

## What if I applied for Medicare benefits on my own SSN and I'm not eligible for premium-free Medicare Part A at age 65?

If you're not eligible for premium-free Part A based on *your* work history, use the table to find the scenario that fits you best and follow the necessary steps to remain TRICARE-eligible. Even if you're not eligible for premium-free Part A at age 65, you're still eligible for Part B.

	Your Spouse (or Divorced Spouse) Is	You Must File	If You Are	To Remain TRICARE-Eligible You Must
<b>Single/ Never Married</b>	N/A	N/A	N/A	Take your <i>Notice of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> to your local ID card office to update your DEERS record and receive a new ID card <sup>3</sup> . This will allow you to keep your eligibility for TRICARE Prime or TRICARE Standard and Extra past your 65 <sup>th</sup> birthday. <sup>4</sup>
<b>Married/ Divorced</b> If you're not eligible for premium-free Part A based on <i>your</i> work history, you'll receive a <i>Notice of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> from your regional SSA office.	62 years of age or older	For premium-free Part A under your spouse's (or divorced spouse's) Social Security Number (SSN).	<b>Entitled</b> to premium-free Part A under your spouse's (or divorced spouse's) SSN, you'll receive a <i>Notice of Award</i> <sup>1</sup> from your regional Social Security Administration (SSA) office.	Enroll in Part B. To avoid a break in TRICARE coverage, be sure to enroll 3 to 4 months before your 65 <sup>th</sup> birthday. Take your Medicare card showing Parts A & B to your local ID card office to update your DEERS record. Your TRICARE For Life (TFL) benefits will be effective on your Part B effective date.
			<b>Not entitled</b> to premium-free Part A under your spouse's (or divorced spouse's) SSN, you'll receive a <i>Notice of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> from your regional SSA office. This second notice is based on your spouse's (or divorced spouse's) SSN.	Take <u>the</u> <i>Notices of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> received based on your and your spouse's record to your local ID card office to update your DEERS record and receive a new ID card. <sup>3</sup> This will allow you to keep your eligibility for TRICARE Prime or TRICARE Standard and Extra past your 65 <sup>th</sup> birthday. <sup>4</sup>
	Under the age of 62	N/A	N/A	Take your <i>Notice of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> to your local ID card office to update your DEERS record and receive a new ID card. <sup>3</sup> This will allow you to keep your eligibility for TRICARE Prime or TRICARE Standard and Extra past your 65 <sup>th</sup> birthday. <sup>4</sup> <b>Note:</b> 3 to 4 months before your spouse (or divorced spouse) turns 62, you'll need to file for premium-free Part A under his or her SSN. If you don't buy Part B when you're first eligible, you'll have to wait until the Medicare General Enrollment Period following your spouse's (or divorced spouse's) 62 <sup>nd</sup> birthday. If you wait to enroll during the GEP you may have a break in TRICARE coverage.
<b>Widow</b>	N/A	For premium-free Part A under your deceased spouse's SSN.	<b>Entitled</b> to premium-free Part A under your spouse's (or divorced spouse's) SSN, you'll receive a <i>Notice of Award</i> <sup>1</sup> from your regional SSA office.	Enroll in Part B. To avoid a break in TRICARE coverage, be sure to enroll 3 to 4 months before your 65 <sup>th</sup> birthday. Take your Medicare card showing Parts A & B to your local ID card office to update your DEERS record. Your TFL benefits will be effective on your Part B effective date.
			<b>Not entitled</b> to premium-free Part A under your deceased spouse's SSN, you'll receive a <i>Notice of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> from your regional SSA office. This notice is based on your deceased spouse's SSN.	Take <u>the</u> <i>Notices of Award</i> <sup>1</sup> or <i>Disapproved Claim</i> <sup>2</sup> received based on your and your spouses' record to your local ID card office to update your DEERS record and receive a new ID card. <sup>3</sup> This will allow you to keep your eligibility for TRICARE Prime or TRICARE Standard and Extra past your 65 <sup>th</sup> birthday. <sup>4</sup>

<sup>1</sup>A "Notice of Award" is an official letter advising you of your entitlement to premium-free Part A and Part B enrollment or enrollment in Part B only.

<sup>2</sup>A "Notice of Disapproved Claim" is an official letter advising you of your *non*-entitlement to premium-free Part A.

<sup>3</sup>A handwritten/typed "Report of Confidential Social Security Benefit Information" from the SSA isn't a formal determination; an ID card office won't accept it as proof of non-entitlement to premium-free Part A to keep your TRICARE eligibility.

<sup>4</sup>If you sign up for Part B when you're first eligible you'll avoid paying a 10% premium surcharge if you decide (or are required) to have Part B at a later time.