TRICARE® and Medicare Turning 65

Remaining TRICARE-eligible when you become Medicare-eligible at age 65

TRICARE is here to help you get the most from your health care coverage. TRICARE For Life (TFL), TRICARE's Medicare-wraparound coverage, is available to you when you have Medicare Part A and Part B. This fact sheet provides important information about how Medicare affects your TRICARE coverage.

REMAINING TRICARE-ELIGIBLE

If you are entitled to premium-free Medicare Part A, you must also have Medicare Part B to keep TRICARE, regardless of your age or place of residence (*exceptions to this rule are discussed in the* Delaying Part B Enrollment *section of this fact sheet*). Once you have both Part A and Part B, you automatically receive TRICARE benefits under TFL. Keeping your information in the Defense Enrollment Eligibility Reporting System (DEERS) up to date is key to ensuring effective, timely delivery of your TRICARE benefits.

SIGNING UP FOR MEDICARE

The month you were born determines when you become Medicare-eligible and when you should visit a Social Security Administration (SSA) office to sign up for Medicare Part A and Part B. See the guidelines that follow and avoid late-enrollment premium surcharges:

If you were born on the first day of the month:

- You become eligible for Medicare on the first day of the month **before** you turn 65.
- Sign up for Medicare between **two and four months before** the month you turn 65.
- Your TFL coverage begins on the **first day** you have both Medicare Part A and Part B coverage.

If you were born after the first day of the month:

- You become eligible for Medicare on the first day of the month you turn 65.
- Sign up for Medicare between **one and three months before** the month you turn 65.
- Your TFL coverage begins on the **first day** you have both Medicare Part A and Part B coverage.

If you live in the United States or U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands*) and you already receive benefits from the SSA

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

or the Railroad Retirement Board, you will automatically receive Medicare Part A and be enrolled in Part B at age 65.

In Puerto Rico, Medicare Part A is automatic, for those already receiving benefits from SSA; however, Medicare Part B is not. Individuals must sign up for Medicare Part B in Puerto Rico.

If you live outside the United States and U.S. territories, you must apply for Medicare even if you already receive benefits from SSA or the Railroad Retirement Board.

PREMIUM-FREE MEDICARE PART A

You are eligible for premium-free Medicare Part A if you worked and paid Social Security taxes for at least 10 years (*40 quarters total*). If you are not eligible through your own work history, you may be eligible for premium-free Part A through your current, divorced, or deceased spouse. If you are not eligible for premium-free Part A through your own or your spouse's work history, please refer to the chart later in this fact sheet to learn how to remain TRICARE-eligible after you turn 65.

ALREADY ENROLLED IN MEDICARE

If you are already entitled to Medicare due to a medical condition or disability, your Medicare coverage will continue without interruption after you turn 65. If you are paying a premium surcharge for late enrollment in Medicare Part B, it will be removed when you reach age 65. If you are entitled to Medicare Part A, but do not have Medicare Part B, you will be automatically enrolled in Medicare Part B.

DELAYING PART B ENROLLMENT

Active duty service members (ADSMs) and active duty family members (ADFMs) who are entitled to premium-free Medicare Part A remain eligible for TRICARE Prime and TRICARE Standard and TRICARE Extra program options. However, when the sponsor stops working, you must have Medicare Part B to remain TRICARE-eligible. You may sign up for Medicare Part B during the special enrollment period, which is available anytime while you are covered under TRICARE and your sponsor is on active duty or within the first eight months following either (1) the month your sponsor's active duty status ends or (2) the month TRICARE coverage ends, whichever comes first. To avoid a break in TRICARE coverage, ADSMs and ADFMs must sign up for Medicare Part B before their sponsor's active duty status ends.

Note: The special enrollment period does not apply to ADSMs and ADFMs entitled to Medicare based on end-stage renal disease. You are strongly encouraged to sign up for Medicare Part B when first eligible based on ESRD to avoid paying a Part B premium surcharge for late enrollment.

You also do **not** need Medicare Part B to remain TRICARE-eligible if you are enrolled in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) (*while you are not required to have Medicare Part B to remain eligible for TRS, TRR or USFHP, you are strongly encouraged to sign up for Medicare Part B when first eligible to avoid paying a premium surcharge if you enroll at a later date*).

If you have group health plan coverage based on current employment, you can sign up later for Part B during a Medicare special enrollment period within the eight months following either (1) retirement or (2) the end of group health

plan coverage, whichever comes first. However, without Medicare Part B, you are ineligible for TRICARE.

If you are entitled to premium-free Medicare Part A, you must also have Part B to remain TRICARE-eligible, even if you have group health plan coverage based on current employment. Sign up for Part B before you stop working or lose group health plan coverage to avoid a break in TRICARE coverage. Your TFL coverage begins on the first day you have both Medicare Part A and Part B.

PROVIDERS

Under TFL, you can get care from Medicare-participating, nonparticipating, and opt-out providers. Medicare-participating providers agree to accept the Medicare-approved amount as payment in full. Medicare nonparticipating providers do not accept the Medicare-approved amount as payment in full. They may charge up to 15 percent above the Medicare-approved amount, a cost that will be covered by TFL. Providers who opt out of Medicare and enter into private contracts with patients are not allowed to bill Medicare. Therefore, Medicare does not pay for health care services you receive from opt-out providers. When you see an opt-out provider, TFL pays the amount it would have paid (*normally 20 percent of the allowable charge*) if Medicare had processed the claim; you are then responsible for paying the remainder of the billed charges.

Veterans Affairs (VA) providers cannot bill Medicare and Medicare cannot pay for services received from VA. If you are eligible for both TFL and VA benefits and elect to use your TFL benefit for non-service connected care, you will incur out-of-pocket expenses when seeing a VA provider. By law, TRICARE can only pay up to 20 percent of the TRICARE-allowable amount. If you receive care at a VA facility, you may be responsible for the remaining liability. When using your TFL benefit, your least expensive option is to see a Medicare participating or Medicare non-participating provider. If you want to seek care from a VA provider, check with Wisconsin Physicians Service (WPS) to confirm coverage details and to determine what will be covered by TRICARE. For contact information, see the *For Information and Assistance* section of this fact sheet.

TFL beneficiaries can receive care at military hospitals and clinics on a space-available basis. You may also be able to participate in TRICARE Plus, a program that allows certain beneficiaries to enroll at military hospitals or clinics and have priority access to primary care.

Under TFL, Medicare is the primary payer in areas where Medicare is available (*the United States and U.S. territories*), and TRICARE pays last. TRICARE is the primary payer for care received overseas unless you have other health insurance and Medicare pays nothing.

PRESCRIPTION DRUG COVERAGE

There is usually little or no benefit to purchasing a Medicare prescription drug plan if you have TRICARE. As long as you remain TRICARE-eligible, you do not need Medicare Part D.

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A

Note: This table only applies to you if you are **not** eligible for premium-free Medicare Part A under your own Social Security number (SSN) based on work history.

If you are not eligible for premium-free Medicare Part A under your own SSN, you may be eligible through your current, divorced, or deceased spouse. Based on your marital status, use the table below to determine how to remain TRICARE-eligible after you turn 65.

Sign up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible, You Must:
Single (*never married*)		
Not Applicable	**Not eligible**	• Take your "Notice of Award"[1] and/or "Notice of Disapproved Claim"[2] to the local uniformed services identification (ID) card-issuing facility to update your Defense Enrollment Eligibility Reporting System (DEERS) record and get a new ID card.[3] • This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.[4]
Widow/Widower		
For premium-free Medicare Part A under your deceased spouse's Social Security number (SSN)	**Eligible:** You will receive a "Notice of Award"[1] based on the deceased spouse's SSN.	• Sign up for Part B two to four months before you turn 65.[4] • Take your "Notice of Award"[1] showing eligibility for premium-free Part A and enrollment in Part B to the local uniformed services ID card-issuing facility to update your DEERS record. • Your TRICARE For Life (TFL) benefits will begin when both Medicare Part A and Part B are effective.
	Not eligible: You will receive a "Notice of Disapproved Claim"[2] based on the deceased spouse's SSN and a "Notice of Award."[1]	• Take the "Notice of Award"[1] and/or "Notice of Disapproved Claim,"[2] based on your and your deceased spouse's records, to the local uniformed services ID card-issuing facility to update your DEERS record and get a new ID card.[3] • This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.[4]

1. *A "Notice of Award" is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B* ***or*** *(2) your enrollment in Part B only.*
2. *A "Notice of Disapproved Claim" is an official letter advising you of your ineligibility for premium-free Part A.*
3. *Uniformed services ID card-issuing facilities will* ***not*** *accept a Social Security Administration "Report of Confidential Social Security Benefit Information" as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.*
4. *Sign up for Part B when you are first eligible to avoid paying monthly premium surcharges if you decide (*or are required*) to sign up for Part B at a later time.*

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A (*CONTINUED*)

Sign up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible, You Must:
Married/Divorced: Spouse Age 62 or Older		
For premium-free Medicare Part A under your current/ divorced spouse's SSN	**Eligible:** You will receive a "Notice of Award"[1] based on the current/ divorced spouse's SSN.	• Sign up for Part B two to four months before you turn 65.[2] • Take your "Notice of Award"[1] showing eligibility for premium-free Part A and enrollment in Part B to the local uniformed services ID card-issuing facility to update your DEERS record. • Your TFL benefits will begin when both Medicare Part A and Part B are effective.
	Not eligible: You will receive a "Notice of Disapproved Claim"[3] based on the current/ divorced spouse's SSN and a "Notice of Award."[1]	• Take the "Notice of Award"[1] and "Notice of Disapproved Claim"[3] based on your and your current/divorced spouse's records to the local uniformed services ID card-issuing facility to update your DEERS record and get a new ID card.[4] • This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.[4]
Married/Divorced: Spouse Younger than Age 62		
Not Applicable	**Not eligible**	• Sign up for Part B before your 65th birthday if you think you will be eligible for premium-free Part A through your current/ divorced spouse when he or she turns 62.[2] • Take your "Notice of Award"[1] and/or "Notice of Disapproved Claim"[3] to the local uniformed services ID card-issuing facility to update your DEERS record and get a new ID card.[4] • This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.[2] **Note:** Two to four months before your current/divorced spouse turns 62, sign up for premium-free Part A under his or her SSN. If you do not have Part B, you must sign up during the Medicare general enrollment period. You will have a break in TRICARE coverage and may have to pay monthly premium surcharges.

1. *A "Notice of Award" is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B* ***or*** *(2) your enrollment in Part B only.*
2. *Sign up for Part B when you are first eligible to avoid paying monthly premium surcharges if you decide (*or are required*) to sign up for Part B at a later time.*
3. *A "Notice of Disapproved Claim" is an official letter advising you of your ineligibility for premium-free Part A.*
4. *Uniformed services ID card-issuing facilities will* ***not*** *accept a Social Security Administration "Report of Confidential Social Security Benefit Information" as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.*

FOR INFORMATION AND ASSISTANCE

Please refer to the following contact information or visit www.tricare.mil/tfl.

Defense Manpower Data Center Support Office	Wisconsin Physicians Service (WPS)/TRICARE For Life	Medicare
Call or write to find out if you are eligible for TRICARE programs. Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771 1-800-538-9552 1-866-363-2883 (*TDD/TTY*) http://milconnect.dmdc.mil	*Contact for coverage and claims assistance.* Wisconsin Physicians Service/ TRICARE For Life P.O. Box 7889 Madison, WI 53707-7889 1-866-773-0404 1-866-773-0405 (*TDD*) www.TRICARE4u.com	*Contact for enrollment, providers, and coverage assistance.* Medicare 7500 Security Blvd. Baltimore, MD 21244-1850 1-800-MEDICARE (1-800-633-4227) 1-877-486-2048 (*TTY*) www.medicare.gov **Social Security Administration** *Contact for Medicare and premium-free Part A eligibility information or for details about the premium surcharge for late enrollment in Part B.* Social Security Administration Windsor Park Building 6401 Security Blvd. Baltimore, MD 21235 1-800-772-1213 1-800-325-0778 (*TTY*) www.ssa.gov

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 product.*** *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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FS11701BET12134W