**TRICARE Options in Retirement**

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**Christianne Witten:** Good afternoon, good morning, and good evening, everyone. My name is Christianne Witten, and as I said at the top, I'm the Chief of Internal Communications here at the DHA and it's a pleasure to be with you and welcome you to today's webinar on TRICARE options in retirement.

This webinar will give you an overview of how your TRICARE coverage changes when you retire. You'll learn about your TRICARE plan options and what you need to do to avoid a gap in healthcare coverage for yourself and your family.

Please note, you can download a copy of today's slides by going to TRICARE.mil/webinars. We'll also post that link in the chat. A recording of today's presentation will also be posted at a later date on that site.

We're excited to welcome our presenter for today, Ms. Zelly Zim, Senior Analyst with TRICARE Policy and Programs at the Defense Health Agency. Zelly, I'll turn things over to you.

**Zelly Zim:** Thank you, Christianne. Again, my name is Zelly Zim and I'm pleased to join you today. My primary role is the management of TRICARE Select policy, as well as enrollment policies as a whole. And I also have a few of my colleagues joining me, Ms. Shane Pham and Ms. Anne Breslin.

During our conversation today, I hope to equip you to make informed decisions about your TRICARE options after retirement and ensure you're aware of when you need to take certain steps. So, we'll go ahead and get started. Next slide, please.

So, we do have a couple different types of retirement and we'll talk about each of these and how they apply to your TRICARE options. You do have the Active Duty Retirement, which is on the left side of your slide and that applies to our active duty service members who've completed 20 or more years of active service, or they are medically retired.

And then you have on the right side of this slide, Reserve Retirement. So, that's for National Guard and Reserve members who have either completed their 20 or more years of qualifying service by the time they reach age 60, or if they qualify for retirement pay before age 60. You might have heard this referred to as our “gray-area” retirees. The easiest way to think of both of these categories is just whether or not you're receiving retirement pay. And if you are, then you are a TRICARE retiree.

When we're thinking about all of this, one of the important things to keep in mind is Qualifying Life Events, or QLEs. You'll hear us use this word a lot in the TRICARE space, and today we're focusing on retirement as a Qualifying Life Event. A Qualifying Life Event opens up a 90-day period for you to make a change to your enrollment, and that period applies to both you and to your entire family. So, if you want more information specifically about QLEs, and the other types of QLEs, like changes in family composition and moving and things of that nature, you can visit our website and go to TRICARE.mil/qle. But for today, we'll focus on the retirement Qualifying Life Event. Next slide, please.

So, what changes after retirement? What's really important that I want you to take away from this presentation is that you have to take action to enroll in a TRICARE plan if you want to continue having TRICARE coverage when you retire. There is not an automatic process to do that. And the reason for that is because we want to make sure that you choose the option that is the best for your family.

Another piece that's important to note is that there are costs associated for your care, for TRICARE, when you retire. And we'll go into that a little bit and give you resources to research that further.

And then there are some changes in what is covered for retirees versus what is covered when you are on active duty. One of those changes is that there is not an equivalent program for ECHO, or the Extended Care Health Option, for retirees. But if that applies to your family, then you can work with your primary care manager and your medical team to make sure that that family member has the requisite care when you retire. And then another example that I like to give--just because we get questions about it--is hearing aids and then also for chiropractic care. Those are two things that are covered on active duty that are not covered for retirees.

Another change that we'll talk about as we go through our slides today is dental and vision coverage, and there are changes to that, as well, as retirees. It's not all one in the same package. So, we'll talk about that. Next slide, please.

So now, this checklist looks really simple. We have the TRICARE Retirement Checklist, and there's only four things here. I'm going to try to make it as simple as possible, and these are our four main steps.

The first one is update DEERS. This one's in bold, and it's in red, because I really don't want you to forget this, and this is the foundation to everything. As you're aware, DEERS is our Defense Enrollment Eligibility Reporting System, and this is where all your personal information is managed regardless of your status: active duty or Reservist or retiree or family member. DEERS is important when it comes to your eligibility and to how we can actually contact you.

Second on here, you'll see ID cards. When you retire, you and your family should go to get new ID cards, and you can do this as soon as you have your orders in hand. The third thing on your checklist is researching your plan options, and that can start here with this webinar. I’m going to give you a lot of resources and hopefully make sure that you're equipped to make changes and to get ready for your retirement. There's going to be contact information for others that can help you with that at the end of this presentation.

And all this culminates in the fourth box on here, which is enrolling in a health plan. Once you enroll, then you know you have the coverage that you need and that's going to apply to you and your family members. So, we'll go through this presentation and talk about each one of these in a little bit more depth. Next slide, please.

So, first: updating personal information in DEERS. I just said this, but there's a whole other slide because this is abundantly important. If your uniformed service doesn't update your retired status, you can't re-enroll in TRICARE. If you don't have a retired status, then you don't have that Qualifying Life Event, or that QLE, that I mentioned previously.

If you don't have a QLE, you don't have the option to make health plan changes. If that happens, you would continue to show your previous status. Once that's rectified, your claims would need to be adjusted, and you'd have to pay retroactive enrollment fees. We'll talk about that later, but that is not the situation that we want you to end up in. We want to make sure that you use that QLE timeframe in order to enroll in a TRICARE health plan, and having that information in DEERS is really important.

The information that’s in DEERS that's also really important, besides your eligibility, is your contact information. Contact information is always going to be your responsibility, whether we're talking about during retirement or at any other point afterwards. Without your contact information, we won't be able to get you important updates about the TRICARE health plan or about your care in general. So, both the TRICARE Health Plan and all of the contractors that support the TRICARE Health Plan use the information in DEERS to contact you. So, that needs to be your most up-to-date address, phone number, e-mail, however you want to be contacted.

When you retire, you and your family members will go and get new ID cards, and we'll talk a little bit more about that. But having that new ID card is the most straightforward way to trigger the verification that your retired status is really in DEERS.

On the right side of the slide, there's a little bubble about questions, and this kind of breaks out the two things to remember. So, for eligibility, if you have issues with that, if it's not reflecting in DEERS that you are now a retiree, then you go to your uniformed service’s personnel office. Whereas, if you have an enrollment question - for example, “Which plan makes sense for my family?” or, “I'd like to enroll in a plan or I need or change plans” - those questions are going to come to the TRICARE Health Plan or your TRICARE contractor. Next slide, please.

So, we have a great example of an ID card here. So, getting your new ID card is important. This is the second thing that's on that checklist of only four items. We talked about updating DEERS and now we're talking about the ID cards. And your entire family is going to need new ID cards because we have to make sure that the information on their ID card is tied to the correct sponsor with the correct status. So just make sure your entire family does this as well. And you can take your ID card with you whenever you're going to get care, or you're picking up prescriptions. And that's going to be where you're sure that everything is reflecting correctly, and it's tied to the correct benefits number. There's information on this slide as well on finding an ID card office and what information you'll need to bring with you when you go ahead and do that. Next slide, please.

So, now we're kind of moving into the third part of our checklist, which is doing the requisite research to make sure you know which plan to choose. I'm going to start on this slide talking about active duty options, and then we'll move into our options for Reservists and National Guard. However, the different plan types that I'm talking about are the same. What's going to change is at what point you're eligible for them.

So, if we start here on the left side for before age 65, you have TRICARE Prime, and that is an option if you live in a Prime Service Area.

You have the US Family Health Plan, which is similar to Prime, and it's only in certain areas stateside.

Then you have TRICARE Select, which doesn't put any bounds on where you can live and you do not have to have a primary care manager.

We have TRICARE Select Overseas, which is the only option for retirees if they're living overseas.

And then you have TRICARE For Life, which becomes an option when you're entitled to Medicare Part A and you are paying for Medicare Part B. TRICARE for Life may be an option earlier than age 65 if you are eligible for Medicare Part A and are paying for Medicare Part B before age 65.

And then TRICARE Plus is a no-cost option for all of your care within the MTF and no care in the private sector. But that is limited availability because that is based on the MTF and their capacity.

For ages 65 and up, there's just one option for our active duty service members, and this is going to be the case for our Reservist and National Guard retirees as well, and that's TRICARE For Life. Again, that's if you are entitled to Part A based off of your age being age 65, and you have Medicare Part B at that point.

So, one thing I just want to stress on this slide is that we have to make sure to remind you that your retiree family members must also have Part A and be paying for Part B to remain eligible for TRICARE. Your Medicare eligibility is individual; it is not just the sponsor that needs to be enrolled into the proper plan. Next slide, please.

So now, looking at the health plan options for the National Guard and Reserve. The types of options I talked about, you'll see in the middle of this slide, on the far right of this slide for age 60 through 64 and age 65 and up. Those are all plan types that I've mentioned. And don't worry, we'll talk about each one of those in a little bit more depth, but the new one that's on this slide is the before age 60 piece.

So, Reserve Retirement applies to our National Guard and Reserve members who completed 20 or more years of qualifying service, as we mentioned before. And they're eligible for Reserve Retirement when they reach age 60 or earlier, depending on whether you've completed any active duty days. And that must be reflected in DEERS by your service. So, as an example, if you completed enough active duty days and your Reserve Retirement actually happened at age 58, then at age 58 you would be eligible for TRICARE Retired Reserve, as it shows here.

So TRICARE Retired Reserve, or TRR, provides comprehensive healthcare coverage so that you do not have to wait until age 60 and begin drawing retired pay to purchase the plan. Because you can see any provider with this plan, you don't have to change providers if you already have one. And then once you reach age 60, you can choose from the other plans on this page until age 65, when you would then transition over to TRICARE For Life. Next slide, please.

So, going back to our active duty population, there's a question about when you need to enroll. So, that's what's different about being a retiree, is that you do need to take action to enroll in a plan. As I've mentioned in passing at the beginning, retirement is a QLE, or a Qualifying Life Event. That means that you can make a change within 90 days of your retirement date, and you can make that change when you are on terminal leave.

We would love for you to make that change within 90 days because then there is no gap in coverage between whatever health plan you have while you're on active duty - so, if you're the service member, on TRICARE Prime – and whatever you choose for your retirement piece. The effective date of your coverage will be your retirement date itself.

Now, if you don't enroll in a health plan within 90 days, there is a “grace period,” we'll call it. There's a retroactive enrollment period for up to 12 months. If we go to the next slide, I'll show you a little graphic to kind of help understand this. We have a 90-day QLE period. We want you to make that change within the 90 days so that you do not have a gap in coverage.

However, we do know that there are a lot of changes that are happening. You could be moving, you're changing jobs for certain, and you might be having a lot of different moving pieces at that point when you're retiring. So, because of that, there's a 12-month retroactive enrollment period, from the date of your retirement, where you can still enroll in a TRICARE health plan. The difference here, though, is that during that period, up until you actually call back and say “I need to activate my TRICARE retiree plan,” you would then be paying for all of your care upfront. And then, now that it's retroactive, you would then submit all of your claims so that TRICARE can go and pay those. So, it's an extra step for you, but it does give you the option to make sure that you are covered during that year if you missed the 90-day window.

If you fall outside of that 12-month window, you'll find yourself in direct care only status, which means that there is no coverage in the private sector that's paid for by the TRICARE Health Plan, and the only care that you would be able to receive is when space is available at the MTF. So, we just want to make sure that we're focused in on the QLE, the 90-day period, and then as a safety net all the way up to that 12-month period. If you missed this period, then the other option that you have is only to enroll again during an Open Season – those are the fall of each year – or after another one of the QLEs. Next slide, please.

So now, in terms of timeline for my National Guard and Reservists, when you reach age 60. If you're retiring before age 60, that's that period where you would be eligible for the TRICARE Retired Reserve, or TRR. TRR has what we call “continuous open enrollment,” which means you can purchase it at any time. There's not a specific timeframe for that. But to make sure that you don't have a break in coverage, it's best to transfer within 90 days. That way, same as with the active duty service members, you won't have a break in your coverage between TRR and whichever retiree plan you choose.

One thing that is also different about TRR is the very first premium payment that you make is a two-month payment upfront, and that goes with your enrollment request. The TRICARE Retired Reserve plan is a premium-based plan, and so that's also an important thing to consider when you're looking at the costs and the fees that we do have posted on our website for each of the types of plans. Next slide, please.

So, if you're a National Guard or Reservist and you are age 60, you can enroll in TRICARE Prime or Select, as opposed to TRR that we were just talking about, within 90 days of turning age 60. So, age 60 becomes your QLE. That becomes your Qualifying Life Event. And you'll receive information from your service, usually called your “Notification of Eligibility for Retired Pay at Age 60” letter and often known as a “20-year letter.” You'll be drawing your retirement pay, and that eligibility is going to be reflected in DEERS.

And again, you do have a period of retroactive enrollment up to 12 months after you turn age 60. But again, we'd like to stay within that 90-day period so that you don't have any gap in coverage and so that you don't have to take the extra step to request your fees and your claims to be reprocessed underneath the TRICARE plan of your choosing. Next slide, please.

So, of course it might not just be you, it's also your family members that are going through this change for retirement. And so, we want to make sure that you think about how your retirement can affect your family members’ coverage. Their coverage is based on the sponsor’s status, their location, the family member’s age, and if the member is entitled to Medicare. Another thing is that you'll have the opportunity for split enrollment, which means that not everyone in your family needs to be in the same plan.

So as an example, you could have one person who is in TRICARE Prime, the spouse who's in TRICARE Select, and then a young adult child who's in TYA, or TRICARE Young Adult, Prime, because they live in a Prime Service Area, and another young adult who's in TYA Select because they don't live in a Prime Service Area. You can mix and match that however is best for your family.

And there are some tools here on the right side that are going to be very helpful to you. The Plan Finder allows you to put in your zip code, and you can put in your sponsor status and find out what options are available in your area. And then if you want more information about the Qualifying Life Event of your child becoming an adult (turning age 21), and then also for TRICARE For Life, the links are also on this slide for all of this. And as a reminder, these slides are going to be posted and there's also going to be a recording of this presentation, so you don't have to scramble to write all of these things down. Next slide, please.

So, now let's talk about the different plans themselves. So, TRICARE Prime, you might have heard me mention a PSA, or Prime Service Area. You have to live within a Prime Service Area, because Prime is generally featuring the use of our military hospitals and clinics. When you have TRICARE Prime, you also have a PCM, or a primary care manager. That's the one that's coordinating your care. And for our retirees, TRICARE Prime has enrollment fee copays (which are also called cost shares), and those are for the covered health care services from your network providers.

When you follow the rules of the TRICARE Prime plan, your out-of-pocket costs are limited to your catastrophic cap. The costs you pay under the point-of-service option don't apply towards your catastrophic cap. When I say point-of-service, I'm referring to non-emergency care from any TRICARE authorized civilian provider that's in or out of the network if you don't have a referral. So essentially, if you don't have referral and you go receive care, the money that you pay there does not apply to your catastrophic cap. So in order to maximize that catastrophic cap, you want to make sure that you're getting your referral and that you're visiting in-network providers. You can only contribute towards your catastrophic cap with those copayments to such providers.

Another thing to consider as well is that there's no deductible with TRICARE Prime. In terms of the cost for TRICARE Prime, there is a yearly enrollment fee. And then, as I mentioned, we do have the copayments, and then point-of-service is going to apply if you are seeking care and you do not have a referral. So, my big takeaway from this slide is: You need a referral, you would have a PCM, you need to live in a PSA, and you don't have a deductible. You want to make sure that you're prioritizing your referral and getting care in the network.

Another piece about TRICARE Prime, just to highlight the last bullet on the left side here, talks about routine eye care. TRICARE Prime does include one eye exam every two years, and that is something that is different from TRICARE Prime and TRICARE Select. So, just wanted to make sure that we called that out. Next slide, please.

So, next is the US Family Health Plan, or USFHP, and this is a special case of Prime. It's a Prime-like option, and it's available in certain areas. In the same way that we talk about how TRICARE Prime is available in Prime Service Areas, USFHP is available in specific areas within the United States. So, the map on your right, you can see where those areas are for the most part. We have New England and then the D.C., Maryland, Virginia area, and then down south in Texas, Louisiana, Corpus Christi area generally, and then over in the Seattle, Puget Sound area over on the West Coast. So, you'd have to live in one of those service areas for the US Family Health Plan to be an option.

But in terms of how it works, it looks like TRICARE Prime: the fees and the costs; the copayments; the fact that there is no deductible; the fact that it has a yearly enrollment fee. All of those things are the same for the US Family Health Plan.

One thing that's important to note about the US Family Health Plan is that you cannot get care at a military hospital or clinic or use the TRICARE Pharmacy Program if you have USFHP. The USFHP-designated providers have similar plans. So even though you cannot use Express Scripts, for example, they have something similar that you can use as well, and you will use all of their providers comprehensively. So that's just a consideration with the US Family Health Plan. And the website to learn more about that is also on this page as well. Next slide, please.

So, TRICARE Select and TRICARE Retired Reserve. These are together because they work similarly, even though the costs and the fees are a little bit different. But in contrast to the TRICARE Prime options we just discussed, TRICARE Select allows you to choose your own TRICARE-authorized provider, rather than having a primary care manager. Further, you don't have to live within a PSA. You can live wherever.

So, in general, TRICARE Select has higher out-of-pocket costs than TRICARE Prime does. And with TRICARE Select, there's also an annual deductible for TRICARE covered services. Remember that TRICARE Prime did not have a deductible. Your deductibles for Select are determined on a calendar year basis, and those are the allowable costs or charges for a covered outpatient service or a covered supply. So, with TRICARE Select, after your deductible is met, you then pay per-visit copayments, and then your total out-of-pocket costs are limited to your catastrophic cap.

So, kind of similar to that, but a little bit different is TRR. So, TRICARE Retired Reserve is a premium-based plan, but the facts of it, such as choosing where you live and choosing your provider, those parts of it mirror TRICARE Select.

Another premium plan that I want to mention quickly, while we're on this slide, is TYA or TRICARE Young Adult, as that might be applicable to some of your family members. Your beneficiaries who are eligible under that plan have the option to enroll in Prime or Select depending on where they live and their preference for having a PCM or having self-managed care. And as I mentioned earlier, if you need more information about TRICARE Young Adult, please visit the TRICARE.mil/tya website.

So, the two big cost differences between Prime and Select are as follows: TRICARE Select ends up with higher out-of-pocket costs and that's primarily because Select has a deductible. You're paying for the ability to choose where you get your care. Select is most similar to the private sector PPO option, while Prime is more similar to a private sector HMO option. Another big differentiation between Prime and Select is the location requirements. So, for Prime, you must live within a PSA, and for USFHP, you have to live in one of their specific coverage areas. And then for TRICARE Select, you can live wherever, including overseas.

So, speaking of living wherever, what happens if you live overseas as a retiree? For our retirees overseas, you have the option of TRICARE Select Overseas. It's the same as TRICARE Select. You have a network of TRICARE-authorized providers, and you maintain the ability to choose your own providers. You have a deductible; you have cost shares; you have a catastrophic cap; you have enrollment fees.

The main difference is that for Select Overseas, you should expect to pay upfront for care and then file your own claims to get the money back, whereas when you are stateside with TRICARE Select, all of your bills go to TRICARE first as opposed to on the back end. And just remember that TRICARE Prime Overseas is not available to retirees and their family members. Neither is TRICARE Prime Remote Overseas, or even stateside TRICARE Prime Remote. Just a couple more things on that. Next slide, please.

So, we're finally to the last thing on our checklist. We talked about DEERS. We talked about ID cards, we talked about researching the plans, and now we're talking about how do we actually enroll? Here are your options for enrolling in a TRICARE health plan. You can do it online, you can do it on the phone, you can do it by mail, and if you're overseas, you can even walk in and do it in person. So, all those options are here.

And we are also coming up on an Open Enrollment Season later in the fall as well, and so those options are going to be the same whether you are enrolling due to a Qualifying Life Event (like retirement) or due to the fact that we are in an Open Season period. Next slide, please.

So now: TRICARE For Life. You'll notice that I didn't mention it before, because I was discussing enrollment and that's because TRICARE For Life does not require you to take the same enrollment steps that we've been going over. TRICARE For Life is best defined as Medicare wraparound coverage, and this means that TRICARE is the secondary payer to Medicare.

TRICARE For Life is actually an option before age 65 if you have both Medicare Part A and are paying for Medicare Part B. And as a reminder, Medicare Part A usually doesn't have a premium if you've paid into your Medicare taxes. And then Medicare Part A is your hospital insurance, while Medicare Part B is your medical insurance that covers services like your outpatient care, your doctor's appointments, and preventive care.

Your entitlement or your eligibility for Medicare is outside of TRICARE’s scope, but based on that eligibility and the services that you're paying for through Medicare, TRICARE For Life is the military entitlement that can assist with covering your medical costs. You need to purchase and be enrolled in Medicare Part B in order to be eligible for TRICARE For Life. If you don't enroll in Medicare Part B, you lose your TRICARE coverage as a secondary payer, unless you're still working and you're covered under another employer health plan.

TRICARE For Life is always going to be a secondary payer and, unlike TRICARE Prime and Select, TRICARE For Life does not have enrollment fees. That's because you're paying for Medicare. If the care is covered by TRICARE but not Medicare, you'll pay the TRICARE For Life deductible and cost shares. If the care isn't covered by Medicare or TRICARE, then you'll pay the entire amount. There's more information about the costs on our website. One of the websites that's on here is TRICARE.mil/tfl, and there's also TRICARE.mil/tflcosts, and that website has a matrix that breaks down the cost for you, to show you what happens when TRICARE is paying, when Medicare is paying, and when they're both paying.

And just as another piece on this one, just as a reminder, you will have out-of-pocket expenses if you are receiving care that is not covered by Medicare nor TRICARE. So, we want to prioritize making sure that you do have your Medicare Part A and are paying for Medicare Part B in order to take advantage of your entitlement for TRICARE For Life. Next slide, please.

So, maintaining or changing your healthcare coverage. If you do not enroll in a TRICARE health plan, which I kind of mentioned already, you will default to direct care only, and that's on a space-available basis only. And so, we want to make sure that you maintain your coverage throughout. If you are in direct care only status, you will not be covered for any civilian care and you'll be responsible for all of those costs.

Another thing to remember is the necessity to continue to pay these applicable enrollment fees. So, making sure that not only your contact information, but also your payment information, is up-to-date will help you to maintain your coverage throughout the extent of your enrollment.

As another reminder, there's not enrollment needed for TRICARE For Life. Your coverage is automatic if you have Medicare Part A and Part B, so in the same way that we said at the beginning, that we need to see that your retired status is reflected in DEERS in order to know that you're eligible for TRICARE, it's similar with Medicare. We have to know that you have the Medicare eligibility, and then we know that you have the TRICARE For Life.

Then on this slide again, just because I cannot say it enough, please do not forget to keep DEERS updated with your contact information, with your family composition, if anything like that changes with your address, all of that. Next slide, please.

So, the TRICARE Pharmacy Program is important to think about. It's the same for all the health plans, with the exception of USFHP because, USFHP (as I mentioned) is going to be using their own pharmacy. You have options to fill your prescriptions. And when you're looking at the options that are on this slide, they get more expensive as you go down. So, the cheapest option for you is going to be the military pharmacies, and the most expensive option is going to be non-network pharmacies and overseas pharmacies. So, most of our retirees and family members are required to fill certain maintenance medications through home delivery, and that is actually a very convenient option. We find that a lot of our retirees appreciate having that flexibility. But whenever you're looking at which pharmacy you're going to, you do want to prioritize the ones that are towards the top of this list in order to minimize your costs. Next slide.

I know we received a specific question about whether or not we were going to cover dental and vision. So, if you're that person who asked that question, here you go. We're on that slide now. So, looking at dental and vision coverage, this is not something that comes automatically with TRICARE Select. I mentioned that for TRICARE Prime, there is an eye exam every other year, but for TRICARE Select, if you were looking for vision coverage, you need to get that through FEDVIP, the Federal Employees Dental and Vision Insurance Program. And then for both Prime and Select, you would need to get your dental coverage through FEDVIP.

FEDVIP operates similarly to us in the sense that they have an Open Season and they have Qualifying Life Events and the fact that retirement is a Qualifying Life Event for them. One thing you'll see that is different, though, is that the timeframe for when you can enroll as a retiree in FEDVIP is different. So, you can see that kind of towards the middle of this slide, it says you can enroll between 31 days before and 60 days after your retirement date.

Another thing that's important to point out about FEDVIP is that there is not the same flexibility for split enrollment, so you do need to make sure that the sponsor’s enrolled, so that the rest of the family can enroll. And typically, the entire family must be enrolled in the same plan. Next slide, please.

So, before we shift into the Q & A portion of our presentation, I just want to highlight a couple resources that can help you learn more about your benefits. So first, these are some materials in the TRICARE publications that you might find useful. We have several different brochures and also fact sheets, and these stay updated. The fact sheets, especially the one related to the costs and fees, that's one that you want to make sure that you take a look at as you're planning financially for your healthcare costs as you get ready to retire. And then we also have a TRICARE For Life podcast, which goes through a lot more detail about the TRICARE For Life interaction with TRICARE and with Medicare specifically. And there's information at the bottom of this slide for how to download those resources. Next slide, please

Here's the contact information that I mentioned at the beginning. So, this is the contact information for our TRICARE contractors and the partners that we talked about throughout this presentation. And this is where you can reach out to if you're looking to enroll over the phone or online. And they can give you specific information based off of where you live, particularly. On this slide is also a point of contact for TRICARE For Life, and they can also help you based off of where you live. And there's also, as just another reminder, a copy of this presentation that can also be downloaded on our website, and the specific website for that would be TRICARE.mil/webinars. Next slide, please.

So finally, I want to remind you that there are many ways to stay up-to-date with TRICARE. You can visit newsroom.TRICARE.mil to see the latest articles and news about your benefit. You can go to TRICARE.mil/subscriptions to subscribe to benefit update emails and newsletters, and you can also follow TRICARE on social media to get real time updates on everything. And now, I'll hand things back over to Christianne to start our Q & A session.

**Witten:** Thanks so much, Zelly. I so appreciate you. You are a wealth of information. We're thrilled to have you join us. But I did note some questions in the chat. Folks are wondering if there's going to be a recording and if these slides will be available. And I did want to foot stomp: we will post this information on our TRICARE Newsroom shortly following the event.

So again, thank you, Zelly, for your wonderful remarks, and I see we have many excellent questions that are coming up here in our feed. Just as a a reminder, we've seen folks ask how they can actually ask questions during this webinar. You'll notice in the top right of your screen a Q & A pane bubble icon there. And you can submit questions through that tab and ask a question in the question box. We just ask that you refrain from including any personal information when submitting your questions. We do have a whole team here that's monitoring your input. So, with that, we'll try to get to as many of your questions today as we can.

And let's just start with the first question that we received, Zelly, and that is: How many days do I have to choose and enroll in a plan?

**Zim**: So, choosing a plan can start today. You have a lot of time, but actually enrolling in a plan, you have 90 days from your retirement date. If you have your orders in hand before then, you can call your contractor before then and enroll in the plan effective your retirement date. So, 90 days is that QLE, but again, we did talk about that retroactive period. You have up to 12 months from your retirement date to enroll in a plan. But again, if you wait past the 90-day period, you would have a gap in coverage. You’d need to call us back and we can reprocess your claims for that time period. But good question.

**Witten**: Thanks, Zelly. The next question that we got from our audience was: What happens if my retirement information isn't updated in DEERS right away? Do I have to wait to take action until my retirement is updated in DEERS?

**Zim**: Yes, so you do need to wait to take action until that's updated in DEERS. And I would encourage you to reach out to your uniformed services personnel office to make sure that information gets updated as quickly as possible.

**Witten**: Thanks so much. I know that's among our frequently asked questions. The other question that we have teed up here is: If I want to stay in TRICARE Prime when I retire, do I need to do anything to renew my referrals or keep my prescriptions?

**Zim**: Yes. So, if you're staying in TRICARE Prime, you will still need to re-enroll. And because it's possible that your primary care manager changes once you come back into TRICARE Prime as a retiree, you will need to work with them to make sure that your referrals and prescriptions get renewed.

**Witten**: Great. Thanks so much. Our next question was specifically around Prime Remote: If I was a Prime Remote beneficiary while on active duty and stay in the same location, can I continue to stay Prime Remote as a retiree?

**Zim**: That's a great question. I'm going to pass that over to Ms. Shane Pham, who's our TRICARE Prime Remote SME in the room.

**Shane Pham**: Hi. Thank you, Zelly. If you are not active duty anymore, you do not qualify for TRICARE Prime Remote, and your family doesn't either. So, once you retire, you will not be able to be on TRICARE Prime Remote.

**Zim**: So, if you stay in that same area, TRICARE Select would most likely be the option that makes the most sense for your family.

**Witten**: Okay, great. All right, moving on to our next question that we have. I see we have a question here from someone who is a dependent of a retired service member, and the question is: If I'm still employed until I'm 67, and therefore not enrolled in Medicare Part B, will it interfere with getting TRICARE For Life?

**Zim**: If you're still employed, then you don't need to move into TRICARE For Life. You can still stay in your other TRICARE plan. But Ms. Anne Breslin, who is our TFL SME, is on the line.

**Anne Breslin**: Let me correct that. So, any retiree or retiree family member who is entitled to Medicare Part A (and that's regardless of age) must also have Medicare Part B to remain eligible for TRICARE. So, if you're still working and have employer-sponsored coverage, Medicare allows you to delay your enrollment in Part B. However, you will not be eligible for any TRICARE plan without Part B.

So that's a choice that you have. You can either use your employer-sponsored coverage. You can also pay for Medicare Part B, if you so choose, and then you would have TRICARE For Life as a third payer. You can also forgo the Part B and use your employer-sponsored coverage until you retire from that position and no longer have the employer coverage, and Medicare allows you to enroll in Part B without penalty. It's called a Special Enrollment Period.

**Witten**: Thanks so much. Always great to have a team of experts helping answer your questions. We have over 1,000 of you online, so we're thrilled, and we continue to see questions rolling in. The next question was: What should I do if I plan to move when I retire?

**Zim**: That’s also a great question. So, it kind of depends on if you know where you're moving to and you have your address. If you're going to be moving within that 90-day timeframe, you can go ahead and request enrollment using that address, because as we talked about, we want to keep our address up-to-date in DEERS. So, you can go ahead and do that.

If you're going to be moving outside of your retirement window, you can just remember that moving itself is a Qualifying Life Event, so you might want to use the moving QLE instead of relying on the retirement QLE. But I just want to caution you, if that's what you're going with, make sure that you use your retirement QLE on time so that you don't have a gap in coverage, and then down the line – maybe if it's six months down the road or as it may be – then you you're getting ready to move, and you can use a moving QLE, which gives you that 90-day period again to change your plan.

**Witten**: So, when you mentioned the timeframe for the retirement QLE, just to foot stomp that: It's 90 days after you retire, what is the window?

**Zim**: It’s 90 days to avoid a gap in coverage. So, if you push it all the way out to the one-year mark, you do have to call back and then have your claims reprocessed.

**Witten**: Okay, that sounds a bit sticky. We don't want that.

**Zim**: We would prefer the 90 days and that way you don't have a gap in coverage, but we do know that there's sometimes a need for that flexibility and that's why that 12-month period is in there.

**Witten**: Thanks for clarifying. How does TRICARE work if I want to split my time between two states? Perhaps this is a snowbird who's asked this question. Should I update DEERS every time I change my address?

**Zim**: This kind of depends on which plan you're interested in. So, if you're in TRICARE Select, for example, you're not tied to a specific address, and so there is slightly more flexibility there if you're moving back and forth. If the two places that you're going back and forth between, or at least one of them, is within a Prime Service Area, then you might be more interested in keeping your PCM, your primary care manager, in one location, and then for the other location, you would need to have a referral all the time.

So, the answer to this question really depends on which plan you're looking at. The recommendation, just based on the information that you've given here, would be that TRICARE Select would be the simplest plan for you to have the flexibility that you need.

**Witten**: Got it. All right. Moving right along. So, this next question was: If I retire on the 1st of July, can I sign my family up for TRICARE Prime before my retirement date?

**Zim**: If you have your orders and that retirement date is already in DEERS, then you can call the contractor and make that change for your family members before your retirement date. It's usually up to 30 or 60 days before the retirement date that they can actually do that, but you do need to have that information in DEERS. If it's not in DEERS, then you've got to wait until it is so that you can make that change for your family. And the change will be effective your retirement date, even if you're calling beforehand.

**Witten**: Okay, thank you for that advice. And congratulations to this individual, who will be retiring here shortly. A great way to celebrate the 4th of July holiday as well. So, our next question again, I think is to foot stomp and clarify when we're talking about that 90-day timeframe. Does making the change within 90 days mean 90 days before your retirement date, or 90 days after your retirement date? I've heard you can enroll only within 30 days before your retirement date.

**Zim**: That’s a good follow-up question. That's basically what I was just talking about on the last one. 90 days after your retirement date is the time period that you have. And then, in terms of calling or making a selection online before your retirement date, yes, that's only up to one month beforehand. But even if you do that beforehand, again, it's only effective the date of your retirement.

**Witten**: All right, thanks for breaking that down. So, this question comes from a retired Reservist: I'm a retired Reservist drawing retired pay, and I'm currently covered by the FEHB. I plan to leave federal service this summer, deferring my actual retirement until I turn 62 next year. How does the TRICARE eligibility work for someone in my situation. Leaving federal service – is that considered a QLE, and can I enroll in TRICARE within 90 days?

**Zim**: So, not specifically leaving federal service, but losing your Federal Employee Health Benefit would be the Qualifying Life Event there, and yes, within 90 days you could enroll in another TRICARE plan. In terms of the beginning part of that, being a retired Reservist, because you're drawing retiree pay already, then that means that you're eligible for one of those TRICARE plans that we talked about like Prime and Select, once you get to that point.

**Breslin**: Let me add something here. It's just a little-known fact for many people: If you are working currently as a federal civilian and have federal employee health benefits, after you retire, you can suspend your FEHBP and you then would have the option, in the future, during Open Season, to sign up again if you ever decided that's what you wanted. If you just cancel your FEHBP, you will never have an opportunity to get it back.

**Zim**: So, the key there is suspending, not cancelling.

**Witten**: Give yourself more options. Thank you for that tip. I will keep that in mind, though I am a few years off. Great, but that's an important distinction.

So, this next question was about DEERS: Will DEERS issue me a new ID card if my retirement date isn't in DEERS yet? I think you already answered this.

**Zim**: The answer is no. So, that retirement date does need to be in DEERS. We just want to make sure that all the dates line up across all of our different systems. DEERS is our system of record for that.

**Witten**: If we get our retired IDs prior to our retirement date, does DEERS automatically update our retired status once our retirement date comes up?

**Zim**: That kind of goes with the last one. So those things do need to go hand in hand. You're not going to be able to go get that retired ID card prior to your retirement date, unless that information is already in DEERS. And that's really going to apply for your family members, more so than the actual active duty service member.

**Witten**: All right, great. So next question here is from someone who's due to retire in June after 22 years on active duty. So, congratulations on your upcoming retirement. You're in the home stretch. I have a child that is in need of special treatment. Will he be covered after I have retired?

**Zim**: So, for this question, I'll give you kind of a blanket response, but I would encourage you to reach out to us to get more in depth on this specifically. So, if your child is using a service like ECHO, that service specifically does not continue for retirees. But there are other ways that we make sure that your child has coverage. And another piece that would be important to answer this question is whether or not your child is still a minor, or if they're approaching adult age as well, because that could change things. We'd have to make sure that they have the proper status to continue to be covered when you retire. For example, if they are an incapacitated adult, they'll continue to be covered under your retirement. But generally, if your child falls into that category, they'll continue to be covered under your military healthcare benefit.

**Witten**: Thanks, Zelly. Let’s see here. Can you talk a bit more about enrolling during terminal leave? Can it kick in early?

**Zim**: So, that kind of goes back to our other question where they asked if you can enroll before your actual retirement date. Your terminal leave date is somewhere between when you stopped showing up at the office and your retirement date. So, in those last 30 days of terminal leave, yes, you could go ahead and make a selection for your enrollment.

During terminal leave, though, you still have whatever active duty coverage you’re on. So as an active duty service member, you still have Prime. Your family would have whatever they currently have as well. So yes, you can enroll during terminal leave. It would need to be within that 30 days before your actual retirement date. And hopefully, by the time you're getting to that point in terminal leave, you have all of your retirement information and dates in DEERS.

**Witten**: Ducks in a row, as they say. Yes. So, what plan provides medical coverage when traveling overseas? Inquiring minds want to know, as I too prepare to travel.

**Zim**: There is not travel coverage with TRICARE for retirees in that sense. If you're living overseas, then TRICARE Select Overseas would be an option. There's not TRICARE Prime Overseas, but then, of course, if you need emergency care when you're overseas, you can also always visit a military hospital or clinic.

If you have any questions when you're traveling overseas, or you're trying to see a provider and you have TRICARE Prime back here at home, then same deal as here. You're going to want to call your provider and then make sure that they can help you with the referral piece. And the TRICARE Overseas office will coordinate with the stateside office on that piece.

**Witten**: Important as we head into the summer season where many may be traveling overseas. So great question. Can you tell me a bit more about how we utilize TRICARE For Life once we hit 65, if we're still working and paying for company healthcare?

**Zim**: I'll pass that one over to Anne.

**Breslin**: This is Anne Breslin. I’m the TRICARE for Life program manager. You are not eligible for TRICARE coverage if you're entitled to Medicare Part A and do not have Medicare Part B. You can rely on your employer coverage, or you can also enroll in Medicare Part B. Those are your choices. If you want TRICARE, you will have to have Medicare Part A and Part B.

**Witten**: Always important to understand those distinctions. Thanks so much, Ms. Breslin. This next question is for their spouse: Is my spouse eligible for TRICARE For Life, since she's on Medicare, even though I am eligible for TRICARE Retired Reserve?

**Breslin**: Spouses or even children who might be eligible for Medicare, if they have Medicare Part A and B, are eligible for TRICARE For Life. If they're under 65 (for example, a child with Medicare A and B), they are eligible for TRICARE Prime.

**Witten**: The next question is for FEDVIP: If we're already enrolled in FEDVIP, does that automatically roll over?

**Zim**: So, I'm thinking this question would be a family member that's enrolled in FEDVIP while they have an active duty service member. But no, your FEDVIP does not roll over. There is not a part of this process that rolls over, whether it's your healthcare coverage or your dental or your vision. So, you want to make sure that you take the steps that we talked about in order to enroll in a plan for FEDVIP.

Again, for FEDVIP, retirement is also a Qualifying Life Event, but you have 31 days before and 60 days after your retirement date to make that change. And they don't have an extended period, so you really want to make those changes as quickly as possible. I just suggest, if you know what your retirement date is or about what it is, go ahead and put something in your calendar to remind you within two weeks of that date to make sure that you have all of this in order.

**Witten**: Great. This is another question on behalf of a military spouse, and we might have answered it, but I want to revisit it: My husband is still active duty and I intend to be his dependent. When can I enroll without a break in coverage? Do I have to wait until after retirement to enroll under his plan, or can I enroll within 90 days of retirement?

**Zim**: As a dependent family member, you do need to wait for the QLE. In this sense, the Qualifying Life Event is the retirement itself. So, if the retirement date is in DEERS, then you should be able to enroll within 90 days of your retirement, which again, we're talking about the 90 days that come after the retirement, not beforehand. Basically, you would not have a gap in coverage in that situation. But for that situation, you want to want to make sure that you're tying the changes that you're making to the proper Qualifying Life Event. So even though in this case, it's the family member that's asking the question, it's still based off of the sponsor’s retirement date.

**Witten**: That makes sense. Okay. If a spouse has medical coverage through her employer, but changes jobs and loses medical coverage, does that constitute a Qualifying Life Event to add her on to TRICARE Select, assuming I'm a retired service member and I'm already on TRICARE Select?

**Zim**: Yes, absolutely. So, losing healthcare coverage, or the opportunity to change healthcare coverage, does count as a Qualifying Life Event. To see the full list of all of the different scenarios, you can go to our website. Again, that's TRICARE.mil/qle, and that has the list of all the QLEs, as well as some examples that could be helpful when you're thinking through different scenarios like that.

**Witten**: Great. Another FEDVIP question: Does the FEDVIP dental and vision program carry into the 65 plus Medicare phase of life?

**Zim**: Yes, it does.

**Witten**: What do you do if you get a job after retirement that offers healthcare coverage, but want to have TRICARE coverage after retiring from that job?

**Zim**: So, if you have an entitlement to TRICARE coverage, you don't have to tap into that entitlement within this 90-day or 12-month period that we're talking about. That's just if we're trying to avoid a gap in coverage. So, if you'd like to come back to TRICARE down the road, you could do that when you have a Qualifying Life Event or during our Open Season, which happens annually. But again, that would only be if you are intending a gap between your active duty time and when you're coming back onto TRICARE.

Let me add something else there. So, if you have a job after retiring from active duty that offers healthcare coverage, you could also have TRICARE as a secondary payer. So, you could have TRICARE, you could pay for TRICARE Prime or TRICARE Select, whatever made sense for your family. And then every time that you sought care, your primary health insurance underneath that other job, that entitlement, would kick in first. And then if it's also a TRICARE covered service, then TRICARE would follow up and be the secondary payer there. So that's another way that you could then further look to reduce your healthcare costs.

**Witten**: Thanks for that tip. Let's see. We have a few FEDVIP questions that have been grouped, I think, by topic. As a gray-area Reservist (which I personally don't quite know what that means), as a gray area Reservist, I'm enrolled in FEDVIP dental and vision. I'm about to turn 60. Will I need to re-enroll in FEDVIP?

**Zim**: For this one, you shouldn't need to re-enroll in FEDVIP because you're already in a retired status for that. If you're going to be making other changes to your healthcare, you can follow up and just validate that you're in the correct TRICARE Prime or Select plan, because now that becomes an option for you once you're age 60. But if you're already in dental and vision, you shouldn't have an issue there.

**Witten**: Great. Thank you, Zelly. Let's see here: While on active duty, college students under the age of 23 are still covered by TRICARE Prime. Does that change in retirement? Do they have to transition to TYA? I understood that TYA is commonly used for those that are ages 23 to 26. Is that different during retirement?

**Zim**: No, that's all still accurate. So, it doesn't matter whether the sponsor is on active duty or they're retired for the rules of the TRICARE Young Adult plan. So, the rules of TRICARE Young Adult, just a couple of those to remember: that young adult has to be unmarried; they don't have employer-sponsored coverage; and they have to be under age 26; and they're not enrolled in school at that point. So, all of those rules that have to do with TYA, those are tied to the young adult themselves and not to the sponsor. So, everything that was mentioned, you can still have a child who has TRICARE Young Adult when you are a retiree. Their status is just going to change on the back end, as showing that their sponsor’s retired, as opposed to their sponsor’s on active duty.

**Witten**: Okay, great. That's good to know. I like this next question: Does the entire family need to be on the same plan?

**Zim**: Easy one. Answer is no, but I will give the caveat. We did talk at the end about FEDVIP. So, for the Federal Employees Dental and Vision Program, oftentimes the family does need to be on the same plan. But when we're talking about TRICARE Specifically, for Prime, Select, TRR, TRS, all of our other plans, the whole family does not need to be on the same plan.

**Witten**: All right, we're rounding the bend here. If you look at the clock, we're coming up on 5:00. We're going to take one more last, final question. Let's make it a good one. They're all good, but let's go out with a bang: Once I'm enrolled in TRICARE Prime and then I decide to move to another location, does moving from state to state count as a Qualifying Life Event? Or am I only allowed to change my type of retired insurance after 12 months or during open enrollment?

**Zim**: Good question. So, moving always is going to count as a Qualifying Life Event, and this gives me an opportunity to just give you one more tip that could be helpful. If you're moving and you have TRICARE Prime, that means that you were living in a Prime Service Area. If you're moving to another Prime Service Area, you can actually reach out to your contractor and just do a PCM to PCM change, which means you just get a new primary care manager in the new location, rather than having to re-enroll with a new enrollment period.

So, just to reiterate on this one, if you're moving to another location, moving itself is a Qualifying Life Event. But if you're moving from one Prime Service Area to another Prime Service Area, that is just a change in your primary care manager, and you can call your contractor and make sure that you get that taken care of.

**Pham**: This is Shane Pham, and I would just add that, if you're moving from a Prime Service Area to a Prime Service Area within the same region, it's a PCM change. If you are moving to a Prime Service Area in a different region, then you have to switch or transfer your enrollment.

**Zim**: Thank you, Shane.

**Witten**: Okay, great. All right. Well, thanks so much, everyone, for sticking with us to the end. We have over 800 of you that stuck it out. We're so glad that you're here and I just want to thank so much our experts. Zelly, before we close out, is there anything else you'd like to share with our audience before we conclude?

**Zim**: Really quickly, I'd like to thank the DHA Communications team for facilitating this platform. And a huge thank you to my colleagues for assisting with the Q & A. And then, for those of you who are listening, I'd like to commend you for taking the time to join us today, because approaching retirement is a huge transition, and we really do want to make sure that you're well equipped to make the best choices for your family. I trust that the information that we shared today and the Q & A portion has been helpful.

And if you only hear me say two things about retirement today, hear these two things: Keep your contact information current in DEERS, and enroll in a health plan within 90 days of your retirement date. And with that, congratulations to you and your family on your retirement, and thank you very much for your service and for your sacrifice.

**Witten**: Thank you so much, Zelly. I also want to thank her colleagues who joined us, Shane and Anne, for sharing your knowledge and expertise with us today. And again, thanks to all of you who joined us for participating in today's webinar. If we didn't answer your question today – and there were a lot of questions that came in; we did our best to get through as many as we could in the time allotted – we invite you to visit TRICARE.mil and TRICARE.mil/faq for helpful responses to frequent beneficiary questions.

And as a reminder, you can find the slides from today's webinar on TRICARE.mil/webinars. Keep an eye on that page for a recording of this webinar as well, which we'll post in the coming weeks. This does conclude today's webinar on using your TRICARE options in retirement. I also want to wish everyone a safe and reflective Memorial Day weekend. Thank you so much. And we're out here.