



Moving, Marriage, and More: What TRICARE® QLEs Mean for You

Aug. 22, 2024, 3 p.m. ET

Presenters:

Zelly Zim, Health Systems Specialist, Policy & Programs Branch, TRICARE Health Plan Division, Defense Health Agency

Marc LaGoy, Health Systems Specialist, Customer Support, Education & Outreach Branch, TRICARE Health Plan Division, Defense Health Agency

Overview

When it comes to your TRICARE coverage, certain life changes are known as Qualifying Life Events, or QLEs. When you and your family have a QLE, you have 90 days to make eligible changes to your TRICARE health plan.

This webinar will discuss the types of changes that count as QLEs and what to do after you have a QLE. You'll also learn tips for navigating certain QLEs.

Agenda

- [What's a TRICARE Qualifying Life Event?](#)
- [Types of QLEs](#)
- [What To Do After a QLE](#)
- [QLE Examples](#)
- [How To Change Your Plan Without a QLE](#)
- [Dental and Vision Coverage](#)
- [Resources](#)
- [Q&A](#)



What's a TRICARE Qualifying Life Event?

- A **QLE** is a certain change in your life that may mean different TRICARE health plan options are available to you.
- TRICARE QLEs include certain **family, military, and government-directed changes.**
- A QLE **opens a 90-day period** for you to make eligible enrollment changes outside of TRICARE Open Season.
- If one member of a sponsor's family has a QLE, **all eligible family members may change their enrollment during the QLE period.**

Types of Qualifying Life Events

- **Moving**
 - Relocation to a new country, city, region, or ZIP+4 code
 - Children moving away to college
- **Changes in family composition**
 - Marriage
 - Divorce or annulment
 - Giving birth or adopting
 - Placement of a child by a court in a member's home
 - Children becoming adults
 - Death in family
- **Changes in sponsor status**
 - Retiring from active duty
 - Separating from active duty
 - Activating and deactivating
 - Medical retirement
- **Gaining or losing command-sponsorship (overseas only)**

Learn more at
www.tricare.mil/LifeEvents.

Types of Qualifying Life Events (cont'd)

- **Losing sponsor or family member eligibility**
 - Turning age 60 (Retired Reserve member)
 - Becoming eligible for Medicare (turning 65 or under 65)
- **Gaining or losing other health insurance, including:**
 - Employer-sponsored health insurance
 - Medicare entitlement
 - Medicaid entitlement
- **Change in eligibility status of any single family member in another family**
- **Government-directed changes**
 - Government-directed primary care manager change
 - Government-directed health plan change

Learn more at
www.tricare.mil/LifeEvents.

What To Do After a QLE: Summary

- ❑ **Step 1:** Update or check your information in the Defense Enrollment Eligibility Reporting System, or DEERS. You can't make enrollment changes until you update DEERS.
- ❑ **Step 2:** Explore your health plan options.
- ❑ **Step 3:** Make eligible enrollment changes within 90 days of the QLE by contacting your TRICARE regional contractor.



What To Do After a QLE: Update DEERS

- In most cases, your first step is to update DEERS with the QLE.
 - If you retire from the uniformed services or enroll in Medicare, check DEERS to confirm that this information is there.
 - To report or update other health insurance, contact your TRICARE regional contractor.
- You can **update contact info**—like your address and phone number—online or by phone, fax, or mail.
- For **other changes**, you must visit your local ID card office.
 - Only sponsors can add family members or update family member eligibility, except in certain circumstances.
 - In most cases, you need to provide official documents to update DEERS. Examples include birth certificates, marriage certificates, proof of college attendance, etc. Learn more at www.tricare.mil/RequiredDocuments.

How To Update DEERS

- **In person:** Schedule an appointment at a RAPIDS ID Card Office at <https://idco.dmdc.osd.mil/idco>
- **Online:** <https://idco.dmdc.osd.mil/idco> or <https://milconnect.dmdc.osd.mil>
- **Phone:** 800-538-9552
TTY/TDD: 866-363-2883
- **Fax:** 800-336-4416
- **Mail:**
DMDC Support Office
Attn: COA
400 Gigling Rd.
Seaside, CA 93955-6771

Learn more at www.tricare.mil/deers.

What To Do After a QLE: Make Eligible Changes

- After you update DEERS, you can make eligible changes to your health plan.
- Depending on the type of QLE and your situation, you may have these options:
 - **Stay in your current plan**, if you're still eligible and want to continue coverage in that plan.
 - **Change plans**, if you need to or want to, within 90 days of the date of the QLE.
 - **Enroll in a plan**, if you're eligible for a TRICARE health plan but not already enrolled in one, within 90 days of the date of the QLE.

Questions?

- For **eligibility** questions, ask your service's personnel office. (TRICARE doesn't determine eligibility.)
- For **enrollment** questions, call your TRICARE regional contractor.

Explore Your TRICARE Health Plan Options

- Your eligibility for certain plans is based on many things, including your beneficiary category, location, age, and sponsor's status.
 - **Note:** Family members don't have to enroll in the same plan.
- If you're eligible for TRICARE Prime and TRICARE Select options, consider how each plan will affect:
 - How and where you get care
 - Your out-of-pocket costs

Helpful Tools

- See which plans you may be eligible for:
www.tricare.mil/PlanFinder
- Compare plans side by side:
www.tricare.mil/ComparePlans
- Find and compare plan costs:
www.tricare.mil/CompareCosts
- Search for health care providers:
www.tricare.mil/FindDoctor

Enrolling or Changing Enrollment

- The process for enrolling in a TRICARE health plan varies by plan. Go to www.tricare.mil/enroll to learn how to enroll in a specific plan.
- Your **coverage starts on the date of the QLE**, no matter when you initiate the enrollment change after a QLE.
- Once you enroll or make a change within the 90-day QLE window, you can't use the same QLE to make other changes during this time.
- Coverage in the plan you choose continues until you lose eligibility, disenroll, or change plans during another QLE or TRICARE Open Season.

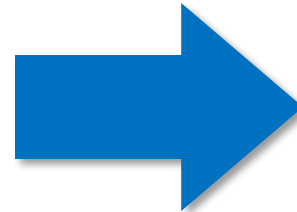
Note: Pay all applicable enrollment fees and premiums. Nonpayment may result in suspension of coverage or disenrollment, depending on your plan.

What if I Don't Act Within 90 Days of a QLE?

Eligibility Scenarios

Scenario 1: You're no longer eligible for your current TRICARE health plan but you don't enroll in a different TRICARE plan within 90 days of a QLE.

Scenario 2: You're eligible for TRICARE but you don't enroll in a TRICARE health plan within 90 days of a QLE.



What Happens

You can only get care and pharmacy services at a military hospital or clinic, if space is available.

If eligible, you can enroll in a plan during TRICARE Open Season or another QLE.

QLE Example: Moving

- **Before You Move**

- **Don't disenroll from your current TRICARE health plan.** Your current coverage will continue until after you arrive at your new location.

- **After You Move**

- Update your address in DEERS.
- Contact your TRICARE regional contractor to update your information.
- You have **90 days from the date of your address change** to make eligible enrollment changes.
- Go to www.tricare.mil/FindDoctor to find providers near you.

- Learn more at www.tricare.mil/moving.

Note: To transfer your enrollment to a new region, call the regional contractor for your new TRICARE region.

QLE Example: Marriage

- Spouses and stepchildren of service members are eligible for TRICARE coverage.
- You have 90 days from the date of your marriage to make changes to your TRICARE health plan.
 - Visit your local ID card office to add a new spouse and stepchildren to DEERS.
 - Contact your TRICARE regional contractor to enroll your new family members in a plan.
- Learn more at www.tricare.mil/marriage.

Documents you may need to bring to the ID card office:

To add a spouse:

- Marriage certificate
- Spouse's birth certificate, Social Security card, and photo ID

To add a stepchild:

- Your marriage certificate
- Child's birth certificate and Social Security card

QLE Example: Having or Adopting a Child

- **Stateside:** You have 90 days from your child's birth or adoption to register them in DEERS, enroll them in a TRICARE health plan, and make other eligible enrollment changes.
- **Overseas:**
 - You must register your child in DEERS within **120 days** of your child's birth date or adoption.
 - After you register them in DEERS, you have **90 days** to enroll them in a TRICARE health plan and make other eligible enrollment changes.
- Learn more at www.tricare.mil/baby and www.tricare.mil/children.

Will My Child Be Automatically Enrolled?

Active duty family members:

Once registered in DEERS, new active duty family members are automatically enrolled in TRICARE Prime, TRICARE Select, or TRICARE Overseas Select—depending on their location. You have 90 days to make eligible enrollment changes.

Retirees: Children of retirees **aren't** automatically enrolled in a TRICARE plan.

QLE Example: Retiring

- **Retiring from active duty:** You have **12 months** after your retirement date to enroll yourself and eligible family members in a TRICARE health plan.
 - Coverage is effective on your retirement date. You must pay enrollment fees back to this date.
 - Learn more at www.tricare.mil/retiring.
- **Turning age 60 after retiring from the National Guard or Reserve is a QLE.**
 - You and eligible family members can enroll in TRICARE Prime or TRICARE Select once you turn age 60, you begin drawing retirement pay, and your eligibility shows in DEERS.
 - You have 12 months after turning age 60 to enroll in a health plan. Coverage is effective the date you turn age 60. You must pay enrollment fees back to this date.
 - Learn more at www.tricare.mil/RetireReserve.

QLE Example: Becoming Medicare-Eligible at Age 65

- You're automatically enrolled in TRICARE For Life when you turn 65 **and** you have Medicare Part A and Part B.
 - Sign up for Medicare Part B at least **two months before you turn age 65** to ensure no break in TRICARE coverage. Go to www.ssa.gov to learn how to sign up.
- When a sponsor or family member turns 65 and is entitled to Medicare, it's the other eligible family members who have the QLE. They can stay in their current TRICARE coverage or make eligible enrollment changes **within 90 days** of the Medicare-eligible family member's Medicare effective date.
- Learn more at www.tricare.mil/medicare and www.tricare.mil/tfl.

Tip: If you have health coverage through your employer, you can delay enrollment in Medicare Part B. However, you **must** have Part A and Part B to have TFL.

QLE Example: Separating From Active Duty

- When you separate, you may be eligible for temporary health care coverage through the **Transitional Assistance Management Program** or the **Continued Health Care Benefit Program**.
 - If eligible for TAMP, you'll be automatically enrolled in TRICARE Select. You have **90 days** to change enrollment to TRICARE Prime, where available.
 - If you aren't eligible for TAMP, you have **60 days** to enroll in CHCBP.
- Learn more at www.tricare.mil/separating.

Temporary Coverage

Some QLEs—like separating, deactivating, or certain changes in marital status—will cause you to lose TRICARE eligibility. You may be eligible for temporary health care coverage.

Learn more at www.tricare.mil/LossEligibility.

How To Change Your Plan Without a QLE

- Without a QLE, you can only change enrollment in TRICARE Prime and TRICARE Select options during **TRICARE Open Season**.
 - The next TRICARE Open Season is **Nov. 11 through Dec. 10, 2024**. Changes you make will be effective Jan. 1, 2025.
 - Learn more at www.tricare.mil/OpenSeason.
- Open season **doesn't** apply to active duty service members, TRICARE For Life, and TRICARE premium-based plans.
- You can purchase these premium-based plans any time throughout the year:
 - TRICARE Reserve Select
 - TRICARE Retired Reserve
 - TRICARE Young Adult

Tip: Check DEERS before open season starts to ensure your info is correct.

Voluntary Dental and Vision Coverage

- Depending on your sponsor status and beneficiary category, you may be eligible to purchase dental coverage through:
 - TRICARE Dental Program
 - Federal Employees Dental and Vision Insurance Program
- If eligible for TDP, you can purchase it at any time. Learn more at www.tricare.mil/tdp.
- You may also be eligible to purchase FEDVIP vision coverage.
- If eligible for FEDVIP coverage, you can purchase it after a FEDVIP QLE or during Federal Benefits Open Season. Learn more at www.benefeds.com.
 - The next Federal Benefits Open Season is **Nov. 11 to Dec. 9, 2024**.

Tip: FEDVIP QLEs and Federal Benefits Open Season **aren't** the same as TRICARE QLEs and TRICARE Open Season.

TRICARE Resources: Publications

- Learn about TRICARE eligibility, plans, costs, and more.
- **Fact sheets and brochures:**
 - TRICARE Qualifying Life Events
 - TRICARE Plans Overview
 - Retiring From Active Duty
 - Retiring From National Guard or Reserve
- **Webinar:** TRICARE Options in Retirement



Find these materials and others at www.tricare.mil/publications and www.tricare.mil/webinars.

TRICARE For Life Publications

- **Handbook:** TRICARE For Life Handbook
- **Brochures:**
 - TRICARE and Medicare: Turning Age 65
 - TRICARE and Medicare: Under Age 65
- **Podcast** (6 episodes)



Find these materials and others at www.tricare.mil/publications and www.tricare.mil/podcasts.

TRICARE Contractors and Partners

- **East Region**
Humana Military
800-444-5445 | www.tricare-east.com
- **West Region**
Health Net Federal Services, LLC
844-866-9378 | www.tricare-west.com
- **TRICARE Overseas**
International SOS
www.tricare-overseas.com/contact-us
- **US Family Health Plan**
www.tricare.mil/USFHP
- **FEDVIP**
BENEFEDS
877-888-3337 | www.benefeds.com
- **TRICARE For Life**
www.tricare.mil/TFL

U.S. and U.S. territories
Wisconsin Physicians Service—Military and Veterans Health
866-773-0404 | www.tricare4u.com

Other locations overseas
International SOS
www.tricare-overseas.com/contact-us
- **TRICARE Pharmacy Program**
Express Scripts, Inc.
877-363-1303 | <https://militaryrx.express-scripts.com>

Keep Up With TRICARE News and Updates

- TRICARE Website
www.tricare.mil
- TRICARE Newsroom
<https://newsroom.tricare.mil>
- TRICARE Newsletters
www.tricare.mil/newsletters
- TRICARE Webinars
www.tricare.mil/webinars

Connect With Us!



facebook.com/TRICARE



twitter.com/TRICARE



instagram.com/TRICARE



tricare.mil/subscriptions

Q&A

To ask a question:

1. Click the speech bubble icon to open the Q&A pane.
2. Click “My questions.”
3. Type your question in the “Ask a question” box and press “Enter.”

Find more answers to your questions at
www.tricare.mil/FAQs.

