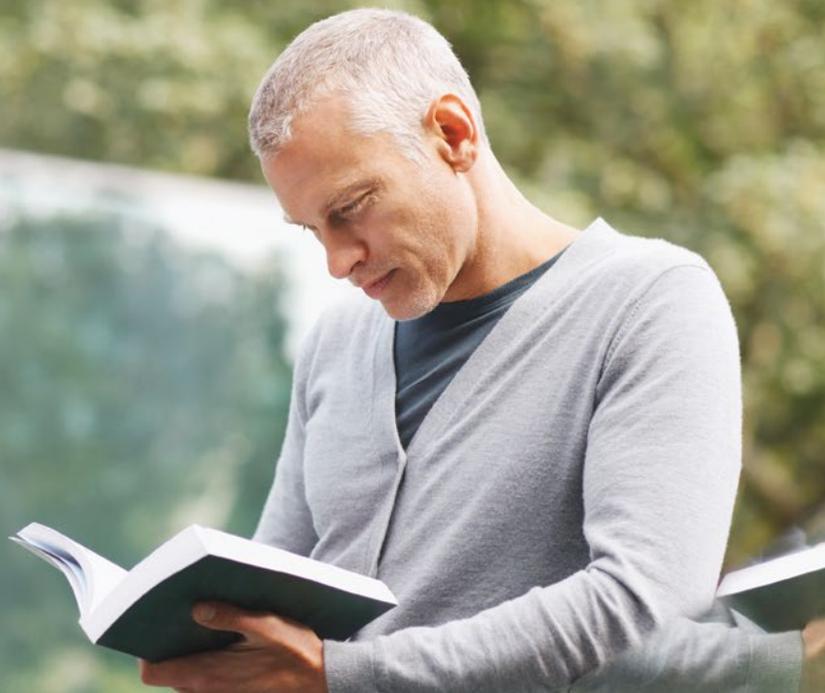


TRICARE®

RETIRING FROM ACTIVE DUTY



When you retire from active duty, your TRICARE coverage will change. Understanding your TRICARE options will help you and your family make the best health care decisions.

WHAT STAYS THE SAME?

After retirement, some parts of your TRICARE benefit will stay the same.

- You are still eligible for multiple TRICARE program options depending on your status and your location.
- Your TRICARE benefit is still portable. When you move or travel, TRICARE coverage goes with you.
- You can still use the TRICARE Pharmacy Program.

WHAT CHANGES?

After retirement, you will have these changes with TRICARE:

- Your TRICARE status changes and you'll get a new uniformed services ID card.
- Your current TRICARE enrollment ends, so you need to take action if you want to enroll in a TRICARE program.
- You will pay retiree costs for care.
- You no longer have coverage for certain services, like those provided under the Extended Care Health Option (ECHO) for active duty family members.
- If you're entitled to Medicare Part A, you need to have Medicare Part B to stay eligible for TRICARE.

WHAT ACTIONS DO I NEED TO TAKE?

First, update your information in Defense Enrollment Eligibility Reporting System (DEERS). If you're entitled to Medicare Part A, sign up for Medicare Part B before you retire. The next steps depend on which programs you want to use.

TRICARE Prime:

- Reenroll yourself and eligible family members.
- Pay the single or family enrollment fee.

See the *TRICARE Prime After Retirement* section of this brochure for more information.

TRICARE Standard and TRICARE Extra: No action required. If you want to use TRICARE Standard and TRICARE Extra, you don't need to enroll.

Other program options: See the *Other TRICARE Program Options After Retirement* section in this brochure for more information.

Dental coverage: Enroll in the TRICARE Retiree Dental Program.



WHAT TRICARE PROGRAM OPTIONS DO I HAVE?



Options for You and Your Family After Retirement

TRICARE Prime (under age 65)
US Family Health Plan (under age 65)
TRICARE Standard and TRICARE Extra
TRICARE For Life (if you are entitled to Medicare Part A and have Medicare Part B)
TRICARE Retired Reserve (up to age 60)
TRICARE Overseas Program Standard
TRICARE Plus

ECHO services for families with special needs are not available after retirement. For more information, contact your ECHO Case Management Department.

TRICARE For Life
(If you are entitled to Medicare Part A based on age [65] and have Medicare Part B. See the *Other TRICARE Program Options After Retirement* section in this brochure for more information.)

Before Age 65

Age 65

After Age 65

Your TRICARE Benefit and the Affordable Care Act

The Affordable Care Act requires that individuals maintain health insurance or other health coverage that meets the definition of “minimum essential coverage.” The TRICARE programs listed (except TRICARE Plus) meet the minimum essential coverage requirement. For more information, visit www.tricare.mil/aca. You can also find other health care coverage options at www.healthcare.gov.

TRICARE Prime® After Retirement

If you want to keep TRICARE Prime with no break in coverage, you must reenroll before you retire or within 30 days after you retire.

How To Reenroll

- Use the Beneficiary Web Enrollment website at www.dmdc.osd.mil/appj/bwe.
- Call your regional contractor.
- Submit a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) to your regional contractor.

The effective date of coverage will be the date you retire. If you enroll more than 30 days after your retirement, your request will be considered a new enrollment. In this case, the 20th-of-the-month rule applies. Learn more at www.tricare.mil/20thofthemontrule. If you have a break in TRICARE Prime coverage, as long as your status in DEERS is accurate, you and your eligible family members are covered by TRICARE Standard and TRICARE Extra until you have TRICARE Prime coverage again.

Note: TRICARE Prime is not available everywhere. You can find out where TRICARE Prime is available by visiting www.tricare.mil/prime or by calling your regional contractor.

Getting Care with TRICARE Prime

Routine

Your primary care manager (PCM) will provide or arrange your routine care. You may enroll with a PCM at a military hospital or clinic when space allows. If there is no space at a military hospital or clinic, you may need to enroll with a civilian TRICARE network PCM.

Specialty

Your PCM may refer you to a military or civilian provider for specialty care. Military hospitals and clinics in PSAs have the “right of first refusal” to deliver TRICARE Prime specialty care.

Costs

As a retiree, you pay a yearly TRICARE Prime enrollment fee (unless you have Medicare Part B). Copayments will apply for civilian TRICARE network provider care. Point-of-service (POS) fees will apply if you get care without a referral from your PCM. POS fees don't apply to active duty service members or if you have other health insurance (OHI). If you have OHI, it pays before TRICARE.



Other TRICARE Program Options After Retirement

US Family Health Plan

The US Family Health Plan (USFHP), a TRICARE Prime option, is available through networks of community-based, not-for-profit health care systems in six areas of the U.S. When you enroll in USFHP, you get care through the health care systems offering the program. You may not use services within the Military Health System (including military hospital or clinic care) except in emergencies. Your prescription drug coverage is offered through your USFHP provider. You must be under age 65 to enroll in USFHP. For more information, visit www.tricare.mil/usfhp.

TRICARE Standard® and TRICARE Extra

When not enrolled in TRICARE Prime, you may be covered by TRICARE Standard and TRICARE Extra in the U.S. You must show as eligible in DEERS to be covered. Under TRICARE Standard and TRICARE Extra, you do not have to enroll. You don't need referrals to get care, but you may need prior authorization for some services. You can only get military hospital and clinic care if they have space for you. You may see any TRICARE-authorized provider, but you pay less when you see a network provider (the TRICARE Extra option).

TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or where you live. Once you have both Part A and Part B, you automatically receive TRICARE benefits under TFL. If you are entitled to premium-free Medicare Part A, you must also have Medicare Part B to keep TRICARE. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.

TRICARE Young Adult

Dependent children who lose TRICARE coverage due to age may qualify to purchase premium-based TRICARE Young Adult (TYA) coverage up to age 26. If your child was enrolled in TYA when you retired, he or she may need to re-apply. For more information about TYA Prime and TYA Standard, visit www.tricare.mil/tya.

TRICARE Retired Reserve®

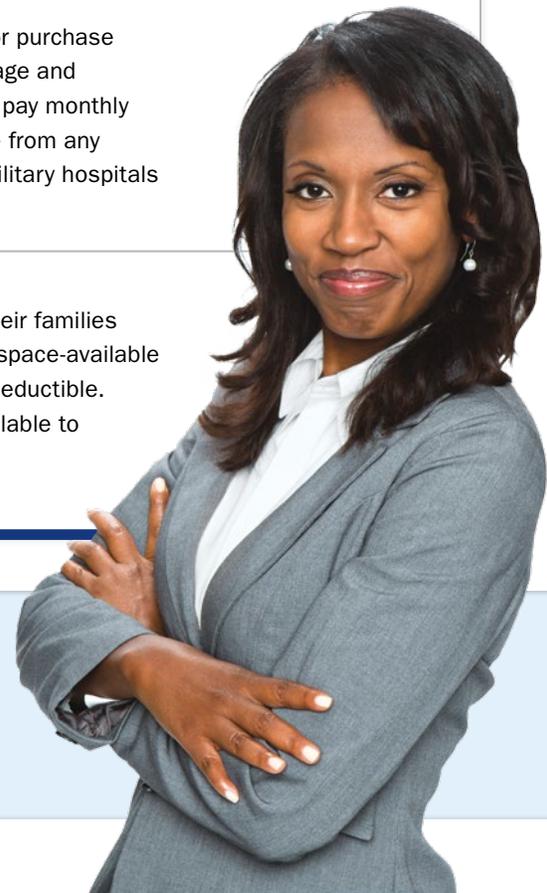
TRICARE Retired Reserve (TRR) is a premium-based health care plan that is available for purchase by qualified members of the Retired Reserve until reaching age 60. TRR provides coverage and costs similar to TRICARE Standard and TRICARE Extra, but TRR beneficiaries must also pay monthly premiums in addition to cost-shares and deductibles. If you have TRR, you may get care from any TRICARE-authorized provider, unless overseas restrictions apply. You may get care at military hospitals and clinics on a space-available basis.

TRICARE Overseas Program Standard

TRICARE Overseas Program (TOP) Standard is an option for retired service members, their families and others living or traveling overseas. You may get military hospital or clinic care on a space-available basis. It is similar to TRICARE Standard in the U.S., including cost-shares and a yearly deductible. TRICARE Extra is not available overseas. TOP Prime and TOP Prime Remote are not available to retirees or retiree family members. Additional rules apply in the Philippines. Visit www.tricare-overseas.com/philippines.htm for more information.

TRICARE Plus

TRICARE Plus is a program that allows those who usually get military hospital or clinic care on a space-available basis to sign up for the same primary care access standards as TRICARE Prime beneficiaries. You may contact your local military hospital or clinic to determine if TRICARE Plus is an option.





Do I need dental coverage?

The TRICARE Retiree Dental Program (TRDP) offers comprehensive, cost-effective dental coverage to you and your family. Enrollment is voluntary and premiums are required. You are encouraged to enroll within 120 days of retirement. There is no 12-month waiting period for major services if you enroll within 120 days. If you enroll after the 120 days have passed, you will have to wait 12 months for TRDP to cover certain major services. For more information on the TRDP, visit www.trdp.org.

WHAT IS MY PHARMACY BENEFIT?

If you have a TRICARE health care plan, you have pharmacy coverage. You may fill prescriptions through:

- Military pharmacies
- TRICARE Pharmacy Home Delivery (some limitations overseas)
- TRICARE retail network pharmacies (only available in the U.S. and U.S. territories, except for American Samoa)
- Non-network pharmacies

Your options for filling prescriptions depend on the type of drug your provider prescribes and where you live. Most retirees and their families are required to fill select maintenance medications using TRICARE Pharmacy Home Delivery.

For TRICARE Pharmacy Program details and cost information, visit www.tricare.mil/pharmacy.

LOOKING FOR More Information?

GO TO www.tricare.mil/contactus

N

TRICARE North Region

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

S

TRICARE South Region

Humana Military
1-800-444-5445
HumanaMilitary.com

W

TRICARE West Region

UnitedHealthcare
Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

O

TRICARE Overseas Program (TOP)

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

For toll-free contact information, visit www.tricare-overseas.com/contactus

TRICARE Prime

www.tricare.mil/prime

TRICARE Standard and TRICARE Extra

www.tricare.mil/standard

TRICARE Plus

www.tricare.mil/plus

TOP Regional Call Centers

Eurasia-Africa

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

Latin America and Canada

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Pacific (Singapore)

+65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Pacific (Sydney)

+61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)
sydricare@internationalsos.com

TRICARE Retired Reserve

www.tricare.mil/trr

TRICARE Young Adult

www.tricare.mil/tya

U.S. Family Health Plan

www.usfhp.com

TRICARE For Life

www.tricare.mil/tfl

Defense Enrollment Eligibility Reporting System

www.tricare.mil/deers

Wisconsin Physicians Service
Military & Veterans Health
1-866-773-0404
www.tricare4u.com

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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