TRICARE® For Life

*This flyer is **not** all-inclusive. For additional information, please contact Wisconsin Physicians Service.*

TRICARE For Life Eligibility

Medicare, administered by the Centers for Medicare & Medicaid Services, is health insurance for people age 65 or older, as well as for people of any age due to disability, end-stage renal disease, amyotrophic lateral sclerosis, or mesothelioma. TRICARE For Life (TFL) serves as Medicare-wraparound coverage for TRICARE beneficiaries entitled to Medicare Part A and who have Medicare Part B coverage.

Note: Most beneficiaries entitled to premium-free Medicare Part A, regardless of age, must have Medicare Part B coverage to remain eligible for TRICARE benefits. The only exceptions are active duty service members, active duty family members, US Family Health Plan enrollees, TRICARE Reserve Select enrollees, and TRICARE Retired Reserve enrollees.

Enrolling in Medicare

To sign up for Medicare Part A and Part B, go to your local Social Security Administration office, or if overseas, go to the Federal Benefits Unit at a U.S. Embassy. Once your Medicare Part A and Part B coverage are effective and confirmed in the Defense Enrollment Eligibility Reporting System (DEERS), your DEERS record will show you as "TRICARE For Life-eligible." To confirm your TFL eligibility, visit the nearest uniformed services identification (ID) card-issuing facility or contact the Defense Manpower Data Center (DMDC) Support Office.

If you do not enroll in Part B when you are first eligible, or during a special enrollment period, you may only enroll during the general enrollment period (*January 1–March 31 each year*). Your Part B coverage will be effective July 1 of the year you enroll and you will pay an additional 10 percent for each 12-month period that you were eligible to enroll but did not. The Department of Defense strongly encourages you to enroll in Medicare Part B when first eligible to avoid a break in TRICARE coverage and Medicare late-enrollment surcharges.

Getting Care

When receiving care in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), show your Medicare card and uniformed services ID card. In the United States, you may seek care from any Medicare-participating, nonparticipating, or opt-out provider. Providers who opt out of Medicare enter into private contracts with patients and are not allowed to bill Medicare, so you pay more for care if you use an opt-out provider.

Overseas, you may generally use any host nation provider.* You may receive care at military treatment facilities on a space-available basis.

**In the Philippines, TRICARE may only reimburse for services received from approved providers. Contact the TRICARE Overseas Program Regional Call Center in your area for more information.*

TRICARE®

How TFL and Medicare Work Together

In the United States and U.S. territories, providers bill Medicare first and then Medicare forwards the claim to TFL for payment (*see chart below*). If you have other health insurance (OHI), Medicare forwards your claim to your OHI. You must then file a paper claim with the TFL contractor listed in the *For Information and Assistance* section. TFL pays the amount it would have paid if Medicare had processed the claim (*normally 20 percent of the allowable charge*).

Medicare does not pay for services received outside of the United States and U.S. territories. For overseas care, TRICARE is the primary payer and you are responsible for the TRICARE Standard annual deductible and cost-shares, unless you have OHI. For additional details about TFL, visit **www.tricare.mil**. For TFL cost details, visit **www.tricare.mil/costs**.

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
Covered by TRICARE and Medicare	Medicare's authorized amount	Remaining amount	Nothing
Covered by Medicare but not TRICARE	Medicare's authorized amount	Nothing	Medicare deductible and cost-share
Covered by TRICARE but not Medicare	Nothing	TRICARE's authorized amount	TRICARE deductible and cost-share
Not Covered by TRICARE or Medicare	Nothing	Nothing	Total amount charged

TRICARE Pharmacy Benefit

Your TRICARE pharmacy benefit does not change under TFL. You do not need to enroll in a Medicare Part D prescription drug plan to keep your TRICARE pharmacy benefit. Visit **www.tricare.mil/pharmacy** for additional details.

For Information and Assistance

TFL Customer Service: Wisconsin Physicians Service (*stateside*) 1-866-773-0404 1-866-773-0405 (*TTY/TDD*) www.TRICARE4u.com	**TRICARE Web Site** www.tricare.mil **Military Health System Web Site** www.health.mil	**TRICARE Pharmacy Program** 1-877-363-1303 www.express-scripts.com/TRICARE
Defense Manpower Data Center 1-800-538-9552 1-831-655-8317 (*fax*) www.tricare.mil/deers	**Medicare** 1-800-MEDICARE (1-800-633-4227) www.medicare.gov	**Social Security Administration** 1-800-772-1213 1-800-325-0778 (*TTY/TDD*) www.ssa.gov www.ssa.gov/foreign (*overseas*)
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa[1] +44-20-8762-8384 (*overseas*) 1-877-678-1207 (*stateside*) tricarelon@internationalsos.com	**TOP Regional Call Center—Latin America and Canada**[1] +1-215-942-8393 (*overseas*) 1-877-451-8659 (*stateside*) tricarephl@internationalsos.com	**TOP Regional Call Centers—Pacific**[1] Singapore: +65-6339-2676 (*overseas*) 1-877-678-1208 (*stateside*) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (*overseas*) 1-877-678-1209 (*stateside*) sydtricare@internationalsos.com

*1. For toll-free contact information, visit **www.tricare-overseas.com**.*

An Important Note about TRICARE Program Information

At the time of printing, 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 treatment facility guidelines and policies may be different than those outlined in this product.*** *For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.*

*Please provide feedback on this flyer at **www.tricare.mil/evaluations/feedback**.*

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