TRICARE & Dental
TRICARE® Benefits/Programs for National Guard and Reserve Members during Retirement
Your Options For Care After Retirement

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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

Ages 60-64*
Eligible for TRICARE Standard and TRICARE Extra, and TRICARE Prime where available

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

What is TRICARE?
TRR Costs

- Monthly premiums (per calendar year):
  - Go to [www.tricare.mil/costs](http://www.tricare.mil/costs)
- Yearly deductible: $150 per individual; $300 per family
- Cost-shares apply for covered services and vary depending on the type of provider (network or non-network).
- Catastrophic cap: $3,000 per family, per fiscal year (FY) for covered services

**Note:** All ongoing premium payments must be made by either automatic electronic funds transfer or automatic charge to a credit or debit card.
TRICARE Young Adult

- TRICARE Young Adult (TYA) is available to qualified unmarried dependents of TRICARE-eligible sponsors who are:
  - At least age 21, but not yet age 26
  - Not eligible to enroll in an employer-sponsored health plan
  - Not otherwise eligible for TRICARE program coverage
  - Not a uniformed service sponsor (for example, a member of the Selected Reserve)

- For TYA qualification, cost and enrollment information, go to www.tricare.mil/tya.
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 Standard and TRICARE Extra
  - TRICARE Prime (if in a PSA), including the US Family Health Plan
  - TFL
- 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 Standard® and TRICARE Extra

- No enrollment, enrollment fees or referrals are required.
- Yearly deductible and cost-shares apply.
  - Go to www.tricare.mil/costs.
- Save money by seeing a TRICARE network provider.
- Prior authorization is required for some services.
  - Check your regional contractor’s website.
- For more information, go to www.tricare.mil/standard.
- **Note:** TRICARE Extra is not available overseas.
Getting Care: TRICARE Standard and TRICARE Extra

- Select any TRICARE-authorized provider:
  - Non-network provider—TRICARE Standard
  - Network provider—TRICARE Extra
- TRICARE network providers:
  - Accept TRICARE as the full payment for covered services
  - File claims for you
- Space-available care at military hospitals and clinics
TRICARE Prime®

- Enroll in TRICARE Prime:
  - **By phone**: Call your regional contractor.
  - **By mail**: Download the *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) and submit it to your regional contractor. To get *DD Form 2876*, go to [www.tricare.mil/forms](http://www.tricare.mil/forms).

- For enrollment fees, premium amounts and copayments, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

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

• Enroll with a:
  – Military hospital or clinic (space permitting)
  – Civilian TRICARE network provider within a PSA
  – Primary care health care provider in the US Family Health Plan, depending on your location and sponsor status

• Get a primary care manager (PCM) referral for civilian specialty care (otherwise, higher costs apply).

• If traveling or moving:
  – **Routine care:** Get care before traveling.
  – **Urgent care:** Call your PCM or regional contractor for assistance.
  – **Emergency care:** Call 911 or go to the closest emergency room.
  – **Seasonal moves:** Consider transferring enrollment.
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 on a space-available basis.

• 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.
Pharmacy Options

**Military Pharmacy**
- Usually inside military hospitals and clinics
- Get up to a 90-day supply

**TRICARE Pharmacy Home Delivery**
- Must use this option for some drugs
- Get up to a 90-day supply

**TRICARE Retail Network Pharmacy**
- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

**Non-Network Pharmacy**
- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply
TRICARE Retiree Dental Program (TRDP)

- TRDP:
  - Available to Retired Reserve members and their qualifying family members
  - Single, dual and family plans are available
- Beneficiaries pay monthly premiums that vary regionally by ZIP code, deductibles and cost-shares.
- For more information, go to www.trdp.org or call Delta Dental of California at 1-888-838-8737

Note: There are no network dental care providers outside of the U.S. and U.S. territories. Purchased care sector providers are available overseas, but they aren't part of the TRDP dental care provider network.
Survivor Benefits: Retired

Family members of Retired Reserve members who had TRR at the time of the sponsor’s death:

• Surviving spouses remain qualified for TRR survivor coverage until the day the sponsor would have turned age 60, at which point they may become eligible for premium-free TRICARE Standard and TRICARE Extra, or may enroll in TRICARE Prime (if available).

• Surviving children remain qualified for TRR until their sponsor would have reached age 60 or until aging out or otherwise losing TRICARE coverage, whichever comes first.

• Survivors may purchase coverage under the TRDP.
The Future of TRICARE®

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Increasing Access to Care

TRICARE® Covers You With
INCREASED ACCESS TO CARE

Access to health care in a timely manner is important to you—and to us. Our goal is to help provide you with the tools to access the care you need, when you need it.

- **Nurse Advice Line** available 24 hours a day, 7 days a week
- **Mobile Health/eHealth**
- **Urgent Care**
- **One Call Resolution**
- **Expanded Hours** for Military Hospitals/Clinics

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The TRICARE 2017 (T2017) contracts will consolidate three regions into two which can streamline health care delivery...

NOTE: For more information about T2017, visit www.tricare.mil/changes
Moving to TRICARE Select

On Jan. 1, 2018, existing TRICARE Standard beneficiaries will be auto-enrolled in TRICARE Select

- Preferred provider organization (PPO) style plan
- Replaces TRICARE Standard and TRICARE Extra
- New active duty family members will be auto-enrolled in Select if they live outside of a Prime Service Area or overseas
- Changing to TRICARE Select will mean no decrease in coverage
Enrollment Changes

- Administration of the TRICARE benefit will transition from a Fiscal Year period (Sept. – Oct.) to a Calendar Year period (Jan. – Dec.).
- There will be a transition period from Oct. 1, 2017 to Dec. 31, 2017.
  - Enrollment fees will be prorated for the three-month period (Oct. 1 – Dec. 31, 2017) and billed accordingly for beneficiaries who pay on a monthly or quarterly basis.
  - Beneficiaries who pay fees on an annual basis will have their payments credited toward the transition period and any future enrollment fees.
Are You Ready?

• Prepare for the changes now by:
  
  – Updating your contact information in the **Defense Enrollment Eligibility Reporting System (DEERS)** for you and your family.
    
    • Go to www.dmdc.osd.mil/milconnect.
    • Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883).
    • Fax updates to 1-831-655-8317.
  
  – Signing up for eCorrespondence in **milConnect**.
    
    • Log in to www.dmdc.osd.mil/milconnect and update your profile.
  
  – Visiting the **TRICARE website**.
    
    • Go to www.tricare.mil/changes.
    • Sign up for email alerts about the changes to get an email anytime this page is updated.
Stateside Regional Contractors

• TRICARE North Region
  Health Net Federal Services, LLC
  1-877-TRICARE (1-877-874-2273)
  www.hnfs.com

• TRICARE South Region
  Humana Military
  1-800-444-5445
  HumanaMilitary.com

• TRICARE West Region
  UnitedHealthcare Military & Veterans
  1-877-988-WEST (1-877-988-9378)
  www.uhcarmilitarywest.com

Overseas Regional Contractor

• 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)

- Latin America and Canada
  +1-215-942-8393 (overseas)
  1-877-451-8659 (stateside)

- Pacific
  Singapore: +65-6339-2676 (overseas)
  1-877-678-1208 (stateside)
  Sydney: +61-2-9273-2710 (overseas)
  1-877-678-1209 (stateside)

Additional Contacts

- milConnect Website
  http://milconnect.dmdc.osd.mil

- TRICARE For Life
  Wisconsin Physicians Service—Military and Veterans Health
  1-866-773-0404
  www.TRICARE4u.com

- US Family Health Plan
  1-800-74-USFHP (1-800-748-7347)
  www.tricare.mil/usfhp

More Resources

- TRICARE Website
  www.tricare.mil

- Publications
  www.tricare.mil/publications

Connect with TRICARE Online

www.tricare.mil/media