

Module 7: TRICARE Reserve Select

Module Objectives

After this module, you should be able to:

- Describe some of the key features of TRICARE Reserve Select (TRS)
- Describe the charges associated with TRICARE Reserve Select
- Explain how a TRS enrollee can lose TRS eligibility



TRICARE Reserve Select (TRS)

TRICARE Reserve Select (TRS) is a premium-based health plan available worldwide to National Guard and Reserve personnel who are members of the Selected Reserve.

The U.S. Uniformed Services National Guard and Reserve Components are:

- Army National Guard
- Army Reserve
- Navy Reserve
- Marine Corps Reserve
- Air National Guard
- Air Force Reserve
- Coast Guard Reserve



TRICARE Reserve Select

- TRS delivers TRICARE Standard benefits to all covered individuals
- TRICARE Standard is TRICARE's fee-for-service option
- TRS enrollees may seek care from any TRICARE-authorized provider, network or non-network
- TRS enrollees may also seek care at military treatment facilities is on a space-available basis only
- An advantage of purchasing TRICARE Reserve Select is that it offers freedom to choose from a larger provider pool without having to get prior authorization for most TRICARE-covered medical services



TRICARE Reserve Select

Eligibility

- Enrollees must be registered in DEERS
- The sponsor must remain in the Selected Reserve throughout the entire period of TRS coverage
- Selected Reserve members of the Ready Reserve (and their families) must not be eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program or currently covered under FEHB, either in their own right or through a family member
- Each Guard/Reserve personnel office is responsible for validating a Guard/Reserve member's qualifications and recording it in DEERS



TRICARE Reserve Select

Enrollment

Enrolling in TRICARE Reserve Select is a two-step process:

- Step 1: Qualifying
 - o Log on to the Guard and Reserve Web Portal at
 - <https://www.dmdc.osd.mil/appj/trs/>
 - o Follow the online instructions
 - o Print and sign the TRS Request Form (DD Form 2896-1)
- Step 2: Purchasing
 - o Mail or fax completed TRS Request Form along with the first month's premium payment to the regional contractor within the specified deadline



TRICARE Reserve Select

Coverage

TRICARE Reserve Select offers two coverage options:

- **TRS member-only** coverage
 - o Guard/Reserve member only
- **TRS member and family** coverage
 - o Guard/Reserve member and family members



TRICARE Reserve Select Costs

Type of Coverage	2009 Premium	2010 Premium
Member only	\$47.51	\$49.62
Member and Family	\$180.17	\$197.65
Beneficiary Category	Fiscal Year Deductible for an Individual	Fiscal Year Deductible for a Family
National Guard/Reserve member: E-1 to E-4	\$50	\$100
National Guard/Reserve member: E-5 and above	\$150	\$300
Status	Network Provider Care	Non-Network Provider Care
Cost Share after deductible	15% of the fee negotiated by the regional contractor	20% of the TRICARE allowable charge
Status	Active duty family members of E1–E4	Active duty family members of E5 and above
Catastrophic Cap	\$1,000 per family per fiscal year	\$1,000 per family per fiscal year



Loss of TRS Eligibility

Beneficiaries will lose TRS eligibility if they:

- Are called to active duty for more than 30 consecutive days
- Retire from active duty
- Become eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program or currently covered under FEHB, either in their own right or through a family member



Congratulations!

You've Completed Module 7: TRICARE Reserve Select!

You should now be able to:

- Describe some of the key features of TRICARE Reserve Select (TRS)
- Describe the charges associated with TRICARE Reserve Select
- Explain how a TRS enrollee can lose TRS eligibility

