



Moving, Marriage, and More: What TRICARE Qualifying Life Events Mean for You

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Calvin Keller: Hello, everyone, and welcome to today's webinar: Moving, Marriage, and More: What TRICARE Qualifying Life Events Mean for You. I'm Calvin Keller, health systems analyst with the Defense Health Agency Communications, Operations and Support Division, Benefit Education and Research team, and I'm pleased to be your host for today's webinar.

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 when you have one. You'll also learn tips for navigating certain QLEs, including moving, marriage, retiring from active duty, and becoming eligible for Medicare.

We're excited to welcome our two presenters for today's webinar: Ms. Zelly Zim, a health systems specialist with the TRICARE Health Plan Policy and Programs Branch, and Mr. Marc LaGoy, a health systems specialist with the TRICARE Health Plan Customer Support Education and Outreach Branch. Zelly and Marc, I'll turn things over to you.

Marc LaGoy: Hello, everyone. Thank you for the very nice introduction, sir. I'm Marc LaGoy and I work for the Defense Health Agency, TRICARE Health Plan as a Beneficiary Counseling and Assistance Coordinator, as well as a Congressional high priority correspondence action officer.

Today's topic is TRICARE Qualifying Life Events, or QLEs. We will address the different types of QLEs and what you should do after experiencing a QLE. We'll share some examples of QLEs, as well as how to change your health plan without a QLE. We'll also go over dental and vision coverage and share some very valuable resources. There will be time for your questions and answers following today's presentation. Next.

First and foremost, what is a TRICARE Qualifying Life Event (QLE)? It's where you have a change in your life where you could select other TRICARE plan options that are available for you. QLEs can be changes in the family, a change in the sponsor's military status, or a government-directed change. Important--and you might want to take a pencil out for this, because you're going to hear it often--there is a 90-day window for a TRICARE QLE that occurs outside of the TRICARE Open Season timeframe. And when one family member experiences a QLE, all family members can change their enrollment, should they choose to. Please remember: There is only one change, per member, per QLE. Next.

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Let's review the different types of QLEs. First, there is moving. Moving from the U.S. to overseas is a QLE. Moving from the East Region, which is Humana, to the West Region, which is Health Net Federal Services, or moving right down the street from one ZIP code to another in the same town.

Let's consider for a moment a change in the family dynamic. It could be marriage, divorce, annulment, giving birth, or adopting a child. Also, a court-ordered placement of a child in your home. It is important to note that QLE starts on the date of the court order, and it must be court-ordered in order to qualify as a QLE. Even when your children become adults and they head off to college, which a lot of us are experiencing right now, friendly reminder: You must change the address in the Defense Enrollment Eligibility Reporting System, DEERS, in order for it to qualify as a QLE for those children that are headed off to college, or when and if there is a death in the family.

There's a change in the sponsor status when the sponsor retires from active duty and also separates from active duty, as well as for our Guard and Reserve personnel, activating or deactivating and also a QLE: medical retirement. Gaining and losing command sponsorship is also a QLE, but for overseas only. Deployment doesn't necessarily qualify as a QLE by itself; however, when the sponsor deploys and should the family relocate to a new country, city, or region, that change of address would qualify as a QLE. Next.

Next is losing sponsor or family member eligibility for our Guard and Reserve members who turned 60 years old, going to the Retired Reserve. You can enroll in TRICARE Prime or TRICARE Select when eligibility is reflected in DEERS. Important to remember that it has to be reflected in DEERS and the member is drawing retired pay. TRICARE Reserve Select ends when you transfer to the Retired Reserve.

Another QLE is gaining or losing other health insurance, such as an employer-sponsored health insurance, also Medicare and Medicaid entitlements. Those are QLEs for those that are 65 years or older, and also for those under 65 with certain disabilities. If you qualify for those entitlements, then TRICARE fees are waived.

Now, there's a change in eligibility in a single family member in another family. Let's say both parents are sponsors, so a change in the eligibility status of either of those members of a joint service family is considered the QLE.

Next, there's government-directed changes. That's where the government has directed you to change your primary care manager, either from in-network to a military medical treatment facility (MTF) or clinic, or vice versa. That, or the government no longer offers certain TRICARE health plans in your area—that qualifies as a QLE, also. To find out more information on those QLEs, please visit **TRICARE.mil/LifeEvents**. Next.

So, we have a QLE, and now what? Once there's a change, it must reflect in the DEERS record. The first thing you have to do is contact the Defense Manpower Data

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Center (DMDC). They manage the DEERS database. And it's important to be familiar with your health plan options, and you can find those on **TRICARE.mil**. The key to QLEs is to make eligible enrollment changes within 90 days. There's a 90-day window. You must also contact your TRICARE regional contractor. As mentioned earlier, that's Humana for the East Region and Health Net Federal Services for the West Region. Next.

As mentioned on the previous slide, and in almost all cases, you have to contact DEERS first. If you should be making any changes, whether that's updating a new child's birth, updating a new phone number and/or an address, or if it's other health insurance, you must contact DEERS first. Sponsors are the only ones that can make updates to the DEERS records, and you're going to need the official documentation to process any changes. For marriage, it's the marriage certificate. For the birth of a child, it's a birth certificate. And for a child attending college, it's a letter from the school's registrar's office. These items are all required and need to be presented to the DEERS office. Next.

Here are some ways that you can update your DEERS record: in person at a Rapids ID Card office. You can find any office in your area by going to the DMDC website as well as MilConnect. You can also call by telephone. You can see here, there is also a fax option, as well as sending via U.S. mail to the DMDC Support Office. You can find more information, such as phone numbers, fax numbers, and addresses for these offices at **TRICARE.mil/DEERS**.

I'm going to turn this over now to Ms. Zelly Zim.

Zelly Zim: Let's discuss these things and what actually happens when you have that QLE, once you make the necessary changes. So, once you have that QLE and you update DEERS, that opens up a period for you to make eligible changes to your plan. So, Marc mentioned a few times the 90 days, and so that's the time period that we're talking about.

Depending on the type of QLE that you have, you have three options. One would be to stay in your current plan if you're still eligible for that plan. Or you could change plans. The last option that you could have would be to enroll in a plan if you're eligible for a health plan that you were not already eligible for. When you have questions about your eligibility, you need to contact your service's personnel office, because on the TRICARE side, we don't determine your eligibility. We can simply give you information about what the various options are. If you have questions about those enrollments or the different plans, then you can contact your regional contractors. As Marc mentioned before, if you're in the East, that's going to be Humana. And then if you're in the West Region, that would be Health Net. And finally, if you're overseas, that would be International SOS.

One question that we're often asked in relationship to this is if you need to do anything if you have a Qualifying Life Event, but you want to keep your current health plan. If

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that's the case, then you don't need to take any steps during that 90-day period if you want to stay in the same plan. So, remember that is also an option anytime that you have a Qualifying Life Event. Next slide, please.

So, when you're exploring your health plan options, we have a variety of tools on our website to help you with this also, in addition to reaching out to the TRICARE Health Plan via your regional contractors. And so, you'll see on this slide on the right side, several of those options that you have. One thing I'd like to encourage you to do is make sure that you really explore the various plans and do your research so that you look at what your family needs and what the TRICARE Health Plan is able to provide for your family.

You can use our Plan Finder tool to see which plans you're eligible for. That will allow you to put in information about your sponsor, and then based off of where you live and your ZIP code and things of that nature, you can look and see what different plans are available to you. You can compare the plans side by side, or you can even compare the costs of the various plans. And you can also search for your health care providers that would be available to you using those tools that we have on our website.

When you're eligible for TRICARE Prime or TRICARE Select, a few of the things that you may want to think about are how and where you get care, such as whether you're getting your care primarily at a military medical treatment facility, or if you're primarily getting your care in the network. And then another thought is also your out-of-pocket costs, as those are different across the various plans. With all of our plans, you want to make sure that you're following the rules of your plan in order to minimize your costs. And there's more information on the specifics of those plans on our website. Next slide, please.

So, once you've done that analysis of the various plans and you can see what you can enroll in or which plan you can change to, you can then go to **TRICARE.mil/enroll** to see how you enroll in a specific plan. It does vary depending on which plan you are enrolling in, so I would like to encourage you to go to that website to see.

But then, one important thing to remember--we've been talking about that 90-day time period that you have, but the coverage is based off of the Qualifying Life Event. Your QLE is based off of the date of that QLE. So, even if you initiate the enrollment change after the QLE, the enrollment starts based off of the date of that QLE. As an example, if you have a Qualifying Life Event, if you had one on Aug. 1 of this year and today is Aug. 22, you're still within that 90-day timeframe. If you call today to make that change, or you go on the DEERS website, you update your address, for example, as a Qualifying Life Event, on Aug. 22, it would be effective on Aug. 1, because that was the actual date of that Qualifying Life Event. When you have previous coverage before your Qualifying Life Event, you don't lose eligibility or get disenrolled from that previous plan until the date of that QLE. So that date is really the pivot point that you need to pay attention to.

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As I mentioned before, we do have enrollment fees and premiums for certain plans, depending on your sponsor's status, and you do want to make sure that you're paying those fees in order to maintain the coverage that you need with the TRICARE Health Plan. Next slide, please.

So, what happens if you don't do anything within 90 days of a Qualifying Life Event? Well, there's two scenarios on this slide. The first one is reminding you that you're no longer eligible for your current TRICARE health plan, but if you don't enroll in a different plan within those 90 days, then you end up being direct care only, which essentially means that you can go to a military treatment facility or a hospital or clinic if they have space available. And if you're eligible, you can then enroll in a new plan during open season or if you have another QLE. So, you want to make sure that you do act within that 90 days, so that you don't have to wait until the following open season, or if somebody in your family or you yourself has a Qualifying Life Event.

Another scenario is you might be eligible, but you failed to enroll during that period, regardless of whether or not you have a QLE. And again, then you would have to wait until open season. So essentially, to kind of summarize this slide, most important things to remember is that this 90-day period with this Qualifying Life Event is your only option to enroll in a health plan or to change your health plan, aside from open season, which happens late in the fall of each year, or if you have a separate Qualifying Life Event. Next slide, please.

I'll turn this back over to Marc to continue.

LaGoy: Thanks so much, Zelly. So, you're moving. Whether you're moving overseas, across the country, or down the street, don't just call and disenroll from TRICARE. Get moved, get unpacked, meet a neighbor, get settled. And make sure you contact DEERS with your new address. If you are switching regions, then you're going to need to call the new regional contractor and they'll help you transfer your primary care manager, update your coverage, etc. Just be sure to update your address in DEERS, and you have 90 days. We try to make it as easy as we can for you. Be sure to utilize **TRICARE.mil** once you are moved. And if you want to find a new doctor, please visit **TRICARE.mil/moving**. Next slide, please.

Marriage. Not only are spouses of service members eligible, but stepchildren of service members are eligible, as well. If children are already covered because your new spouse was formerly married to a service member and those children are also covered under that service member, you have to make sure that they're both reflected under the right spouse. Children cannot be under both. And again, here it is, folks: 90 days from the date of marriage. Make sure you review the documents you need before you enroll your spouse. Documents include a marriage certificate, spouse and/or children's birth certificate, photo ID, and a Social Security card--that goes for the child as well. And if you want to ensure your spouse is enrolled by the time you get married, make sure to get those documents in order and to DEERS. You have 90 days from the date

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of the QLE. Again, for details regarding marriage, please visit the website **TRICARE.mil/marriage**. Next.

So, you have 90 days from the time you adopt a child, and 90 days from the child's date of birth. DEERS will accept a hospital birth certificate. Sometimes they want only the live birth from the state. Call your DEERS representative and find out what they'll accept. Make sure you get that documentation together within 90 days. Remember, you have 90 days if you're stateside and 120 days if you're overseas. It's 120 days if you're overseas because you have to report it through the Embassy, and as the Embassy has to do certification of children born abroad, that takes a little time. There are State Department forms, and eventually you will receive a certificate that says Report of Birth Abroad, and that counts as a birth certificate. Because of the extra time this takes, they give you an extra 30 days.

Once registered in DEERS, active duty family members only will auto-enroll into TRICARE Prime, and only if you live in a Prime Service Area. Now, if you're active duty and you bring your new dependents in to register in DEERS, they will also auto-enroll in TRICARE Prime automatically. If you wanted them to be in TRICARE Select, you'll have to actually call TRICARE and get them switched over to TRICARE Select.

Just the opposite if you are not in a Prime Service Area and what is called TRICARE Prime Remote. If you're in TRICARE Prime Remote, your new dependents--even if you call the contractor and get them all enrolled into TRICARE Prime for family members--when you have a new child or a new marriage, that dependent will auto-enroll into TRICARE Select, because you do not live in a Prime Service Area.

Retirees will never auto-enroll. If you're a retiree and you're adding a new dependent, they will not auto-enroll. You are not enrolled in TRICARE until you contact TRICARE yourself and enroll. For everything related to adopting or having kids, please visit **TRICARE.mil/children**. Next.

Retirement. Retirement is different because active duty and Reserve, whenever you retire, instead of the 90 days we've talked about, you get a full 12 months. When you retire from active duty, you'll have 12 months from your retirement date to enroll yourself and your family members. Your QLE begins on the date of your retirement. So, let's say you're finally getting your paperwork through DEERS. It's August and you retired in January. You will have to back pay all the TRICARE enrollment fees back to January. The only other way around that is just wait until open season and re-enroll for the new year, but you will have to pay the total enrollment fees up until that date. To learn more, please visit **TRICARE.mil/retiring**.

Now, for Reserve and National Guard retirees, turning age 60 after retiring from the National Guard or Reserve is considered a QLE. If you are a gray area retiree and you are authorized to draw retired pay earlier than age 60, you still are not entitled to TRICARE Prime or TRICARE Select (the regular retiree TRICARE) until age 60. Regardless of when you draw your retirement pay, it's age 60. If you're a gray area

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retiree, you will not get regular Reserve or regular retired until you're 60. As a gray area retiree, you may be authorized for TRICARE Reserve Retired, which is a premium-based plan that can get costly. To learn more, please visit [TRICARE.mil/RetireReserve](https://www.tricare.mil/RetireReserve). Next.

Becoming Medicare eligible at age 65. Upon turning 65, you're auto-enrolled in TRICARE For Life. Now, you must enroll in and pay for Medicare Part B. You will usually receive documentation to enroll in Medicare two to three months from the date of your 65-year-old birthday. You can learn more about enrolling in Medicare by visiting www.ssa.gov. When the sponsor turns 65 and there is still eligible family members, they can either change their plan, or they can keep the one that they have. If there's no other eligible family members that are in the plan, then they would go from a family plan to a single plan, and that's either with TRICARE Prime or TRICARE Select. Additionally, if you have healthcare coverage through your employer, you can delay the enrollment in Medicare Part B, but you must have Part A and Part B to have TRICARE For Life.

It's important to note that if you lose Medicare and you don't sign up for it, you will also lose your eligibility to TRICARE. So please remember: You have to sign up for and you have to pay for Medicare Part B. And as a reminder, you have 90 days to do it. You will get Part A as part of it and you will find more information on this at [TRICARE.mil/Medicare](https://www.tricare.mil/Medicare) and [TRICARE.mil/TFL](https://www.tricare.mil/TFL). Next, please.

When a member separates from active duty, depending on the status of that member, they may qualify for the Transitional Assistance Management Program, or TAMP, or the Continued Health Care Benefit Program, or CHCBP. If you're eligible for TAMP, you're going to automatically be enrolled into TRICARE Select. And please remember that 90-day timeframe. You have 90 days to contact DEERS and to contact the TRICARE contractor to make any updates. If you're not eligible for TAMP, you'll be given 60 days to enroll in CHCBP. Some QLEs, like separating, deactivating, or changes in marital status, can lead to losing your TRICARE eligibility, and you may be eligible for TAMP or CHCBP. It's the service that determines TRICARE eligibility, and it's the contractor who then manages the TRICARE enrollment. To learn more, please visit [TRICARE.mil/separating](https://www.tricare.mil/separating). Next.

So, how do you change your plan outside of a QLE? The answer is TRICARE Open Season. For this year, TRICARE Open Season runs from Nov. 11, 2024, through Dec. 10, 2024. And any changes that you make during that time will become effective Jan. 1, 2025. It's a great idea to check DEERS before open season starts to ensure that everything in your DEERS record is accurate and up to date. Open season does not apply to active duty service members, TRICARE For Life, or the TRICARE premium-based plans. And the plans that don't require a QLE are TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult. Next.

Voluntary dental and vision coverage. Depending on your sponsor status and the beneficiary's category, you may be eligible to purchase dental and vision coverage. It's

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all through the TRICARE Dental Program and also through the Federal Employees Dental and Vision Insurance Program, or FEDVIP. You have to go on to their website and you have to answer some questions to see if you actually qualify for the FEDVIP program. Depending on the selections you make, the results will determine your eligibility. If you're eligible, then you can purchase it at that time.

And you can find more information on that at **TRICARE.mil/TDP** for TRICARE Dental Plan, and for FEDVIP, you would have to go to [benefeds.com](https://www.benefeds.com). For this year, the 2025 open season for federal benefits is going to be Nov. 11, 2024 through Dec. 9, 2024. If it's a FEDVIP QLE, make sure you also contact them through their open season, and also contact the appropriate regional contractor. Again, Humana for the East, Health Net Federal Services for the West Region. Otherwise, there is nothing else you need to do.

I'm going to turn it back over to Ms. Zelly Zim.

Zim: Thank you, Marc. So here on our next slide, before we shift to our Q & A portion, I just want to highlight some resources that can help you learn more about your benefits. First, I want to share some materials in the TRICARE publications library related to the QLEs that you might find useful. The TRICARE Qualifying Life Events Fact Sheet is a great summary of the types of QLEs and your options following a QLE. Speaking of those, since that's our topic for today, I just want to remind you of a couple of things.

So, we did talk a lot about how you have 90 days for these Qualifying Life Events, and Marc did call out two of the specific exceptions to those. One is retirement, where you do have a period up to 12 months to make sure that you and your family are in the correct plan, as long as you pay back your enrollment fees for that time period back to your retirement date. And the second one is Medicare. Though eligibility for Medicare does create a 90-day period for someone else in your family to change plans for the actual beneficiary who is eligible for Medicare, you do have an initial enrollment period where you need to enroll in Medicare as soon as possible. Make sure that if you're the one who's eligible for Medicare, that you enroll no later than two months before you turn 65.

A couple of the other resources on here are the TRICARE Plans Overview Fact Sheet, which summarizes the TRICARE plan options that may be available to you following your Qualifying Life Event. We also have brochures with information about retiring from active duty and retiring from the National Guard or Reserve. And if you're retiring soon and you found today's webinar helpful, you may also want to watch our recent TRICARE Options in Retirement webinar. You can download our various fact sheets and brochures by going to **TRICARE.mil/publications**, and you can find the webinar that I just mentioned, as well as others, at **TRICARE.mil/webinars**. Next slide, please.

And since you were just talking about TRICARE For Life or our Medicare options here, I want to let you know about some of the helpful resources we have to help you navigate that. If you go to **TRICARE.mil/publications**, you can download our

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TRICARE For Life Handbook and brochures about Medicare eligibility and TRICARE. One of my favorite TRICARE For Life resources is our Get to Know TRICARE podcast, which has six episodes about TRICARE For Life and its interaction with Medicare. You can find that podcast by going to **TRICARE.mil/podcasts**. Next slide.

So, here is our contact information for the TRICARE contractors and partners that we referenced throughout the presentation. These are the places that you can reach out to when you're looking to enroll over the phone or online. The contractors for East, West, Overseas, and USFHP, or the United States Family Health Plan, can help give you information specific to where you live. Your point of contact for TRICARE For Life questions is also based on where you live. And as another reminder, I do want to remind you that you can find this information on **TRICARE.mil/webinars**, and you can also download a copy of this presentation later on. You can also go to **TRICARE.mil/CallUs** if you need help figuring out who to contact. Next slide.

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. So now, I'll hand things back over to Calvin to start our Q & A session.

Keller: Thanks, Zelly. We've already received some questions during the presentation, but I want to take a moment to quickly explain how you can submit your questions. First, click the speech bubble icon at the top of the Q & A pane, then click the My Questions tab and enter your question into the Ask a Question box and hit submit. We'll try to get to as many of your questions as we can today.

Let's start with our first question: My family and I are moving, and we want to keep TRICARE Prime. How do I find out if I can still have TRICARE Prime?

LaGoy: Excellent question, sir. There's multiple answers here. Go to **TRICARE.mil/PlanFinder**. That one definitely will help to see if you could still use TRICARE Prime. You can also use the TRICARE ZIP code lookup tool to find out if you live in a Prime Service Area. There, you'll go to **TRICARE.mil/PSAZip**. Check your ZIP code. You can also call your regional contractor to see if you could still use TRICARE Prime.

Keller: Thanks. Next question: My wife and I are getting divorced right now. She's my sponsor. What happens to my TRICARE eligibility when the divorce is final?

Zim: That's also a great question. So, in this situation, if the wife is the sponsor, once the divorce is finalized, then you would no longer have TRICARE eligibility unless you fall into one of the categories which we call our 20/20/20 or 20/20/15. So, I would encourage you to go to our TRICARE website, **TRICARE.mil/QLEs**, and look up the marriage QLE. There's more information there on what happens, FAQs for divorce, to see if you qualify for continued TRICARE coverage. But typically, at the time of divorce,

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the same day of that divorce decree is when the TRICARE eligibility would end. Next question.

Keller: Thank you. I'm getting divorced; will my stepkids still be eligible for TRICARE?

LaGoy: That's an excellent question. It's important to know the former spouse only remains eligible for TRICARE if he or she meets certain criteria. Any stepchildren of the sponsor which the sponsor did not adopt lose eligibility.

Keller: Great. Next question: I have TRICARE Reserve Select. I'm going to have a baby at the end of the year. Is there a deadline to add my child to DEERS and enroll them in TRICARE Reserve Select?

Zim: Yes, absolutely. So, one of the websites that can help here is **TRICARE.mil/baby**. But to answer your question directly, the rules for TRICARE Reserve Select are similar to our retirees, in the sense that you do need to make sure that you enroll your child in DEERS, and then also enroll them in TRICARE Reserve Select, or the plan that applies to them, within 90 days. One thing to remember though, is that when you're registering your child in DEERS, you do not need to have their Social Security number at that time. Once you have their Social Security number, you can then go back and update DEERS. But you do need to do that within 90 days to ensure that your child is enrolled in a TRICARE health plan.

Keller: All right. Thank you. Now we have a couple questions about children going away to college. The first question: My son is going to college next year and will most likely be in a different state. My spouse is active retired. What can we do for him to utilize health care in a different location?

Zim: That's a great question. So, if I understand, one spouse is still on active duty?

Keller: The spouse is retired from active duty and the son is going to college in a different state.

Zim: For this one, if the child is going to college in a different state, you would need to make sure that they had the Qualifying Life Event update--the address change for them--and you could enroll them in a plan based off of that. You want to make sure that their address is up to date, and then as long as the school that they're going to is an accredited school and they're still under age 23, they could maintain TRICARE Prime or TRICARE Select coverage during the time that they are in school.

Keller: Okay, the next question: My child went to college last week and the college is 100 miles away. How can I confirm they are still covered by TRICARE, as there are in-network providers on the campus where they are located?

Zim: I can take this question as well. So, if your child is going off to college that is 100 miles away, if you want to confirm what coverage they could have or what providers

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are in-network, I would encourage you to reach out to your regional contractor, so you can verify that. It is true that within 100 miles, you do not need to update the address, though they would need a drive time waiver if they're in TRICARE Prime.

But this does get a little bit nuanced depending on which plan your child is in currently. If they are in TRICARE Prime, or if they're in TRICARE Select, the rules are different. I would recommend though, as I said, making sure that you reach out to regional contractor to see what is available in the area where your child is going to school, and then also thinking about how far your child would be driving. From there, you can look at whether it makes sense to have TRICARE Prime, which does require you to live a little closer to your primary care manager, or if you have TRICARE Select and have a little bit more flexibility there.

Keller: All right, thank you. So, let's switch over and I've got a couple of questions about TRICARE Young Adult. So, my first question that I have is: What do I need to do if my child is aging out? She is turning 23 tomorrow.

Zim: All right, so for a child who is aging out of TRICARE, one of the options would be to have TRICARE Young Adult, which is a plan that gives you options between TRICARE Select and TRICARE Young Adult Prime, and those are again based off of the plan rules for TRICARE Prime and TRICARE Select. Once your child is aged out of the regular TRICARE and is using one of the young adult options, there are fees related to that, so you do want to make sure that you look into all of those things.

Beyond the TRICARE options, I would also like you to go on our website and look at **TRICARE.mil/TYA** for more information about TRICARE Young Adult. And then there's also marketplace options as well as CHCBP, which is what I like to call a "band-aid" plan that can offer coverage for up to 18 months if there's a period of time that they will not have coverage. An important thing to remember is that there's also an exclusion for being able to use TRICARE Young Adult if that young adult is married or if they have an employer-sponsored plan. Those are things that exclude them from being able to use TRICARE Young Adult. So, please keep that in mind as you look at our website and see what options you have. But with that child aging out tomorrow, that is something that you want to look at as soon as possible.

Keller: Okay. My next question: I am retired. When my child turns 26 and is no longer eligible for TYA, is the change automatically done or is there some action on our part to terminate coverage?

LaGoy: Sure. If they haven't contacted the contractor, they probably should. Once they're 26, they should receive some paperwork about what they're going to be eligible for--whether it's their own employer-based insurance plan or another TRICARE plan.

Zim: Right, so CHCBP might be one of those options, as I mentioned, a "band-aid" for that time period on the federal side of options for that individual. But in terms of

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whether or not the beneficiary, whether that's a sponsor or the young adult themselves has to take any action, the coverage will terminate automatically.

Keller: All right, our next question: We're going to talk about DEERS. What if it takes you a month to get an appointment to update DEERS for a new dependent? It does depending on where you live, but need to use TRICARE in the interim.

Zim: If you do use your TRICARE in the interim, you will then need to reprocess claims, so those claims will come directly to you, and then you would have to get them reprocessed once your eligibility is reflected in DEERS. But I would caution you against that, simply because DEERS is what reflects your TRICARE eligibility. So, if you're having issues with that, please reach out to your regional contractor, as well.

Keller: Okay. The next question: When retiring, if we plan to live in two different states, do we have to change our address every six months? And does this change our medical plan if in different states?

Zim: This is a great question, and I'd love to plug another one of our webinars about retiring with TRICARE, which we mentioned on one of the previous slides. So, we'll talk a lot more in that webinar about the various plans. So, when you're looking at living in two different locations, you may find that TRICARE Select makes more sense because you have more flexibility between those two locations, because you do not have to be within a certain range of your primary care manager in the same way that you do with TRICARE Prime. But again, that's a lot more about the nuances between the two different plans as opposed to the Qualifying Life Event of retiring or moving, and so as I said, we have a lot more information to help you out there with those questions.

Keller: Thank you. Okay, next question: For the birth of a baby, do we need the actual birth certificate, or can we use the discharge paperwork from the hospital?

Zim: For this one, you do need a birth certificate, and then, as I mentioned before, you don't yet need the Social Security number in order to register your child in DEERS. Once they're registered in DEERS, you can then take the next steps to enroll them in a TRICARE health plan, and then of course, follow up with the Social Security number in DEERS once you have that available.

Keller: Okay. The next question: If I'm divorced under the 20/20 rule, with the non-sponsor spouse moving to a new region but has not changed state of residency until the divorce is final, what must happen first? Make address changes and change regions, or get the divorce decree?

Zim: The divorce decree is what maintains your TRICARE eligibility following that date. So, you want to make sure that you do have that divorce decree before you're making any other changes to your TRICARE health plan, is the easiest way to answer that question, right now. But if you have more specific questions, please reach out to your

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regional contractor, or you can also check the QLE information and FAQs on our website.

Keller: Okay. Next question: I'm retired. My wife and I have moved to Panama for a few years. Can I get TRICARE in Panama? Currently, we have TRICARE Prime.

Zim: If you're retired, the only overseas option is TRICARE Select Overseas up until the point that you become Medicare eligible, and then at that point, you can have TRICARE For Life, as long as you're still paying for your Medicare Part B. So essentially, yes, you can continue to use your TRICARE, but it would need to be TRICARE Select if you are retired.

Keller: Okay. Next question: We're moving to another TRICARE region—example: West to East. I know you mentioned you have 90 days from the date of your address change to change your health plan. However, if you need to have a medical appointment during that time, will your existing plan still work, even though it's out of the correct region? Or do you need to update to your new region's plan before you can schedule a medical appointment?

Zim: Marc, would you like to take this question?

LaGoy: Yes, it's probably best for you to definitely change that plan before you schedule an appointment, because any of those EOBs and claims may not pay correctly.

Keller: Okay, thank you. So now, let's shift and I have a couple questions about TRICARE For Life. My first question: When you turn 65, do you automatically go to TRICARE For Life?

Zim: I'm going to take this opportunity to introduce Ms. Anne Breslin, who's also on our team, and she's here with us. She is the subject matter expert and program manager for TRICARE For Life. So, we'll go back to that first TRICARE for Life question. Could you read it again, please, Calvin?

Keller: Yes. When you turn 65, do you automatically go to TRICARE For Life?

Anne Breslin: So, there is an important action step that everyone must take before they turn 65. You'll receive a notice in the mail about five months before the month you turn 65. That notice will direct you to some of the resources Zelly referred you to on our TRICARE website under publications. There's a brochure called Turning 65; there's every possible scenario outlined in that brochure. You will need to sign up for Medicare Part A & B, as in "boy." A does not have premiums, B does. And you need to do that during your initial enrollment period, and that is dependent upon your birth date. So, refer to that Turning Age 65 Brochure for those details. Thank you.

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Keller: Thanks, Anne. Our next question: My wife will retire next year at 65 and be signed up for Medicare Parts A & B. I will be 62. I know that is a QLE for me. For TRICARE Prime, how do I change to a single plan at that time?

Zim: So, if you're going to be 62, you do have a QLE that you could change. But there's not really a difference between the single and the family besides the cost of the plan, right? So, you could be in TRICARE Prime, though your spouse is in TRICARE For Life at that point. Or you could switch to TRICARE Select while your spouse is in TRICARE For Life. So essentially just at that period where you have the Qualifying Life Event because your wife is going to be moving to TFL, you can make whatever changes you need to.

Keller: Thank you. Does TRICARE For Life cover vision and hearing?

Breslin: So, vision is not a covered benefit. Marc referenced the Federal Employee Dental and Vision Insurance Program. You would be eligible for those options, and you can go to Benefeds.com to check your plan options out. Hearing, generally, no, hearing is not a covered benefit.

Keller: Okay. Next question: Currently, my TRICARE insurance comes out of an allotment from DFAS. I am unclear about how TRICARE For Life will be resourced. Do I need to do something specific to handle the Part B Medicare fees?

Breslin: Okay, so there are Part B Medicare fees. There are no TRICARE For Life enrollment fees. The Medicare Part B fees are taken out of your Social Security retirement or disability check if you're receiving either one of those. If you are not, you will receive a quarterly bill in which you will need to pay that bill, write a check, send it in.

Keller: All right. Next question: I've never had to go outside of any military facilities for TRICARE. When and if I do venture out via private sector for my TRICARE, I wouldn't know where to start to implement paperwork. Any guidance or suggestions? Thank you ahead of time.

Zim: Well, it's awesome to hear that you've been able to receive all the care that you need at our military medical facilities. And as you're navigating the private sector piece, we have lots of resources to help you. I know we've talked about a lot of them on this webinar, but I would like to point out a few that could be helpful.

Again, the webinar that talks about the various different types of plans that we have, and that will also talk to you about how you access care in those various plans and then from that point, once you know whether TRICARE Prime or TRICARE Select is the option, and you understand how TRICARE Prime features primarily usage of the MTFs or primary care manager, and then TRICARE Select is using the network. Once you learn all those various nuances, we can also then move to understanding more about pharmacy, which also is spoken about there in those webinars. So, I would direct

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you to all those various resources, but just would like to reassure you that we're not going to leave you high and dry there. We're definitely going to hold your hand as you walk through that process and make sure that you understand the rules for your various plan options. It's a great question.

Keller: Thanks. Okay, next question: Can you use TRICARE if you live/move overseas for work? How would this work?

Zim: This is a good question. I think this also depends on a few various factors. So, if you are a retiree and you're living overseas, then your option would be TRICARE Select Overseas, as we kind of mentioned before with the question about living in Panama. But then, if you are living overseas and you're moving back and forth, there would definitely have to be some conversation about how exactly that would work for you. So, I would definitely refer you to **TRICARE.mil/Overseas**. TOP is the Overseas Program page, to understand how TRICARE works overseas. One consideration is that typically for your claims overseas, you do have to pay those upfront and then TRICARE reimburses, whereas when you live stateside, TRICARE pays first and then afterwards, you get billed.

Keller: Last question: When does open season start this year and when does it end?

LaGoy: For this year, TRICARE's Open Season starts Nov. 11, 2024 through Dec. 10, 2024. And it's important to remember any changes that are made during this time will become effective Jan. 1, 2025.

Keller: Great. Well, ladies and gentlemen, that's all the time we have for questions today. Zelly or Marc, is there anything else you'd like to share with our audience before we conclude today's webinar?

LaGoy: Just a second of gratitude, sir. Everybody's super busy and there's a lot to learn and a lot to do, but the fact everybody made time to come and join us on this today means a lot. So, thank you.

Zim: Absolutely. I'd echo what Marc said in terms of thanks for your time today and also for the questions, because it's helpful to hear what various questions you all have. And then just lastly as you're navigating all of this, I'd like to point you again to the various resources that we have, the other webinars that we have. We have many opportunities like this for you to ask direct questions. And so, we hope you take advantage of those as well as speaking to the regional contractors as you navigate your TRICARE health plan. But thank you very much for your time and for your service.

Keller: Marvelous, Zelly and Marc, thank you so much for sharing your knowledge and expertise with us today. I'd also like to thank all of you, our attendees, for participating in today's webinar. If we didn't get a chance to answer your question today, you can find a lot of your answers on **TRICARE.mil** and **TRICARE.mil/FAQ**.

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As a reminder, you can find the slides from today's webinar on **TRICARE.mil/webinars**. Also, keep an eye out on this page for the recording of this webinar, which we'll post in the coming weeks. This concludes today's webinar, Moving, Marriage, and More: What TRICARE Qualifying Life Events Mean for You. Thank you.