



# TRICARE® and Medicare Turning 65

Remaining TRICARE-eligible when you become Medicare-eligible at age 65

TRICARE For Life (TFL), TRICARE's Medicare-wraparound coverage, is available to you when you have Medicare Part A and Medicare Part B. This fact sheet provides important information about how Medicare affects your TRICARE coverage.

## REMAINING TRICARE-ELIGIBLE

If you are entitled to premium-free Medicare Part A, you must also have Medicare Part B to keep TRICARE, regardless of your age or place of residence (*exceptions to this rule are discussed in the Delaying Part B Enrollment section of this fact sheet*). Once you have both Part A and Part B, you automatically receive TRICARE benefits under TFL. Keeping your information up to date in the Defense Enrollment Eligibility Reporting System (DEERS) is key to ensuring effective, timely delivery of your TRICARE benefits.

## SIGNING UP FOR MEDICARE

Your birth date determines when you become Medicare-eligible and when you should visit a Social Security Administration (SSA) office to sign up for Medicare Part A and Medicare Part B.

Your TFL coverage begins on the **first day** you have both Part A and Part B coverage. Follow these guidelines to avoid the Medicare Part B monthly late-enrollment premium surcharge:

### If you were born on the first day of the month:

- You become eligible for Medicare on the first day of the month **before** you turn 65.
- Sign up for Medicare between **two and four months before** the month you turn 65.

### If you were born after the first day of the month:

- You become eligible for Medicare on the first day of the month you turn 65.
- Sign up for Medicare between **one and three months before** the month you turn 65.

If you live in the United States or in the U.S. territories of American Samoa, Guam, the Northern Mariana Islands, or the U.S. Virgin Islands, and you already receive benefits from the SSA or the U.S. Railroad Retirement Board, you will automatically receive Medicare Part A and be enrolled in Part B at age 65.

If you live in Puerto Rico and already receive benefits from the SSA or the U.S. Railroad Retirement Board, you will automatically receive Medicare Part A; however, you must sign up for Medicare Part B.

If you live outside the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands*), you must apply for Medicare Part A and Part B even if you already receive benefits from the SSA or the U.S. Railroad Retirement Board.

### **Premium-Free Medicare Part A**

You are eligible for premium-free Medicare Part A if you worked and paid Social Security taxes for at least 10 years (*40 quarters total*). If you are not eligible through your own work history, you may be eligible for premium-free Part A through your current, divorced, or deceased spouse. If you are not eligible for premium-free Part A through your own or your spouse's work history, please refer to the charts later in this fact sheet to learn how to remain TRICARE-eligible when you turn 65.

### **Already Entitled to Medicare**

If you are already entitled to Medicare due to a medical condition or disability, your Medicare coverage will continue without interruption after you turn 65. If you are paying a premium surcharge for late enrollment in Medicare Part B, it will be removed when you reach age 65. If you are entitled to Medicare Part A, but do not have Medicare Part B, you will be automatically enrolled in Medicare Part B when you become eligible based on age.

### **Delaying Part B Enrollment**

Active duty service members (ADSMs) and active duty family members (ADFMs) who are entitled

to premium-free Medicare Part A remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra program options without having Medicare Part B. However, when the sponsor's active duty status ends, you must have Medicare Part B to remain TRICARE-eligible. You may sign up for Medicare Part B during the special enrollment period, which is available anytime your sponsor is on active duty and you are covered by TRICARE, or within the first eight months following either (1) the month your sponsor's active duty status ends or (2) the month TRICARE coverage ends, whichever comes first. To avoid a break in TRICARE coverage, ADSMs and ADFMs who are entitled to Medicare Part A must sign up for Medicare Part B before their sponsor's active duty status ends.

Please note that the special enrollment period does not apply to ADSMs and ADFMs entitled to Medicare based on end-stage renal disease. You are strongly encouraged to sign up for Medicare when first eligible to avoid the Medicare Part B monthly late-enrollment premium surcharge.

You also do **not** need Medicare Part B to remain enrolled in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR). While you are not required to have Medicare Part B to remain eligible for TRS or TRR, you are strongly encouraged to sign up for Medicare Part B when first eligible to avoid paying the monthly late-enrollment premium surcharge if you enroll at a later date.

If you have group health plan coverage based on current employment, Medicare allows you to delay your enrollment in Medicare Part B without having to pay the Part B monthly late-enrollment premium surcharge. You may sign up for Part B during a Medicare special enrollment period. The special enrollment period is

available anytime while a family member is still working (*and you are covered under a group health plan through that employer*), or within the first eight months following either (1) loss of employment or (2) loss of group health plan coverage, whichever comes first. To ensure TRICARE coverage is effective when your group health plan coverage ends, you need to sign up for Part B before your group health plan coverage ends. This does not change the TRICARE requirement that individuals entitled to premium-free Medicare Part A must also have Part B to remain TRICARE-eligible. TRICARE will not act as secondary payer to your employer-sponsored health plan until you have Medicare Part B. Your TFL coverage begins on the first day you have both Medicare Part A and Part B.

### **Important Note for US Family Health Plan Enrollees**

If you were enrolled in the US Family Health Plan (USFHP) on September 30, 2012, you will be able to remain in the plan after becoming entitled to Medicare Part A at age 65. You will not be required to have Part B to remain eligible for USFHP, but you are encouraged to sign up for Medicare Part B when first eligible. If you disenroll from USFHP after September 30, 2012, you will not be eligible to reenroll if you are entitled to Medicare.

TRICARE beneficiaries who become members of USFHP after September 30, 2012, will not be able to participate in USFHP after becoming entitled to Medicare Part A at age 65. TRICARE and Medicare beneficiaries who are age 65 must have Medicare Part B to remain TRICARE-eligible and receive benefits under TFL.

TRICARE beneficiaries who are not eligible for premium-free Medicare Part A at age 65 on their

own work history or their spouse's work history remain eligible to enroll in USFHP. If they later become eligible for premium-free Medicare Part A, they will be ineligible for USFHP.

### **PROVIDERS**

Under TFL, you can get care from Medicare-participating, nonparticipating, and opt-out providers. Medicare-participating providers agree to accept the Medicare-approved amount as payment in full. Medicare-nonparticipating providers do not accept the Medicare-approved amount as payment in full. They may charge up to 15 percent above the Medicare-approved amount, a cost that will be covered by TFL. Providers who opt out of Medicare and enter into private contracts with patients are not allowed to bill Medicare. Therefore, Medicare does not pay for health care services you receive from opt-out providers. When you see an opt-out provider, TFL pays the amount it would have paid (*normally 20 percent of the allowable charge*) if Medicare had processed the claim; you are then responsible for paying the remainder of the billed charges.

Veterans Affairs (VA) providers cannot bill Medicare and Medicare cannot pay for services received from the VA. If you are eligible for both TFL and VA benefits and elect to use your TFL benefit to see a VA provider for non-service connected care, you will incur significant out-of-pocket expenses. By law, TRICARE can only pay up to 20 percent of the TRICARE-allowable amount. If you receive care at a VA facility, you may be responsible for the remaining amount. When using your TFL benefit, your least expensive option is to see a Medicare-participating or Medicare-nonparticipating provider. If you want to seek care from a VA provider, check with Wisconsin Physicians Service (WPS), which administers the TFL benefit, to confirm coverage details and to determine what will be

covered by TRICARE. For contact information, see the *For Information and Assistance* section of this fact sheet.

TFL beneficiaries can receive care at military hospitals and clinics on a space-available basis. You may also be able to use TRICARE Plus, which allows certain beneficiaries to enroll at military hospitals or clinics and have priority access to primary care.

Under TFL, Medicare is the primary payer in areas where Medicare is available (*the United States and U.S. territories*), and TRICARE pays last. Generally, you will have no out-of-pocket costs for services that both Medicare and TRICARE cover. You will have out-of-pocket costs for care that is not covered by Medicare and/or TRICARE. TRICARE is the primary

payer for care overseas unless you have other health insurance and Medicare pays nothing.

## **PRESCRIPTION DRUG COVERAGE**

There is usually little or no benefit to purchasing a Medicare prescription drug plan if you have TRICARE. Medicare Part D is not required to remain TRICARE-eligible.

The TFL Pharmacy Pilot requires TFL beneficiaries living in the United States and U.S. territories who use select maintenance medications to fill those prescriptions using TRICARE Pharmacy Home Delivery or a military pharmacy. You will be notified if you are impacted by this pilot. The pilot is required under the 2013 National Defense Authorization Act. Call **1-877-363-1303** or visit [www.tricare.mil/tflpilot](http://www.tricare.mil/tflpilot) for more information.

## **REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A**

The chart beginning on page 5 applies to you if you are **not** eligible for premium-free Medicare Part A under your own Social Security number (SSN), based on work history.

If you are not eligible for premium-free Medicare Part A under your own SSN, you may be eligible through your current, divorced, or deceased spouse. The chart that follows details these eligibility scenarios, helping you determine how to remain TRICARE-eligible after you turn 65.

## REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A (*CONTINUED*)

Sign Up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible, You Must:
<b>Single (never married)</b>		
Not applicable	Not eligible	<ul style="list-style-type: none"> <li>• Take your “Notice of Award”<sup>1</sup> and/or “Notice of Disapproved Claim”<sup>2</sup> to the local identification (ID) card-issuing facility to update your Defense Enrollment Eligibility Reporting System (DEERS) record and get a new ID card.<sup>3</sup></li> <li>• This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.<sup>4</sup></li> </ul>
<b>Widow/Widower</b>		
For premium-free Part A under your deceased spouse’s Social Security number (SSN)	<b>Eligible:</b> You will receive a “Notice of Award” <sup>1</sup> based on the deceased spouse’s SSN.	<ul style="list-style-type: none"> <li>• Sign up for Part B two to four months before you turn 65.<sup>4</sup></li> <li>• Take your “Notice of Award”<sup>1</sup> showing eligibility for premium-free Part A and enrollment in Part B to the local ID card-issuing facility to update your DEERS record.</li> <li>• Your TRICARE For Life benefits will begin when both Medicare Part A and Part B are effective.</li> </ul>
	<b>Not eligible:</b> You will receive a “Notice of Disapproved Claim” <sup>2</sup> based on the deceased spouse’s SSN and a “Notice of Award.” <sup>1</sup>	<ul style="list-style-type: none"> <li>• Take the “Notice of Award”<sup>1</sup> and/or “Notice of Disapproved Claim,”<sup>2</sup> based on your and your deceased spouse’s records, to the local ID card-issuing facility to update your DEERS record and get a new ID card.<sup>3</sup></li> <li>• This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.<sup>4</sup></li> </ul>

1. A “Notice of Award” is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B or (2) your enrollment in Part B only.
2. A “Notice of Disapproved Claim” is an official letter advising you of your ineligibility for premium-free Part A.
3. Uniformed services ID card-issuing facilities will **not** accept a Social Security Administration “Report of Confidential Social Security Benefit Information” form as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.
4. Sign up for Part B when you are first eligible to avoid paying the monthly late-enrollment premium surcharge if you decide (or are required) to sign up for Part B at a later time.

... chart continues on page 6

## REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A (CONTINUED)

Sign Up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible, You Must:
<b>Married/Divorced: Spouse Age 62 or Older</b>		
<b>For premium-free Part A under your current/divorced spouse's Social Security number (SSN)</b>	<b>Eligible:</b> You will receive a "Notice of Award" <sup>1</sup> based on the current/divorced spouse's SSN.	<ul style="list-style-type: none"> <li>• Sign up for Part B two to four months before you turn 65.<sup>2</sup></li> <li>• Take your "Notice of Award"<sup>1</sup> showing eligibility for premium-free Part A and enrollment in Part B to the local identification (ID) card-issuing facility to update your Defense Enrollment Eligibility Reporting System (DEERS) record.</li> <li>• Your TRICARE For Life benefits will begin when both Medicare Part A and Part B are effective.</li> </ul>
	<b>Not eligible:</b> You will receive a "Notice of Disapproved Claim" <sup>3</sup> based on the current/divorced spouse's SSN and a "Notice of Award." <sup>1</sup>	<ul style="list-style-type: none"> <li>• Take the "Notice of Award"<sup>1</sup> and/or "Notice of Disapproved Claim"<sup>3</sup> based on your and your current/divorced spouse's records to the local ID card-issuing facility to update your DEERS record and get a new ID card.<sup>4</sup></li> <li>• This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.<sup>4</sup></li> </ul>
<b>Married/Divorced: Spouse Younger than Age 62</b>		
<b>Not applicable</b>	<b>Not eligible</b>	<ul style="list-style-type: none"> <li>• Sign up for Part B before your 65th birthday if you think you will be eligible for premium-free Part A through your current/divorced spouse when he or she turns 62.<sup>2</sup></li> <li>• Take your "Notice of Award"<sup>1</sup> and/or "Notice of Disapproved Claim"<sup>3</sup> to the local ID card-issuing facility to update your DEERS record and get a new ID card.<sup>4</sup></li> <li>• This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.<sup>2</sup></li> </ul> <p><b>Note:</b> Two to four months before your current/divorced spouse turns 62, sign up for premium-free Part A under his or her SSN. If you do not have Part B, you must sign up during the Medicare general enrollment period. You will have a break in TRICARE coverage and may have to pay the Part B monthly late-enrollment premium surcharge.</p>

1. A "Notice of Award" is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B or (2) your enrollment in Part B only.
2. Sign up for Part B when you are first eligible to avoid paying the monthly late-enrollment premium surcharge if you decide (or are required) to sign up for Part B at a later time.
3. A "Notice of Disapproved Claim" is an official letter advising you of your ineligibility for premium-free Part A.
4. Uniformed services ID card-issuing facilities will **not** accept a Social Security Administration "Report of Confidential Social Security Benefit Information" form as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.

## FOR INFORMATION AND ASSISTANCE

Please refer to the following contact information or visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl).

<p><b>Defense Manpower Data Center Support Office</b> <i>Write or call to find out if you are eligible for TRICARE programs.</i></p> <p>Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771</p> <p>1-800-538-9552 1-866-363-2883 (TDD/TTY) <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a></p>	<p><b>Wisconsin Physicians Service (WPS)/ TRICARE For Life</b> <i>Contact for coverage and claims assistance.</i></p> <p>Wisconsin Physicians Service/ TRICARE For Life P.O. Box 7889 Madison, WI 53707-7889</p> <p>1-866-773-0404 1-866-773-0405 (TDD) <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p>	<p><b>Medicare</b> <i>Contact for help finding Medicare providers and for coverage questions.</i></p> <p>Medicare 7500 Security Blvd. Baltimore, MD 21244-1850</p> <p>1-800-MEDICARE (1-800-633-4227) 1-877-486-2048 (TTY) <a href="http://www.medicare.gov">www.medicare.gov</a></p> <p><b>Social Security Administration</b> <i>Contact for information regarding signing up for Medicare Part A and Part B, income-related Part B premiums, and the Part B monthly late-enrollment premium surcharge.</i></p> <p>Social Security Administration 1100 West High Rise 6401 Security Blvd. Baltimore, MD 21235</p> <p>1-800-772-1213 1-800-325-0778 (TTY) <a href="http://www.ssa.gov">www.ssa.gov</a></p>
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### **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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE For Life contractor or your local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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