

# TRICARE<sup>®</sup>

## 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 remain eligible for care and the use of the pharmacy at military hospitals and clinics.
- 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 will get a new uniformed services ID card.
- You will need to take action to enroll in a TRICARE program if you want coverage for civilian care.
- You will pay retiree costs for care.
- You will 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 must have Medicare Part B to keep TRICARE coverage.

### WHAT ACTIONS DO I NEED TO TAKE?

First, update your information in the 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<sup>®</sup>:

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

#### TRICARE Select:

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

See the *Getting Care with TRICARE Prime* and *Getting Care with TRICARE Select* sections of this brochure for more information about either plan.

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

**Dental coverage:** Enroll in the TRICARE Retiree Dental Program (TRDP).



# 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 Select**  
**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 Select**  
**TRICARE Plus**

*ECHO services for families with special needs are not available in 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 and After

## TRICARE Coverage In Retirement

If you want to keep TRICARE Prime or TRICARE Select with no break in coverage, you must reenroll before you retire or within 90 days after you retire. When a retiree or retiree family member becomes individually eligible for Medicare Part A, that individual is not eligible to enroll in TRICARE Select; however, the individual may be eligible to enroll in TRICARE Prime if the Medicare eligibility is not based on age. Generally, when a retiree or retiree family member becomes individually eligible for Medicare Part A and enrolls in Medicare Part B, he/she is automatically eligible for TRICARE For Life.

### How To Reenroll

- Use the Beneficiary Web Enrollment website at [www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe).
- Call your regional contractor.
- Mail your enrollment form. Find forms online at [www.tricare.mil/forms](http://www.tricare.mil/forms).

The effective date of coverage will be the date you retire. If you enroll more than 90 days after your retirement, your request will be considered a new enrollment. If you have a break in TRICARE coverage, you and your eligible family members can only receive care at a military clinic or hospital on a space-available basis until you have TRICARE Prime or TRICARE Select coverage again.

**Note:** TRICARE Prime is not available everywhere. You can find out where TRICARE Prime is available by visiting [www.tricare.mil/prime](http://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 as space allows.

### Specialty

Your PCM may refer you to a military or civilian provider for specialty care. Military hospitals and clinics in Prime Service Areas 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 or cost-shares 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.

## Getting Care with TRICARE Select

### Routine

You will see your preferred primary care provider for routine care or the TRICARE-authorized provider of your choice.

### Specialty

You do not need a referral for specialty care. You may see the TRICARE-authorized provider of your choice.

### Costs

As a retiree, you may pay a yearly TRICARE Select enrollment fee (unless you have Medicare Part B or your or your sponsor's initial enlistment or appointment began before Jan. 1, 2018). Copayments or cost-shares will apply for civilian TRICARE network provider care. You will have lower out-of-pocket costs if you use a TRICARE network provider versus a non-network TRICARE-authorized provider. If you choose a non-authorized non-network provider, you will not be reimbursed by 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](http://www.tricare.mil/usfhp).

### TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B, regardless of age or where you live. Your TFL coverage begins the first day that your Medicare Part A and Part B coverage are effective. There are no enrollment forms or enrollment fees for TFL. 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](http://www.medicare.gov). For Medicare enrollment information, visit [www.ssa.gov](http://www.ssa.gov). For TFL details, visit [www.tricare.mil/tfl](http://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 Select, visit [www.tricare.mil/tya](http://www.tricare.mil/tya).

### TRICARE Retired Reserve®

TRICARE Retired Reserve (TRR) is a premium-based health plan available for purchase by qualified members of the Retired Reserve until reaching age 60. TRR provides coverage and costs similar to TRICARE Select, but TRR beneficiaries must also pay monthly premiums in addition to copayments, 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 Select

TRICARE Overseas Program (TOP) Select 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 Select in the U.S., including copayments or cost-shares and a yearly deductible. 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](http://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.

### 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](http://www.tricare.mil/aca). You can also find other health care coverage options at [www.healthcare.gov](http://www.healthcare.gov).*





## Do I need dental coverage?

The 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](http://www.trdp.org).

**Note:** The TRDP will end Dec. 31, 2018. Eligible beneficiaries will have the opportunity to sign up for the Federal Employees Dental and Vision Insurance Program (FEDVIP) starting in November 2018 with coverage effective Jan. 1, 2019. Visit [www.trdp.org](http://www.trdp.org) throughout 2018 for updates about the TRDP to FEDVIP dental plan transition.

## 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](http://www.tricare.mil/pharmacy).

\* If you are enrolled in USFHP, you are not eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers.

## LOOKING FOR More Information?

## GO TO [www.tricare.mil/contactus](http://www.tricare.mil/contactus)

E

### TRICARE East Region

Humana Military  
1-800-444-5445  
[HumanaMilitary.com](http://HumanaMilitary.com)  
[www.tricare-east.com](http://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](http://www.tricare-west.com)

O

### TRICARE Overseas Program (TOP)

International SOS  
Government Services, Inc.  
[www.tricare-overseas.com](http://www.tricare-overseas.com)

For toll-free contact information, visit [www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)

### TRICARE Prime

[www.tricare.mil/prime](http://www.tricare.mil/prime)

### TRICARE Select

[www.tricare.mil/select](http://www.tricare.mil/select)

### TRICARE Plus

[www.tricare.mil/plus](http://www.tricare.mil/plus)

### TOP Regional Call Centers

#### Eurasia-Africa

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

#### Latin America and Canada

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

#### Pacific (Singapore)

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

#### Pacific (Sydney)

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

### TRICARE Retired Reserve

[www.tricare.mil/trr](http://www.tricare.mil/trr)

### TRICARE Young Adult

[www.tricare.mil/tya](http://www.tricare.mil/tya)

### US Family Health Plan

[www.tricare.mil/usfhp](http://www.tricare.mil/usfhp)

### TRICARE For Life

[www.tricare.mil/tfl](http://www.tricare.mil/tfl)

Wisconsin Physicians Service  
Military & Veterans Health  
1-866-773-0404  
[www.tricare4u.com](http://www.tricare4u.com)

### Defense Enrollment Eligibility Reporting System

[www.tricare.mil/deers](http://www.tricare.mil/deers)

### 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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