

Separating From Active Duty

Your Options for Care After Separating From Active Duty

TRICARE is managed by the Defense Health Agency. DHA and TRICARE are registered trademarks of the Department of Defense, Defense Health Agency. All rights reserved.



Today's Agenda

- Health Care Coverage
- Transitional Coverage
- Benefit Information
- Other Important Information
- For Information and Assistance

Health Care Coverage

Terminal Leave

Sponsors

- Get care as an active duty service member
- May seek care at any military hospital or clinic, but must remain enrolled in TRICARE Prime at current duty station
- May not transfer enrollment

Family Members

- Remain covered by their current program (for example, TRICARE Prime or TRICARE Select)
- Can transfer enrollment to another TRICARE Prime or TRICARE Select location

Coverage Options

- Transitional health care options:
 - Transitional Assistance Management Program (for those who are eligible)
 - Continued Health Care Benefit Program
- If you're transitioning to the National Guard or Reserve, you may qualify to purchase TRICARE Reserve Select. For more information, go to www.tricare.mil/trs.
- Active duty coverage ends on your last day of active duty.

TAMP Overview

- 180 days of transitional health care benefits
- Begins the day after you separate from active duty
- You have 90 days from the start of TAMP to enroll or reenroll in a TRICARE plan.
- All beneficiaries covered as active duty family members, including the sponsor

TAMP Eligibility

- You and your eligible family members may get TAMP health care benefits after active duty if you:
 - Involuntarily separate from active duty under honorable conditions. This includes service members who receive a voluntary separation incentive or voluntary separation pay and aren't entitled to retirement pay.
 - Are a National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation or 12304b orders
 - Separate following involuntary retention (stop-loss) in support of a contingency operation
 - Separate following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
 - Separate and agree to immediately become a member of the Selected Reserve with no gap in service
 - Separate due to a sole-survivorship discharge
 - Are a National Guard member separating from a period of more than 30 consecutive days of active duty under 502(f) Title 32 orders, who served in support of a national disaster declared by the President or the Secretary of Defense

Transitional Coverage

Plan Options

TRICARE Prime®	TRICARE Select®
Available in Prime Service Areas	Available anywhere
Enrollment required	Enrollment required
Get most care from a PCM	Freedom to choose your provider <ul style="list-style-type: none">• Network = lower costs• Non-network = higher costs
Need a PCM referral for care your PCM can't provide to avoid additional charges	Referrals not necessary; pre-authorization from your regional contractor may be required
No deductibles or cost-shares	Deductible, copayments and cost-shares apply

US Family Health Plan

- TRICARE Prime option with six service areas
- May not get care at military hospitals or clinics or use military pharmacies
- Must enroll. Learn more at www.tricare.mil/USFHP.

USFHP Service Area	Designated Provider's Website
Maryland; Washington, D.C.; parts of Pennsylvania, Virginia, Delaware, and West Virginia	www.hopkinsusfhp.org
Maine, New Hampshire, Vermont, Upstate and Western New York, Northern and Western Tier of Pennsylvania, Northeastern and Central Ohio	https://tricare.martinspoint.org
Massachusetts, including Cape Cod; Rhode Island; Northern Connecticut	www.usfamilyhealth.org
New York City; Long Island; Lower Hudson Valley; New Jersey; Western Connecticut, including New London and Hartford; Eastern Pennsylvania	www.usfhp.net
Central Texas, Coastal Bend Texas, Northeast Texas, Southeast Texas, Central Louisiana	www.christushealthplan.org/shop-plans/us-family-health-plan
Western Washington State; most of Central and Eastern Washington State; Northern Idaho; Western Oregon; most of California	www.usfhpnw.org

Continued Health Care Benefit Program

- Premium-based, continued health care coverage
- Available for 18-36 months after you lose all TRICARE eligibility
- Similar to TRICARE Select, but with premium payments
- No dental benefits
- Requires enrollment within 60 days after loss of regular TRICARE eligibility or TAMP coverage

Qualifying for CHCBP

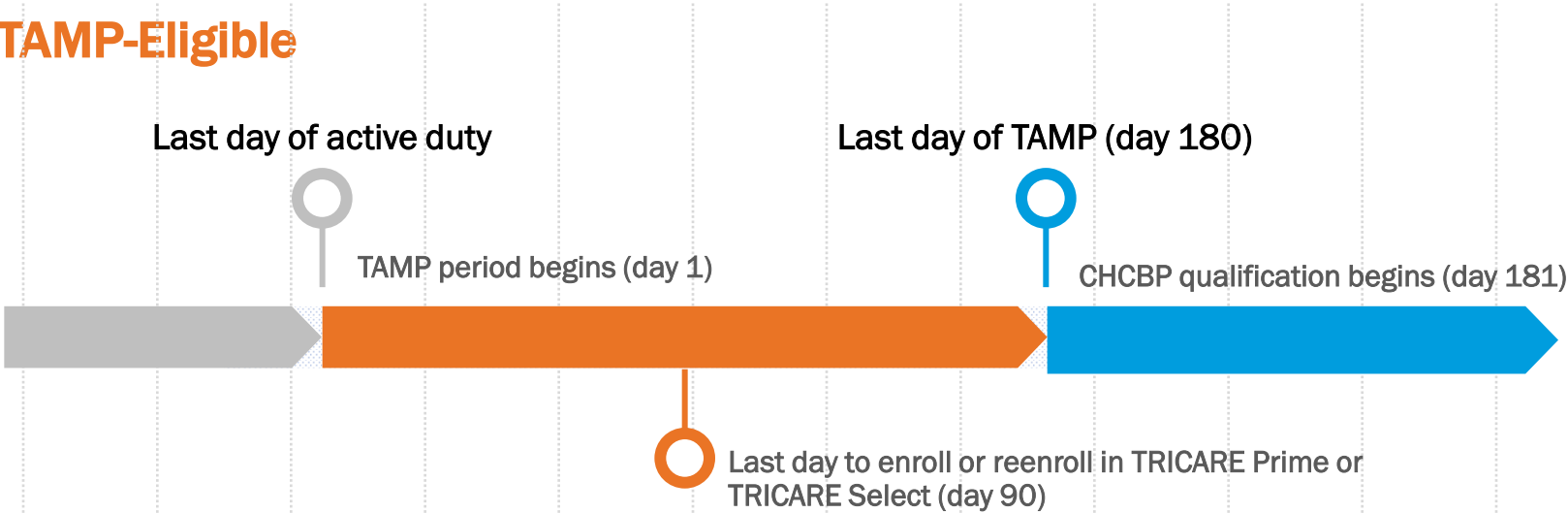
- Former ADSMs and their qualifying family members (up to 18 months)
- Former National Guard and Reserve members (up to 18 months)
- Certain former spouses who haven't remarried before age 55 (up to 36 months)
- Dependent spouses and children (up to 36 months)

Purchasing CHCBP

- Purchase CHCBP coverage within 60 days of loss of regular TRICARE eligibility or TAMP coverage.
- Fill out the *Continued Health Care Benefit Program Application* (DD Form 2837):
 - Download the form at www.tricare.mil/forms.
 - Call Humana Military at 800-444-5445.
- Provide a 90-day premium payment:
 - Go to www.tricare.mil/costs for information on costs.

Transitional Coverage Timeline

TAMP-Eligible



Not TAMP-Eligible



Benefit Information

TRICARE and Medicare

- TRICARE For Life is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B, regardless of age or where you live.
- You aren't required to have Medicare Part B if you're an ADSM, ADFM, or enrolled in TRICARE Young Adult, TRICARE Reserve Select, TRICARE Retired Reserve, or USFHP.
 - Terminal leave of TAMP would be considered active duty status. If the ADSM or ADFM is eligible for Medicare, they could be eligible for TFL.
- If you don't sign up for Medicare Part B when you're first eligible, you may only be able to enroll during the Medicare general enrollment period.
- If you sign up for Medicare Part B after your initial enrollment period, you may have to pay a late-enrollment penalty.

TRICARE and Other Health Insurance

- Other health insurance is considered your primary health insurance.
- For services covered by Medicare, OHI, and TRICARE, Medicare pays first, your OHI pays second, and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: www.tricare.mil/forms.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.

Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

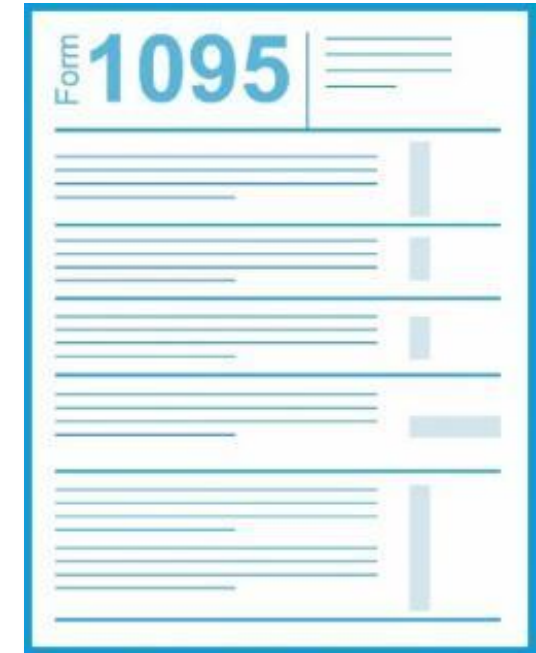
Dental Coverage

Beneficiary Group	Terminal Leave	Enrollment Costs	CHCBP
ADSMs	<ul style="list-style-type: none">• Seek care at military dental clinics• May be eligible for the Active Duty Dental Program	<ul style="list-style-type: none">• Care at military dental clinics if space is available	<ul style="list-style-type: none">• No dental benefits
ADFMs	<ul style="list-style-type: none">• Remain enrolled in the TRICARE Dental Program	<ul style="list-style-type: none">• Care at military dental clinics if space is available	<ul style="list-style-type: none">• No dental benefits

Other Important Information

The Affordable Care Act

- TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

A stylized representation of an IRS Form 1095. The form is enclosed in a blue border. At the top left, it says "Form 1095". To the right of this, there are several horizontal lines representing a header section. Below this, the form is organized into a table with multiple rows and columns, indicated by vertical and horizontal lines. The content within the table is represented by horizontal lines, suggesting a list of data points or entries.

For Information and Assistance

Contact Information

Regional Contractors

- TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Region
International SOS Government
Services, LLC
www.tricare-overseas.com/contact-us

Dental Contractor

- TRICARE Active Duty Dental Program
United Concordia Companies, Inc.
CONUS: 866-984-2337
OCONUS: 844-653-4058 (using country-specific access codes)
www.addp-ucci.com
- TRICARE Dental Program
United Concordia Companies, Inc.
CONUS: 844-653-4061
OCONUS: 844-653-4060
www.uccitdp.com

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil/>