage Timeline

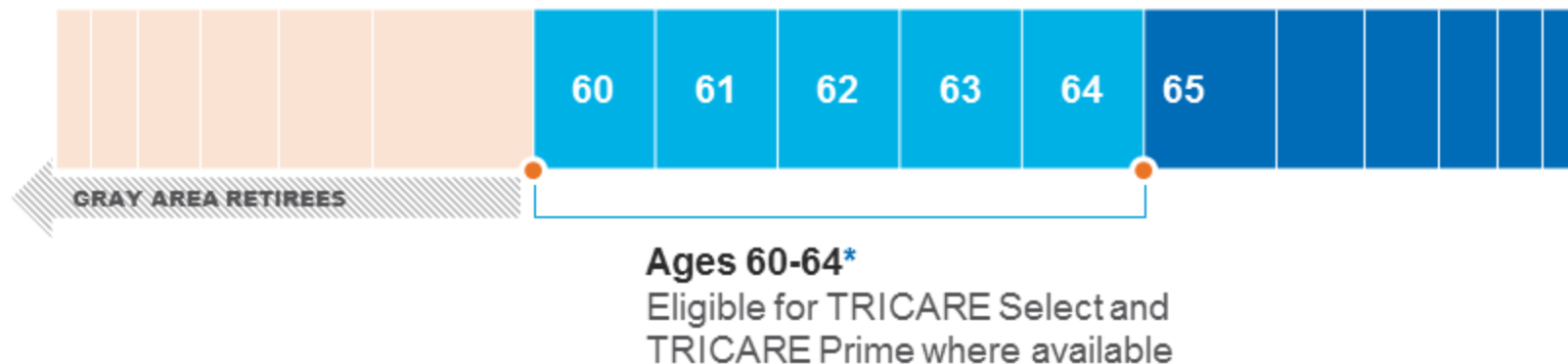
National Guard or Reserve Retirement

Under age 60

Retired Reserve members may qualify to purchase TRR

Age 65 and above*

Begin TRICARE For Life



- * If you become Medicare-eligible due to disability, you may transition to TRICARE For Life as early as age 60.

Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services. The groups pay different costs and fees.
 - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A. When enrolled in a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program), Group A beneficiaries follow Group B deductibles, cost-shares, and catastrophic caps.
 - **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you are in Group B.

Coverage Options Upon Turning Age 60

- Upon turning age 60 and collecting retirement pay, TRR members are disenrolled from TRR and may be eligible for other TRICARE programs as retirees, such as:
 - TRICARE Select or TRICARE Prime (if in a PSA), including the US Family Health Plan (USFHP)
 - TFL
- If you want to enroll in a TRICARE Prime option or TRICARE Select, you must elect to enroll within 90 days of the day you turn 60.
- If entitled to premium-free Medicare Part A at age 60 or older, Retired Reserve members must also have Medicare Part B to be TRICARE-eligible. Before age 65, beneficiaries have the option to use TRICARE Prime or TFL. At age 65, coverage transitions to TFL.

TRICARE Select

- Enrollment is required.
- Yearly deductible and cost-shares apply.
 - Go to **www.tricare.mil/costs**.
- Save money by seeing a TRICARE-authorized network provider.
- Prior authorization is required for some services.
 - Check your regional contractor's website.
- For more information, go to **www.tricare.mil/select**



Enroll in TRICARE Select or TRICARE Prime

- There are three ways to enroll:
 - **Online** (stateside only): Enroll using BWE.
 - **By phone**: Call your regional contractor.
 - **By mail**: Download either the TRICARE Select or TRICARE Prime form and submit it to your regional contractor. Forms are available at www.tricare.mil/forms.
- For enrollment fees, premium amounts and copayments, go to www.tricare.mil/costs.

Note: TRICARE Prime Remote coverage options aren't available after retirement.

Coverage Options Upon Becoming Medicare-Eligible

- To remain eligible for TRICARE, you must be entitled to Medicare Part A and have Medicare Part B.
 - Pay for and enroll in Medicare Part B
- Beneficiaries under age 65 who are entitled to Medicare Part A and have Part B may:
 - Enroll in TRICARE Prime (enrollment fee waived)
 - Be covered by TFL
- Retirees with Medicare coverage are generally not eligible to enroll in TRICARE Select.
- For Medicare Part B information, go to:
 - **www.ssa.gov**
 - **www.medicare.gov**

TRICARE For Life

TFL is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B, regardless of age or place of residence.

- Beneficiaries entitled to Medicare Part A and who have Medicare Part B:
 - Are automatically covered under TFL. There are no enrollment forms or enrollment fees.
 - Should get a new uniformed services ID card at age 65.
 - May get care from any Medicare-participating, nonparticipating or opt-out provider, or military hospital or clinic if space is available.
- For more information on TFL, go to **www.tricare.mil/tfl** or call **1-866-773-0404**.

TRICARE and Other Health Insurance

- Other health insurance (OHI) is considered your primary health insurance.
- For services covered by Medicare, OHI and TFL, Medicare pays first, your OHI pays second and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: **www.tricare.mil/forms**.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.

Federal Employees Dental and Vision Insurance Program (FEDVIP) Options

The U.S. Office of Personnel Management offers eligible TRICARE beneficiaries the option to enroll in a FEDVIP dental plan.

- FEDVIP offers a range of plans from a number of dental plans.
- FEDVIP dental coverage is available to:
 - Retired service members and their eligible family members
 - Certain retired National Guard and Reserve members and their family members.
 - Certain survivors
 - Medal of Honor recipients and their immediate family members or survivors.
- Former spouses and remarried surviving spouses don't qualify to purchase dental coverage.

For FEDVIP plan and enrollment information, visit www.benefeds.com.



FEDVIP Vision Options

- Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- Eligible beneficiaries include those enrolled in or using:
 - TRICARE Prime, including USFHP
 - TRICARE Select
 - TRS
 - TRR
 - TFL
- FEVIP vision coverage is available to:
 - Active duty family members
 - Retired service members and their eligible family members
 - National Guard and Reserve members and eligible family members

Visit www.benefeds.com for eligibility, plan, and enrollment information.



Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com

TOP Regional Call Centers

Eurasia-Africa

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)

Medical Assistance: +44-20-8762-8133

Latin America and Canada

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)

Medical Assistance: +1-215-942-8320

Pacific

Singapore: +65-6339-2676 (overseas)
1-877-678-1208 (stateside)

Sydney: +61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)

Medical Assistance:

Singapore: +65-6338-9277
Sydney: +61-2-9273-2760

Additional Contacts

Exceptional Family Member Program

www.militaryonesource.mil/efmp

Extended Care Health Option

www.tricare.mil/echo

Autism Care Demonstration

www.tricare.mil/autism

More Resources

TRICARE Website

www.tricare.mil

Publications

www.tricare.mil/publications

Connect with TRICARE



www.tricare.mil/media