



# TRICARE® Qualifying Life Events

Learn how certain life events may change your TRICARE health plan options.

A TRICARE Qualifying Life Event is a certain change in your life, such as moving, marriage, birth of a child, or retirement from active duty. This means TRICARE health plan options for you and your family may change. A QLE opens a 90-day period for you and your family to make eligible enrollment changes. A QLE for one family member creates a chance for all eligible family members to change their TRICARE health plan during the QLE period.

With TRICARE Prime, including the US Family Health Plan, and TRICARE Select, you can only enroll in or change your plan after a QLE or during TRICARE Open Season.

## KEEPS DEERS UP TO DATE

Your Defense Enrollment Eligibility Reporting System record has your family status, service status, and other information. If you don't keep your DEERS record up to date, you may miss important information and enrollment deadlines. Learn more at [www.tricare.mil/deers](http://www.tricare.mil/deers).

Some QLEs may mean you and your family members become newly eligible for certain premium-based health plans (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program). With premium-based health plans, you can enroll anytime throughout the year. A QLE may also mean you're no longer eligible for a TRICARE health plan.

The table, "TRICARE Qualifying Life Events," on the next page lists the TRICARE QLEs. They include military and family changes, as well as government-directed changes.

## OPTIONS FOLLOWING A QLE

After a QLE, you and your family members may have the following options, depending on your situation:

- **Stay in the same plan:** If you remain eligible for your current health plan and want to continue your coverage after a QLE, you can. Your coverage will continue as long as you remain eligible. Even if you stay in the same plan, make sure you update your information in DEERS.
- **Change plans:** If you want to make a change to your health plan or have to change your plan, you must make any eligible changes within 90 days of the date of the QLE.
- **Enroll in a plan:** If you're eligible for TRICARE but not enrolled in a TRICARE plan, you can enroll within 90 days of the date of the QLE. If you or your family members aren't enrolled in a health plan and don't enroll in one within 90 days of a QLE, you'll only be able to get care and pharmacy services at a military hospital or clinic, if space is available.

Use the TRICARE Plan Finder at [www.tricare.mil/planfinder](http://www.tricare.mil/planfinder) to learn about which plans you may be eligible for based on your current or future situation.

If you change plans or enroll in a plan, coverage starts on the date of the QLE and runs for as long as you remain eligible. Your health plan coverage continues unless you lose eligibility or disenroll.

## Retroactive Enrollment Exception

If you don't enroll in a TRICARE health plan within 90 days of certain QLEs, you may request a late enrollment up to 12 months after the QLE date from your regional contractor. This exception applies only to these QLEs:

- Retiring from active duty\*
- Turning age 60 (Retired Reserve members only)
- Becoming eligible for TRICARE as your own sponsor (unremarried former spouses only)

Coverage starts on the date of the QLE. If applicable, you must pay enrollment fees back to the QLE date. If your request for late enrollment isn't received within 12 months of the QLE date, you can only enroll in a TRICARE health

plan during TRICARE Open Season or after you or a family member experiences another QLE.

\* *You and your family have 90 days from your separation date—or the end date of your Transitional Assistance Management Program coverage—to make enrollment changes to your TRICARE enrollment. For details, visit [www.tricare.mil/separating](http://www.tricare.mil/separating).*

## TRICARE QUALIFYING LIFE EVENTS

Below are the TRICARE QLEs. Learn more about each QLE at [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents).

QUALIFYING LIFE EVENT	EXAMPLES
<b>Change in sponsor status that results in ineligibility to continue existing coverage</b>	<ul style="list-style-type: none"> <li>• Retiring from active duty</li> <li>• Separating from active duty</li> <li>• Activating</li> <li>• Deactivating</li> </ul>
<b>Change in family composition</b>	<ul style="list-style-type: none"> <li>• Marriage</li> <li>• Divorce or annulment</li> <li>• Birth of a child</li> <li>• Adoption of a child</li> <li>• Placement of a child by a court in a member's home</li> <li>• Children becoming adults (turning either age 21 or age 23 if a full-time student)</li> <li>• Death in family</li> </ul>
<b>Moving (change of address)</b>	<ul style="list-style-type: none"> <li>• Child moving away to college</li> <li>• Relocation to a new country, city, region, or ZIP+4 code</li> </ul>
<b>Government-directed changes</b>	<ul style="list-style-type: none"> <li>• Government-directed primary care manager change</li> <li>• Government-directed health plan change</li> </ul>
<b>Change in command sponsorship (overseas only)</b>	<ul style="list-style-type: none"> <li>• Gaining or losing permission to have family members accompany the military member, with full military benefits, during an overseas assignment</li> </ul>
<b>Losing sponsor or family member eligibility that results in ineligibility to continue existing coverage</b>	<ul style="list-style-type: none"> <li>• Turning age 60 (Retired Reserve member)</li> <li>• Turning age 65 (becoming eligible for Medicare)</li> </ul>
<b>Change in eligibility status of any single family member in another family</b>	<ul style="list-style-type: none"> <li>• In cases where both parents are sponsors, change in eligibility status for either member of a joint service family<sup>1</sup></li> </ul>
<b>Gaining or losing other health insurance</b>	<ul style="list-style-type: none"> <li>• Gaining or losing employer-sponsored health insurance</li> <li>• Gaining or losing Medicare eligibility<sup>2</sup></li> <li>• Gaining or losing Medicaid eligibility</li> </ul>

1. A joint service family is one where both parents are sponsors and one parent separates or retires from active duty. In this case, the entire family can change their health plan as part of a QLE.
2. Gaining or losing eligibility for Medicare Part A is a QLE for you and your TRICARE-eligible family members. This happens when Medicare determines you're no longer eligible for Medicare Part A, or Medicare determines you're eligible for Part A. Action on your part to end Medicare Part A or Part B doesn't qualify you or your TRICARE-eligible family members for a QLE.

## AUTOMATIC ENROLLMENT

In most cases, you must take action to enroll in or change enrollment following a QLE. However, there are certain circumstances when you or your family members may be automatically enrolled in a TRICARE plan.

### Stateside

If you're a new active duty service member, a family member of a new ADSM, a new family member of a current ADSM, or your military sponsor is called to active duty, you'll be automatically enrolled in TRICARE Prime if you live in a Prime Service Area. Otherwise, active duty family members will be automatically enrolled in TRICARE Select.

ADSMs must remain enrolled in TRICARE Prime or apply for TRICARE Prime Remote coverage if eligible. Outside of ADSMs, all others who have been automatically enrolled have up to 90 days to change enrollment if eligible for other TRICARE health plans.

You may be eligible to enroll in the USFHP, a TRICARE Prime option, if you live in an area where the plan is offered. Automatic enrollment of ADFMs doesn't apply to USFHP contractors. For USFHP locations and information, visit [www.tricare.mil/usfhp](http://www.tricare.mil/usfhp).

When living in certain designated remote areas, TRICARE Prime Remote may be an option for ADFMs when living with their ADSM sponsor, or when their National Guard or Reserve sponsor is activated. ADFMs may change their enrollment plan from TRICARE Select to TRICARE Prime Remote within the 90-day QLE period.

### Overseas

ADFM must be command-sponsored for enrollment in TRICARE Prime Overseas and TRICARE Prime Remote Overseas. Newly eligible ADFMs overseas are automatically enrolled in TRICARE Select Overseas.

Always keep your address in DEERS up to date. Having an outdated address may affect your overseas automatic enrollment.

## NEWBORN, ADOPTED, OR COURT-APPOINTED CHILDREN

When a child is born, adopted, or placed in your home by court appointment, **you must register** your child in DEERS for TRICARE coverage.

- **Stateside:** Register your child in DEERS within 90 days of your child's birth, adoption, or court appointment.

Once registered in DEERS:

- Children of ADSMs are automatically enrolled in TRICARE Prime if living in a PSA. If not in a PSA, the child is automatically enrolled in TRICARE Select. You have 90 days to make eligible enrollment changes.
- There isn't automatic enrollment for children of retirees.
- **Overseas:** Register your child in DEERS within 120 days of your child's birth, adoption, or court appointment.

Once registered in DEERS:

- Children of ADSMs are automatically enrolled in TRICARE Select Overseas. (**Note:** Make sure your address in DEERS shows as overseas for automatic enrollment.) You have 90 days to make eligible enrollment changes. For example, you can change your child's coverage to TRICARE Prime Overseas or TRICARE Prime Remote Overseas, if eligible and command-sponsored. Otherwise, your child will remain in TRICARE Select Overseas.
- There isn't automatic enrollment for children of retirees.

Visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents) to learn more.

## WHAT HAPPENS IF I DON'T TAKE ANY ACTION FOLLOWING A QLE?

- If you wish to continue your current coverage after a QLE and you remain eligible, you can stay in your same plan. Keep DEERS up to date.
- If you're no longer eligible for your current health plan after a QLE and remain eligible for TRICARE, but don't enroll in a new health plan within 90 days of the QLE, you'll only be eligible for care and pharmacy services at a military hospital or clinic, if space is available. If eligible, you can enroll in a plan after another QLE or during TRICARE Open Season.
- If eligible for TRICARE but not enrolled in a health plan within 90 days of a QLE, you'll only be eligible for care and pharmacy services at a military hospital or clinic if space is available. If eligible, you can enroll in a plan after another QLE or during TRICARE Open Season.

## TRICARE OPEN SEASON

TRICARE Open Season occurs each fall. It starts the Monday of the second full week in November and runs at least 30 days. During this time, you may enroll in TRICARE Prime (including USFHP) or TRICARE Select for the next calendar year. The changes that you make go into effect on Jan. 1. Coverage each year runs Jan. 1 to Dec. 31, unless you lose eligibility or disenroll.

If you don't act during the annual open season, you'll stay in the same plan as long as you remain eligible during the next calendar year. Learn more about open season at [www.tricare.mil/openseason](http://www.tricare.mil/openseason).

## LEARN MORE

Visit [www.tricare.mil/lifeevents](http://www.tricare.mil/lifeevents) for more information about QLEs. For information about how to enroll in a TRICARE health plan or change your enrollment, visit [www.tricare.mil/enroll](http://www.tricare.mil/enroll).

LOOKING FOR More Information? GO TO [www.tricare.mil](http://www.tricare.mil)

E

**TRICARE East Region**  
Humana Military  
800-444-5445  
[www.tricare.mil/east](http://www.tricare.mil/east)



**US Family Health Plan**  
Available only in certain areas  
[www.tricare.mil/usfhp](http://www.tricare.mil/usfhp)

W

**TRICARE West Region**  
TriWest Healthcare Alliance  
888-TRIWEST (888-874-9378)  
[www.tricare.mil/west](http://www.tricare.mil/west)



**TRICARE For Life**  
WPS Government Services  
866-773-0404  
866-773-0405 (TDD/TTY)  
[www.TRICARE4u.com](http://www.TRICARE4u.com)  
[www.tricare.mil/tfl](http://www.tricare.mil/tfl)

O

**TRICARE Overseas Program**  
International SOS  
Government Services, LLC  
[www.tricare-overseas.com](http://www.tricare-overseas.com)

For toll-free contact information, visit this website.

### An Important Note About TRICARE Program Information

At the time of publication, this information is current. It's 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 your TRICARE regional contractor or local military hospital or clinic.

TRICARE is managed by the Defense Health Agency. DHA and TRICARE are registered trademarks of the Department of Defense, Defense Health Agency. All rights reserved.