TRICARE® Transitioning from Active Duty to Retirement

TRICARE offers several coverage options after retiring from active duty

When you retire from active duty, you will have several TRICARE coverage options. Understanding these options will help you and your family make the best health care decisions. It is also essential that you keep your Defense Enrollment Eligibility Reporting System (DEERS) information up to date when you retire. For details, visit www.tricare.mil/deers.

TRICARE COVERAGE OPTIONS

TRICARE Prime®

To continue TRICARE Prime coverage when you retire, **you must enroll as a retiree, enroll eligible family members as retiree dependents, and pay the appropriate single or family enrollment fee**. If your retirement date is on the first of the month, you must submit your enrollment application to your regional contractor before that date. If you retire on another day of the month, you must submit your enrollment application within 30 days after that date. Otherwise, you and your family will have a break in TRICARE Prime coverage and must reenroll by the 20th of the current month for coverage to resume on the first day of the following month. If you have a break in TRICARE Prime coverage, you and your eligible family members are covered by TRICARE Standard and TRICARE Extra (*if your status is accurately reflected in DEERS*) until your TRICARE Prime coverage resumes.

Note: TRICARE Prime is not available everywhere. Contact your regional contractor for TRICARE Prime availability details.

TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members coverage options are not available after retirement. If you are enrolled in either of these options, you will be covered by TRICARE Standard and TRICARE Extra after retirement. In most cases, you can continue seeing your current health care providers. Cost-shares and annual deductibles will apply.

TRICARE Overseas Program (TOP) Prime and TOP Prime Remote are not available to retirees. For more information, see the *TRICARE Overseas Program Standard* section of this fact sheet.

Getting Care

If enrolled in TRICARE Prime, your primary care manager (PCM) will handle routine care and provide specialty care referrals. You may select a PCM at a military treatment facility (MTF) when space permits (*active duty service members [ADSMs] and their families have priority at MTFs*). If there is no space for retirees and retiree dependents to enroll in TRICARE Prime at an MTF, you may need to change from an MTF PCM to a civilian TRICARE network PCM. Enrollees in the TRICARE Prime civilian network may be referred to an MTF for specialty care based on the MTF's "right of first refusal" to deliver TRICARE Prime specialty care within the Prime Service Area.

Costs

There is an annual TRICARE Prime enrollment fee, and copayments will apply for civilian TRICARE network provider care. Point-of-service (POS) fees will apply if you receive care from a network or non-network TRICARE-authorized provider without a referral from your PCM.* If you have other health insurance (OHI), it is considered your primary insurance and pays before TRICARE. Visit www.tricare.mil/costs for cost details.

* *POS fees do not apply to ADSMs, children for the first 60 days following birth or adoption, emergency care, beneficiaries with OHI, or the first eight behavioral health outpatient visits per fiscal year (*October 1–September 30*) to a network provider for a medically diagnosed and covered condition.*

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

Enrollment Portability

TRICARE Prime enrollment is portable, meaning you can transfer your coverage to another region if TRICARE Prime is available in your new location. You should transfer your TRICARE Prime enrollment when you move or if you will be out of the area for more than 60 days. Your regional contractor can help you make this transition. You should not disenroll from TRICARE before you move. Retirees and their dependents are limited to two enrollment transfers each enrollment year. If family members live in different regions, you may enroll them in multiple regions and pay only one family enrollment fee under the split enrollment option.

US Family Health Plan

The US Family Health Plan (USFHP) is a TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. When you enroll in the USFHP, you receive care through the health care systems offering the program, and you may not use services within the Military Health System (*including MTF care*), except in emergencies. Additionally, your prescription drug coverage is offered through your USFHP provider, not the TRICARE Pharmacy Program. For USFHP details and service areas, visit www.usfhp.com.

TRICARE Standard and TRICARE Extra

When not enrolled in TRICARE Prime, you are automatically covered in the United States by TRICARE Standard and TRICARE Extra, if DEERS shows you as eligible. Enrollment and referrals are not required, but some services may require prior authorization. MTF care is on a space-available basis only. You may see any TRICARE-authorized provider, but the provider's TRICARE network status determines your out-of-pocket costs. With TRICARE Extra, you use a TRICARE network provider, which reduces your costs. Under TRICARE Standard, you may see any non-network TRICARE-authorized provider, but your costs will be higher. For more details on costs under TRICARE Standard and TRICARE Extra, visit www.tricare.mil/costs.

TRICARE Overseas Program Standard

If living overseas, you may be eligible to use TOP Standard and receive MTF care on a space-available basis. TOP Standard is available to retired service members, their families, and others living or traveling overseas, and is similar to TRICARE Standard, including cost-shares and annual deductibles. TOP Prime and TOP Prime Remote are not available after retirement.

Note: TRICARE Extra is not available overseas.

If you live or travel in the Philippines, you are required to use certified providers and pharmacies. Additionally, TOP Standard beneficiaries who reside in the Philippines and who seek care within designated Philippine Demonstration areas must see approved demonstration providers to ensure TRICARE cost-shares their claims, unless they request and receive waivers from Global 24 Network Services. For more information, visit www.tricare-overseas.com/philippines.htm.

TRICARE For Life

TRICARE For Life (TFL) serves as Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B coverage. If you or a family member has only Medicare Part A, enroll in Medicare Part B before you retire to avoid a lapse in coverage. You must enroll within eight months of your retirement date to avoid a Medicare Part B surcharge. The surcharge is a 10 percent premium increase for each 12-month period that you could have enrolled but did not. In the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), TRICARE pays last for services covered by both TRICARE and Medicare. Medicare does not pay for services received overseas. For overseas care, TRICARE pays first and you pay the applicable TRICARE Standard cost-shares and annual deductible. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.

TRICARE Plus

TRICARE Plus is a program that allows beneficiaries who normally are only able to get MTF care on a space-available basis (*e.g., TRICARE Standard and TRICARE Extra, TOP Standard, TFL, and dependent parents and parents-in-law)* to enroll and receive primary care appointments at the MTF within the same primary care access standards as beneficiaries enrolled in a TRICARE Prime option. Beneficiaries should contact their local MTFs to determine if they may participate in TRICARE Plus.

Enrollment in TRICARE Plus at one MTF does not automatically extend TRICARE Plus enrollment to another MTF. The MTF is not responsible for any costs when a TRICARE Plus enrollee is referred outside the MTF for additional civilian care.

TRICARE Retired Reserve®

TRICARE Retired Reserve (TRR) is a premium-based health plan that members of the Retired Reserve may qualify to purchase until reaching age 60. TRR provides comprehensive health care coverage and patient cost-shares and deductibles similar to TRICARE Standard and TRICARE Extra, but TRR beneficiaries must pay monthly premiums. TRR beneficiaries may access care from any TRICARE-authorized providers, unless overseas restrictions apply. Retiree cost-shares and deductibles apply. For TRR details, visit www.tricare.mil/trr.

TRICARE Pharmacy Program

Under the TRICARE Pharmacy Program, prescriptions may be filled through an MTF pharmacy, TRICARE Pharmacy Home Delivery,* a TRICARE retail network pharmacy,† or a non-network pharmacy. For TRICARE Pharmacy Program details and cost information, visit www.tricare.mil/pharmacy.

Note: USFHP enrollees are **not** eligible for benefits through the TRICARE Pharmacy Program, and must use their USFHP provider for prescription drug coverage.

* *Outside of the United States and U.S. territories, you may only use TRICARE Pharmacy Home Delivery if you have a prescription from a U.S.-licensed provider and you have an APO/FPO address or are assigned to a U.S. Embassy or State Department. Beneficiaries residing in Germany cannot use the home delivery option due to country-specific restrictions. If you live in Germany, you should fill prescriptions at MTF pharmacies or host nation pharmacies.*

† *TRICARE retail network pharmacies are only available in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no retail network pharmacies in American Samoa.*

TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program (TRDP) offers comprehensive, cost-effective dental coverage to you and your family. Enrollment is voluntary and premiums are required. Retirees are encouraged to enroll within 120 days of retirement. There is no 12-month waiting period for major services if retirees enroll within 120 days. For more information on TRDP, visit www.trdp.org.

Extended Care Health Option

Extended Care Health Option (ECHO) services for families with special needs are not available after retirement. Please contact your ECHO Case Management Department for assistance in locating special needs services after you retire.

FOR INFORMATION AND ASSISTANCE

TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	**TRICARE South Region** Humana Military, a division of Humana Government Business 1-800-444-5445 Humana-Military.com	**TRICARE West Region** UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa[1] +44-20-8762-8384 (*overseas*) 1-877-678-1207 (*stateside*) tricarelon@internationalsos.com	**TOP Regional Call Center—Latin America and Canada**[1] +1-215-942-8393 (*overseas*) 1-877-451-8659 (*stateside*) tricarephl@internationalsos.com	**TOP Regional Call Centers—Pacific**[1] Singapore: +65-6339-2676 (*overseas*) 1-877-678-1208 (*stateside*) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (*overseas*) 1-877-678-1209 (*stateside*) sydtricare@internationalsos.com
US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfhp.com	**TRICARE Pharmacy Program** 1-877-363-1303 www.express-scripts.com/TRICARE Member Choice Center (*convert retail prescriptions to home delivery*): 1-877-363-1433	**milConnect Web Site—Update DEERS Information** http://milconnect.dmdc.mil

1. For toll-free contact information, visit www.tricare-overseas.com.

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. ***Military treatment facility guidelines and policies may be different than those outlined in this product.*** *For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.*

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