

TRICARE® RETIRING FROM NATIONAL GUARD OR RESERVE



When you retire from the National Guard or Reserve, your TRICARE coverage changes. Learn how TRICARE options may change for you and your family and actions you must take.

National Guard and Reserve members may remain eligible for TRICARE after completing a minimum of 20 qualifying years of service (creditable retirement years).

TRICARE AFTER RETIREMENT

All retired National Guard and Reserve members and their eligible family members may participate in a TRICARE health plan. You have access to certain services and health care benefits based on your age, retiree status, and location.

- You may get care at military hospitals and clinics, if space is available.
- You remain eligible for the TRICARE Pharmacy Program.
- You may choose to purchase dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

HEALTH CARE PLAN OPTIONS CHANGE ONCE YOU RETIRE

Once medically retired or retired from the Active Component, National Guard, or Reserve, your TRICARE options depend on your age as the sponsor.

Under Age 60

TRICARE Retired Reserve (TRR) is a premium-based health plan. Qualified retired members of the National Guard and Reserve under age 60 may purchase TRR.

- If eligible, you may purchase TRR coverage anytime. TRICARE Open Season doesn't apply to TRR and other premium-based health plans.
- TRR is available to eligible family members and surviving family members until the day the retired member turns, or would have turned, age 60.
- You may choose to see any TRICARE-authorized provider.
- You may get care at a military hospital or clinic, if space is available. You may also use military pharmacies.



WHAT TRICARE PROGRAM OPTIONS DO I HAVE?



Options for You and Your Family After Retirement

Under Age 60
TRICARE Retired Reserve
(up to age 60)

Ages 60–64
TRICARE Prime
(available in certain areas)
US Family Health Plan
(available in certain areas)
TRICARE Select
TRICARE Select Overseas
TRICARE For Life
(if you're entitled to Medicare Part A and have Part B)

Age 65 and After
TRICARE For Life
(if you're entitled to Medicare Part A and have Part B)
Note: Those who aren't entitled to Medicare based on their own work record or a spouse's work record remain eligible for TRICARE Prime or TRICARE Select.

Extended Care Health Option (ECHO) services for families with special needs aren't available in retirement. For more information, contact your ECHO Case Management Department.

Note: If you're currently enrolled in TRICARE Reserve Select (TRS), your coverage will end on your retirement date. You can avoid a break in coverage by purchasing TRR within 90 days of your retirement date. See the *How to Enroll in or Purchase Coverage* section for information about enrolling in or purchasing a health plan.

What You Need to Do:

- Ensure that your retirement eligibility is updated in the Defense Enrollment Eligibility Reporting System (DEERS). Go to milConnect at <https://milconnect.dmdc.osd.mil> or call 1-800-538-9552.
- Update your Uniformed Services ID card.

Medicare Under Age 65

Retired service members and their family members who are under age 65 and entitled to premium-free Medicare Part A must have Part B to remain TRICARE-eligible.

If you're a TRICARE Retired Reserve (TRR) enrollee entitled to Medicare Part A, you aren't required to have Part B to keep TRR. However, sign up for Medicare Part B when first eligible to avoid paying a monthly late-enrollment Medicare premium surcharge. If you wait until age 60, you won't be eligible for TRICARE until your Medicare Part B coverage begins. You'll also pay higher monthly Medicare Part B premiums. To learn more, visit www.tricare.mil/tfl.

- If you want TRR coverage, you have to enroll. You may request your TRR coverage to begin anytime after the first day of your retirement. Because TRR is a premium-based health plan, TRICARE Open Season enrollment rules don't apply.

Ages 60 through 64

Once you reach age 60 or retire at ages 60 through 64, you may enroll in certain TRICARE health plans after meeting these qualifications:

- TRICARE Prime, if you either live where TRICARE Prime is offered (known as a Prime Service Area, or PSA) or waive drive-time standards, or US Family Health Plan (USFHP), if available in your area
- TRICARE Select or TRICARE Select Overseas, if living overseas
- TRICARE For Life, if you have Medicare Part A and Part B

TRICARE Prime—including USFHP—is a managed care option, similar to a health maintenance organization. TRICARE Select is a self-managed care option, similar to a preferred provider organization.

You may enroll in a health plan after meeting these qualifications:

- You've been issued a "Notification of Eligibility for Retired Pay at Age 60" letter, also known as a 20-year letter
- You're drawing military retirement pay
- Your eligibility is reflected in DEERS

If you don't meet these criteria, you can only get care at a military hospital or clinic, if space is available. Once you meet these criteria, you may enroll in a health plan.



- You must enroll within 90 days of turning age 60. If you don't enroll within 90 days, you may either request retroactive enrollment within 12 months of turning age 60, wait until the next TRICARE Open Season, or enroll when you have a Qualifying Life Event (QLE). For more about QLEs, visit www.tricare.mil/lifeevents.
- Eligible survivors may enroll in a TRICARE health plan on the day their sponsor would have turned age 60.
- With TRICARE Prime, you'll be assigned a primary care manager. With USFHP, you'll choose a primary care provider.
- Depending on your TRICARE health plan, you may need referrals or pre-authorizations for some services.

What You Need to Do:

- Complete your retirement package, including filing for and drawing retirement pay.
- Ensure that your DEERS information is current.
- Enroll yourself in TRICARE Prime (if living in a PSA or waive the drive-time standards), TRICARE Select, or TRICARE Select Overseas, and pay your enrollment fees. Submit your request within 90 days, but no later than 12 months from when you turn age 60 for coverage to begin the day you turn age 60. See the *Retroactive Enrollment Exception and Turning Age 60* section.
- Enroll in voluntary dental and vision coverage through FEDVIP, if eligible. See the *Voluntary Dental and Vision Coverage* section.

Qualifying Life Event

A certain change in your life, like retirement from military service, becoming entitled to Medicare, moving, marriage, or birth of a child. This means TRICARE health plan options for you and your family may change. To learn more, visit www.tricare.mil/lifeevents.

TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and Part B, regardless of age. There's no enrollment fee to use TFL, but you must pay Medicare Part B monthly premiums. Learn more about Medicare and TRICARE at www.tricare.mil/medicare.

- Coverage is automatic once you show as eligible in DEERS and have Medicare Part A and Part B.
- Medicare will be your primary insurance and will process your health care claims before TRICARE.
- TFL is available worldwide. In overseas areas where Medicare doesn't cover you, TRICARE is the first payer.
- You get your choice of provider, but the cost may be different depending on whether the provider accepts Medicare. **Note:** In the Philippines, you must see a certified provider for care.
- Family members not eligible for TFL continue their current coverage as long as they remain eligible.

What You Need to Do:

- Ensure that your DEERS information is current.
- Update your Uniformed Services ID card.
- Confirm that you have Medicare Part A and Part B. You're responsible for paying the Medicare Part B income-related monthly premium.
- Enroll in voluntary dental and vision coverage through FEDVIP. See the *Voluntary Dental and Vision Coverage* section.

HOW TO ENROLL IN OR PURCHASE COVERAGE

You can enroll online, by phone, or by mail. If you live overseas, you can also enroll in person at a TRICARE Service Center. For more details, go to www.tricare.mil/enroll.

Retroactive Enrollment Exception and Turning Age 60

If you're a Retired Reserve member and you don't enroll in a TRICARE health plan within 90 days of turning age 60, you may request a late enrollment. If applicable, you must pay enrollment fees and cost-shares or copayments back to the sponsor's retirement date. Visit www.tricare.mil/lifeevents to learn more.

WHAT IS MY PHARMACY BENEFIT?

If you have a TRICARE health plan, you have pharmacy coverage. **Note:** If you're enrolled in the USFHP, you aren't eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers.

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 family members are required to fill select maintenance medications using home delivery.

Learn more at www.tricare.mil/pharmacy.

VOLUNTARY DENTAL AND VISION COVERAGE

Retired service members and their eligible family members may qualify to purchase dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the U.S. Office of Personnel Management. FEDVIP is a voluntary program that offers eligible TRICARE participants a choice among a number of dental and vision carriers. FEDVIP plans vary in coverage and cost.

You must be enrolled in a TRICARE health plan to purchase FEDVIP vision coverage. FEDVIP vision plans may include routine eye exams, glasses, and contact lenses.

Note: Retired sponsors and their eligible family members have 60 days after retirement to enroll in a FEDVIP plan. If eligible for FEDVIP, you can also enroll during Federal Benefits Open Season in the fall.

For more information, visit www.benefeds.com.

LOOKING FOR **More Information?**

GO TO www.tricare.mil

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



TRICARE For Life

www.tricare.mil/tfl
Wisconsin Physicians Service
Military and Veterans Health
1-866-773-0404
www.tricare4u.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/contact-us.

TRICARE Prime

www.tricare.mil/prime

TRICARE Select

www.tricare.mil/select

US Family Health Plan

www.tricare.mil/usfhp

TRICARE Retired Reserve

www.tricare.mil/trr

TOP Regional Call Centers

Eurasia-Africa

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

Latin America and Canada

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

Pacific

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

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Updated June 2023