



Enrolling in TRICARE®

Learn about enrolling in or purchasing a plan, TRICARE Open Season, and how certain life events may change your TRICARE health plan options.

WHAT IS TRICARE?

TRICARE is the uniformed services healthcare program for active duty service members, active duty family members, National Guard and Reserve members and their family members, retirees and retiree family members, survivors, and certain former spouses worldwide.

To learn more about TRICARE basics, check out tricare.mil/new.

AM I ELIGIBLE FOR TRICARE?

Your service personnel office determines your TRICARE eligibility.

Go to milconnect.dmdc.osd.mil to verify your eligibility. Contact the DMDC/DEERS Support Office (tricare.mil/deers) with eligibility questions.

WHAT ARE MY PLAN OPTIONS?

You have different plan options depending on who you are. Visit tricare.mil/plans to find which plans may be available to you.

TRICARE offers two main health plan options: TRICARE Prime (which includes the Uniformed Services Family Health Plan and the TRICARE Prime Demo) and TRICARE Select. Compare plan options to help you choose the one that works best for you and your family's health needs: Go to tricare.mil/compareplans.

You may qualify to purchase a premium-based healthcare plan. With premium-based health plans, you can enroll anytime throughout the year.

There are three TRICARE premium-based plans:

- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult

For details about TRICARE health plans, check out tricare.mil/healthplans.

HOW DO I ENROLL?

Active duty service members are automatically enrolled in TRICARE Prime or TRICARE Prime Remote, depending on where you live and work. You don't have the option to switch plans.

Active duty family members are automatically enrolled in TRICARE Prime or TRICARE Select, depending on where you live. If eligible, you can switch to another plan within 90 days.

All others must take action to enroll in or purchase a plan. Visit tricare.mil/enrollment for steps on how to enroll in or purchase a plan.

There are three ways to enroll in a TRICARE health plan:

1. Log in to your milConnect account (milconnect.dmdc.osd.mil).
2. Call the TRICARE contractor for your region or plan (tricare.mil/partners).
3. Mail an enrollment form to your regional contractor (tricare.mil/forms).

PHARMACY AND DENTAL COVERAGE

Learn how your prescription drugs are covered through the TRICARE Pharmacy Program at **tricare.mil/pharmacy**. Explore your dental program options by going to **tricare.mil/dental**.

TRICARE OPEN SEASON

TRICARE Open Season occurs each fall. It starts the Monday of the second full week in November and runs at least 30 days. For information about open season, go to **tricare.mil/openseason**.

During this time, you may enroll in TRICARE Prime, including the USFHP and the TRICARE Prime Demo, or TRICARE Select for the next calendar year. The changes that you make go into effect on Jan. 1. Coverage each year runs Jan. 1 to Dec. 31, unless you lose eligibility or disenroll.

What if I don't take action?

If you aren't already in a plan and you don't enroll in one during open season, you'll only be eligible for care at a military hospital or clinic if space is available. To find the nearest military hospital or clinic, go to **tricare.mil/mtf**.

If you're already enrolled in a plan and you don't make changes, you'll continue in your current health plan as long as you're eligible.

Some beneficiaries aren't affected by open season:

- Active duty service members can't make changes during this time.
- Those with TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult can buy coverage any time during the year.
- Those with TRICARE For Life. Find out about TRICARE For Life at **tricare.mil/tfl**.

TRICARE QUALIFYING LIFE EVENTS

Outside of TRICARE Open Season, you only can enroll in or change enrollment to a TRICARE Prime option or TRICARE Select if you have a TRICARE Qualifying Life Event.

A QLE is a certain change in your life, such as moving, marriage, the birth or adoption of a child, or retirement from active duty. A QLE for one family member opens a 90-day period for all family members to make eligible enrollment changes.

Some QLEs may mean you and your family members become eligible for certain premium-based plans. A QLE may also mean you're no longer eligible for a TRICARE health plan. For details about QLEs, visit **tricare.mil/lifeevents**.

LOOKING FOR More Information? GO TO **tricare.mil**

TRICARE East Region

Humana Military
800-444-5445
tricare.mil/east

TRICARE West Region

TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
tricare.mil/west

TRICARE Overseas Program

International SOS
Government Services, LLC
tricare-overseas.com
For toll-free contact information,
visit this website.

Uniformed Services Family Health Plan

tricare.mil/usfhp

TRICARE Prime Demo

833-230-2080
tricare.mil/tricareprimedemo

DMDC/DEERS Support Office

800-538-9552
tricare.mil/deers

Find a military hospital or clinic

tricare.mil/mtf

milConnect

Enroll, update DEERS, or get
eCorrespondence
milconnect.dmdc.osd.mil

*At the time of publication, this information is current. TRICARE policies and benefits are governed by public law and federal regulations and change accordingly. For the most up-to-date information, visit **tricare.mil**, or contact your TRICARE regional contractor or local military hospital or clinic.*

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