



TRICARE[®] Options in Retirement

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Overview

- Are you or your sponsor retiring from active duty or the National Guard or Reserve?
- 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 health coverage for yourself and your family.



Agenda



- [Types of Retirement](#)
- [What Changes After Retirement](#)
- [TRICARE Retirement Checklist](#)
- [Updating DEERS and Getting New ID Cards](#)
- [Health Plan Options](#)
- [When To Enroll in Coverage](#)
- [Health Plan Descriptions](#)
- [How To Enroll and Maintain or Change Your Coverage](#)
- [Pharmacy Coverage](#)
- [Dental and Vision Coverage](#)
- [Resources](#)
- [Q&A](#)

Types of Retirement

Active Duty Retirement

- Active duty service members who:
 - Have completed 20 or more years of active service

or

 - Are medically retired

Reserve Retirement

- National Guard and Reserve members who:
 - Have completed 20 or more years of qualifying service when they reach age 60

or

 - Qualify for retirement pay before age 60 (“gray-area retirees”)

Note: Retiring from active duty and turning age 60 as a retired Reserve member are TRICARE Qualifying Life Events, or QLEs.

Learn more at [Retiring](#).

What Changes After Retirement

- Your TRICARE status and plan options change.
- You'll need to **take action to enroll in a TRICARE plan** if you want TRICARE coverage for civilian care.
- You'll start paying retiree costs for care.
- You'll no longer have coverage for certain services, like those provided under the Extended Care Health Option for active duty family members.
- Your dental and vision coverage options change.

TRICARE Retirement Checklist

- Update DEERS**
- Get new ID cards
- Research your plan options
- Enroll in a health plan



Update Personal Information in DEERS

- Ensure your retirement eligibility is updated in the Defense Enrollment Eligibility Reporting System, or DEERS.
- If your retired status isn't reflected in DEERS, you can't reenroll in TRICARE.
- Ways to update DEERS:
 - Log in to [milConnect](#).
 - Call 800-538-9552.
 - Go to an ID card office. Find an ID card office at [ID Card Office Online](#).

Questions?

- For **eligibility** questions, ask your service's personnel office.
- For **enrollment** questions, call your TRICARE contractor.

[Learn more about DEERS.](#)

Get New Uniformed Service ID Cards

- You and your family members will need to update your Uniformed Services ID cards.
 - You should get your ID cards as soon as your retirement paperwork is processed.
 - Find an ID card office at [ID Card Office Online](#).
 - Visit [cac.mil](#) for more info and a pre-arrival checklist.



Note: Bring your ID card every time you get care or pick up prescriptions.

TRICARE Health Plan Options After Retiring From Active Duty

Before Age 65

- **TRICARE Prime**, if in a Prime Service Area
- **US Family Health Plan**, in certain areas stateside
- **TRICARE Select**
- **TRICARE Select Overseas**
- **TRICARE For Life**, if you're entitled to Medicare Part A and have Medicare Part B
- **TRICARE Plus** (limited availability)

Ages 65 and Up

- **TRICARE For Life**, if you're entitled to Medicare Part A based on age 65 and have Medicare Part B

Note: TRICARE Prime Remote, TRICARE Prime Overseas, and TRICARE Prime Remote Overseas **aren't** options for retirees and their family members.

TRICARE Health Plan Options After Retiring From National Guard or Reserve

Before Age 60

- **TRICARE Retired Reserve**, except when eligible for the Federal Employee Health Benefits Program

Ages 60 through 64

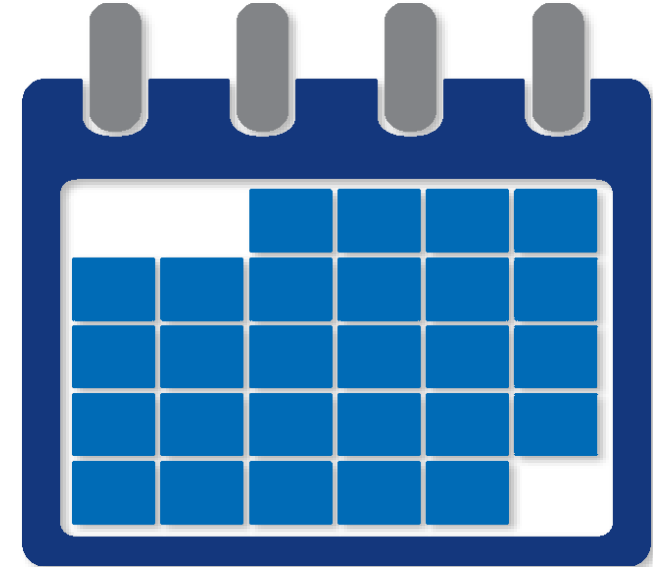
- **TRICARE Prime**, if in a Prime Service Area
- **US Family Health Plan**, in certain areas stateside
- **TRICARE Select**
- **TRICARE Select Overseas**
- **TRICARE For Life**, if you're entitled to Medicare Part A and have Medicare Part B

Ages 65 and up

- **TRICARE For Life**, if you're entitled to Medicare Part A based on age 65 and have Medicare Part B

Retiring From Active Duty: When To Enroll

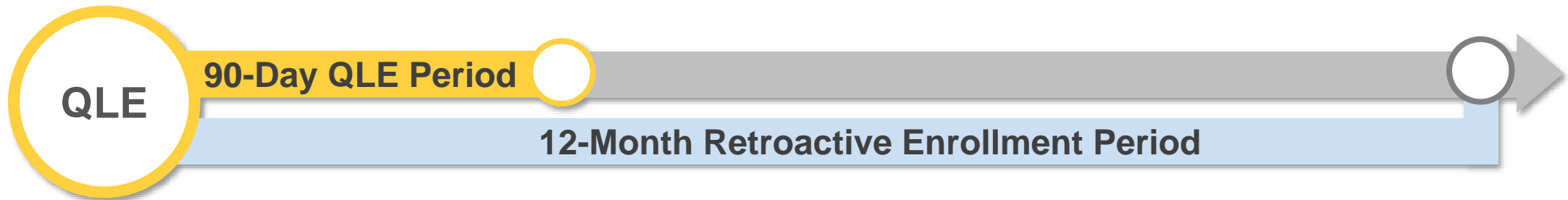
- If you want to enroll in a TRICARE health plan without break in coverage, you must enroll **within 90 days** of your retirement date.
 - The effective date of coverage will be your retirement date.
 - If you don't enroll in a health plan within 90 days of your retirement date, you may request **retroactive enrollment** up to 12 months after your retirement date. You'll have to **pay all your enrollment fees** and request retroactive claim payment.



Tip: You may enroll in your new plan while on terminal leave. Coverage in your new plan will start on your retirement date.

Retroactive Enrollment

- If you don't enroll in a health plan within 90 days of your QLE—retiring from active duty or turning age 60—you may request a retroactive enrollment **up to 12 months after your QLE.**



- Coverage is effective on the date of your QLE. If applicable, you must pay enrollment fees back to this date.
- If you aren't enrolled in a health plan, you:
 - Are only eligible for care at a military hospital or clinic if space is available.
 - Can only enroll in a TRICARE health plan during open season or after another QLE.

Retiring From National Guard or Reserve Before Age 60: When to Enroll

- If you **retire before age 60**, you may qualify to purchase TRICARE Retired Reserve (TRR).
- You can purchase TRR at any time.
- However, if you're enrolled in TRICARE Reserve Select when you transfer to the Retired Reserve, you can **avoid a break in coverage**.
 - Submit your TRR enrollment request **within 90 days** of your transfer to the Retired Reserve.
 - Your initial two-month premium payment is due with your enrollment request.

Learn more at [TRICARE Retired Reserve](#).

Retiring From National Guard or Reserve at Age 60: When to Enroll

- You can enroll in a TRICARE Prime or TRICARE Select plan **within 90 days of turning age 60**. You must meet these criteria:
 - Your service has issued you a “Notification of Eligibility for Retired Pay at Age 60” letter. This is also known as a “20-year letter.”
 - You’re drawing military retirement pay.
 - Your eligibility is reflected in DEERS.
- Coverage is effective on the date you turn age 60.
- If you don’t enroll in a health plan within 90 days, you may request **retroactive enrollment** up to 12 months after turning age 60.

TRICARE Health Plan Options for Family Members After Retirement

- Plan options for eligible family members are based on:
 - The sponsor's status
 - The family member's location
 - The family member's age
 - If the family member is entitled to Medicare
- Family members don't all need to enroll in the same plan.

Tools and More Info

- [TRICARE Plan Finder](#)
- [QLE: Children Becoming Adults](#)
- [TRICARE For Life](#)

TRICARE Prime®

Getting Care

- Your primary care manager, or PCM, provides or arranges your **routine care**.
- You may enroll with a PCM at a military hospital or clinic, if space is available.
- You need a **referral** for **specialty care**. Your PCM may refer you to a military or civilian provider for specialty care.
- Some services require **pre-authorization**.
- Includes coverage for one routine eye exam every two years.

Costs

- Pay a **yearly enrollment fee** (unless you have Medicare Part B).
- There is **no deductible**.
- **Copayments** apply if you get care from a civilian TRICARE network provider.
- **Point-of-service fees** apply if you get specialty care without a referral.

Note: You must live in a Prime Service Area to enroll in TRICARE Prime.

US Family Health Plan

- The **US Family Health Plan (USFHP)** is a TRICARE Prime option available in certain areas stateside.
 - Pay the same enrollment fees and network copayments that you would with TRICARE Prime.
- All coverage is through the USFHP network.
 - You can't get care at military hospitals or clinics or use the TRICARE Pharmacy Program.
 - You must use USFHP pharmacy providers.



Learn more at [US Family Health Plan](#).

TRICARE Select® and TRICARE Retired Reserve®

Getting Care

- Choose your own TRICARE-authorized providers for routine care and specialty care.
- You don't need a referral for most specialty care.
- Some services require pre-authorization.
- Routine eye exams aren't covered.

Note: TRICARE Retired Reserve is a premium-based plan. You'll pay a monthly premium.

Costs

- Pay a yearly **enrollment fee**.
- You must **meet a deductible**.
- **Copayments and cost-shares apply** if you get care from a civilian TRICARE-authorized provider.
 - You'll have lower out-of-pocket costs if you see a TRICARE network provider versus a non-network provider.
- **Overseas**, you can expect to pay up front for care and file your own claims.

How To Enroll

- Your options for enrolling in a TRICARE health plan include:
 - **Online:** Log in [milConnect](#). Then click “Manage health benefits,” which takes you to **Beneficiary Web Enrollment**.
 - **By phone:** Call your TRICARE regional contractor.
 - **By mail:** Submit an [enrollment form](#).
 - **In person:** If overseas, go to a TRICARE Service Center.

Learn more at [Enroll or Purchase a Plan](#).

TRICARE For Life

- TRICARE For Life (TFL) provides **Medicare-wraparound coverage** to military retirees and their family members regardless of age who are entitled to Medicare Part A, Medicare Part B, and TRICARE.
- Once you have for Medicare Part A and Part B and show as TRICARE-eligible in DEERS, you automatically receive TRICARE benefits under TFL.
- Generally, you'll have no out-of-pocket costs for services that both Medicare and TRICARE cover.
 - You **will** have out-of-pocket expenses when Medicare, TRICARE, or both don't cover a health care service.
- TFL coverage is available worldwide.
 - If you live overseas, Medicare doesn't pay, **but you need to be paying for Medicare to be eligible for TFL.**

Note: TFL is an **individual entitlement.**

Coverage is only for the Medicare- and TRICARE-eligible beneficiary.

Sign up for Medicare no later than **two months before you turn age 65** to avoid a break in TRICARE coverage.

Learn more at [**TRICARE For Life.**](#)

Maintaining or Changing Your TRICARE Coverage

- Once you're enrolled in a TRICARE Prime or TRICARE Select plan, you may only change plans during **TRICARE Open Season** or if you or a family member have a **QLE**.
 - To stay in the same plan the next year, you don't need to reenroll.
- Continue to pay applicable enrollment fees and monthly premiums to maintain your coverage.
- No enrollment needed for TRICARE For Life. Coverage is automatic if you have Medicare Part A and Part B.
- Don't forget to **keep DEERS updated!**

More Info

- [TRICARE Open Season](#)
- [QLEs](#)
- [Compare Plans](#)
- [Compare Costs](#)

TRICARE Pharmacy Program

- All TRICARE health plans, except USFHP, include pharmacy coverage through the TRICARE Pharmacy Program.
- You may fill prescriptions through:
 - Military pharmacies
 - TRICARE Pharmacy Home Delivery (some limitations overseas)
 - TRICARE retail network pharmacies
 - Non-network pharmacies or overseas pharmacies
- Most retirees and their family members are required to fill certain maintenance medications through home delivery.



Learn more about your pharmacy options and copayments at [TRICARE Pharmacy Program](#).

Voluntary Dental and Vision Coverage

- Retirees and eligible family members may qualify to purchase dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).
 - You must be enrolled in a TRICARE health plan to enroll in a FEDVIP vision plan.
- You can enroll:
 - Between 31 days before and 60 days following your retirement date
 - Following a FEDVIP QLE
 - During Federal Benefits Open Season
- Learn more about FEDVIP eligibility and enrollment at [**BENEFEDS**](#).



Note: Active duty family members enrolled in FEDVIP vision coverage must **reregister** for FEDVIP coverage when their sponsor retires.

TRICARE Resources

- Brochures
 - Retiring from active duty
 - Retiring from National Guard or Reserve
 - TRICARE and Medicare
- Fact Sheets
 - TRICARE plans overview
 - TRICARE costs and fees
- TRICARE For Life Podcast (6 episodes)



Find these materials and others at [TRICARE Publications](#) and [TRICARE Podcasts](#).

TRICARE Contractors and Partners

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

U.S. and U.S. territories
Wisconsin Physicians Service—Military and Veterans Health
866-773-0404 | [tricare4u.com](https://www.tricare4u.com)

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

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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 [TRICARE FAQs.](#)

