



TRICARE® Young Adult Program

Learn about a premium-based health care option for qualified young-adult children

The TRICARE Young Adult (TYA) program is a premium-based health care plan available for purchase by qualified dependent children. TYA offers TRICARE Prime (in certain areas) and TRICARE Select coverage worldwide. TYA includes medical and pharmacy benefits, but excludes dental and vision coverage.

WHO QUALIFIES?

If you're an adult-age, dependent child, your geographic location and sponsor's status determine whether you qualify for TYA Prime and/or TYA Select. **Note:** Special qualification conditions may exist.

You may generally purchase TYA coverage if you're all of the following:

- A dependent child of an eligible uniformed service sponsor
- Unmarried
- At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50% of the financial support), but haven't yet reached age 26

You may **not** purchase TYA coverage if you're:

- Eligible for an employer-sponsored health plan under your own employment as defined in TYA regulations
- Otherwise eligible for TRICARE program coverage
- Married
- A uniformed service sponsor (for example, an active duty service member or a member of the Selected Reserve)

Adult-age, dependent children are encouraged to evaluate all health care coverage options after aging out of TRICARE. While you may qualify to purchase TYA coverage, it may not be your only health care coverage option. Financial assistance to purchase commercial health care coverage may be available through the health insurance marketplace. Also, you may qualify for Medicaid coverage, depending on your status and the state you live in. To assess other health care coverage options before purchasing TYA, visit www.healthcare.gov.

PURCHASING TRICARE YOUNG ADULT

You must show as eligible in the Defense Enrollment Eligibility Reporting System (DEERS) to enroll in TYA. If you qualify, you may purchase TYA coverage at any time.

If you aren't already registered in DEERS, your sponsor must add you to the system before the TYA application process can begin. For information on adding family members to DEERS, visit www.tricare.mil/deers.

Here are the ways you can purchase TYA coverage:

- **Online:** Beneficiary Web Enrollment (BWE) is a secure portal on milConnect that allows eligible TRICARE beneficiaries to purchase coverage online. Log in to milConnect at <https://milconnect.dmdc.osd.mil>, click on the "Benefits" tab, and then click on "Beneficiary Web Enrollment (BWE)."
- **Phone:** In the U.S., call your regional contractor. Overseas, call your TRICARE Overseas Program (TOP)

Regional Call Center and select option 4 to speak to a Global TRICARE Service Center representative.

- **Fax or Mail:** You may also enroll by mail or fax. The *TRICARE Young Adult Application* (DD Form 2947) is available at www.tricare.mil/enroll by clicking on “TRICARE Young Adult.” When applying, you must verify that you aren’t married and not eligible to enroll in an employer-sponsored health plan.

Once you complete and sign *DD Form 2947*, submit it by fax or mail with the initial premium payment to your TRICARE contractor using the contact information provided on the form.

Other things to note:

- **Premiums:** Your completed application must include the first two months of premium payments paid by personal check, cashier’s check, money order, or credit/debit card. After the initial payment, premiums must be paid in advance by monthly automated electronic payment.
- **US Family Health Plan:** If you live in a US Family Health Plan (USFHP) service area and are qualified, you can enroll in USFHP for your TYA Prime option. Learn more at www.tricare.mil/usfhp.

Qualification to Purchase TRICARE Young Adult Coverage Based on Sponsor Status

SPONSOR STATUS	TRICARE YOUNG ADULT PRIME					TRICARE YOUNG ADULT SELECT	
	TRICARE PRIME ¹	TRICARE PRIME REMOTE ¹	US FAMILY HEALTH PLAN ¹	TRICARE OVERSEAS PROGRAM (TOP) PRIME ¹	TOP PRIME REMOTE ¹	TRICARE SELECT	TOP SELECT
Active Duty²	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Retired	Yes	No	Yes	No	No	Yes	Yes
Selected Reserve³	No	No	No	No	No	Yes	Yes
Retired Reserve³	No	No	No	No	No	Yes	Yes
Transitional Assistance Management Program (TAMP)⁴	Yes	No	Yes	Yes	No	Yes	Yes

1. To purchase this program, it must be offered in your geographic area, and you must meet all other qualification criteria (e.g., command sponsorship overseas).
2. Includes National Guard and Reserve members called or ordered to active duty for more than 30 days for a preplanned mission or in support of a contingency operation.
3. If you’re an adult child of a non-activated member of the Selected Reserve or of the Retired Reserve, your sponsor must be enrolled in either TRICARE Reserve Select or TRICARE Retired Reserve for you to qualify to purchase TYA coverage.
4. TAMP provides 180 days of transitional health care benefits to help certain members of the uniformed services and their families transition to civilian life. For more information, visit www.tricare.mil/tamp.

- **Overseas:** To enroll overseas in TYA Prime or TYA Prime Remote, you must show command sponsorship. You'll need the sponsor's order number and date on the orders to enroll by phone.

ENROLLMENT IN TRICARE YOUNG ADULT

When you purchase TYA Prime or TYA Select coverage, your coverage begins on the date the completed request is received by the TRICARE contractor or on a date up to 90 days in the future that you specify.

Note: You may qualify for the Continued Health Care Benefit Program (CHCBP) after TYA coverage ends, unless you're locked out of TYA coverage. Visit www.tricare.mil/chcbp for more information. You can also find other health care coverage options at www.healthcare.gov.

OBTAINING A UNIFORMED SERVICES IDENTIFICATION CARD

After purchasing TYA and receiving notification from your TRICARE contractor that your application processed, you and your sponsor will need to visit a Uniformed Services ID card-issuing facility to obtain your ID card. Visit <https://idco.dmdc.osd.mil/idco> to find an ID card-issuing facility near you and to verify if an appointment is required. If your sponsor is unable to accompany you, visit <https://idco.dmdc.osd.mil/idco> to obtain the phone number for your local site and call to verify what documentation is required.

COVERED SERVICES

The TYA benefit includes TRICARE Prime or TRICARE Select coverage. TYA coverage includes medical and pharmacy benefits, but excludes dental coverage. TYA Prime beneficiaries have TRICARE Prime access to care through their assigned military or civilian primary care manager. All TYA beneficiaries are eligible for care at military hospitals and clinics, but TYA Select beneficiaries only have access if space is available. TYA is only available for individuals and isn't offered as a family plan. For more information on covered services, visit www.tricare.mil/coveredservices.

Note: Expectant mothers enrolled in a TYA program option receive maternity care for the duration of their pregnancy. However, the newborn won't be covered by TRICARE, unless the newborn's other parent is a sponsor or the newborn is adopted by a sponsor.

TRICARE YOUNG ADULT COSTS AND FEES

TYA premiums are adjusted annually, effective Jan. 1. Ongoing premiums must be paid in advance by automated electronic payment. Premiums don't count toward your deductible or catastrophic cap.

TRICARE has two cost groups, Group A and Group B, that determine your costs. When enrolled in TYA, CHCBP, or other premium-based plans, you follow only Group B cost-shares, deductibles, and catastrophic caps. Visit www.tricare.mil/costs/healthplancosts/groups to learn more.

Copayments and cost-shares count toward your family's catastrophic cap. For TYA Select, TYA cost-shares contribute to individual and family deductibles, which vary based on your sponsor's category.

For information on current premiums and costs, visit www.tricare.mil/costs.

ENDING TRICARE YOUNG ADULT COVERAGE

Choosing To End Coverage

You may end TYA coverage at any time. Complete the fields related to terminating coverage on *DD Form 2947* and submit it to your TRICARE contractor. If you end TYA coverage, you'll be locked out from purchasing TYA coverage for 12 months from the date of termination. There's no lockout if the coverage is terminated because you gain access to an employer-sponsored health plan or you gain other TRICARE coverage.

Nonpayment

Your premium payment is due no later than the last day of the month for the next month's coverage. Failure to pay total premium amounts due and any insufficient funds or fees owed will result in a termination of coverage. A 12-month TYA purchase lockout will go into effect.

Change in Status

Your sponsor must always report all family and status changes to DEERS.

Your TYA coverage ends when any of the following occurs:

- You reach age 26.
- You get married.
- You become eligible for an employer-sponsored health plan under your own employment as defined in regulations.
- You gain or are otherwise eligible for TRICARE program coverage.
- You no longer qualify because your sponsor no longer establishes your eligibility for TYA.

CHANGING TRICARE YOUNG ADULT OPTIONS

Are you currently enrolled in a TYA plan and would like to change from TYA Prime to TYA Select, or vice versa? You can do so online, by phone, by fax, or by mail. The milConnect website allows you to change your TYA options online. Log in to milConnect at <https://milconnect.dmdc.osd.mil>, click on the "Benefits" tab, and then click on "Beneficiary Web Enrollment (BWE)." To change your option by phone, call your TRICARE contractor. To switch your TYA plan by phone to a TOP Prime option overseas, you'll need the sponsor's order number and date on the orders. To switch your TYA plan by fax or mail, submit a new *DD Form 2947* (available at www.tricare.mil/enroll) to your TRICARE contractor.

If you switch plans within the same region, your regional contractor doesn't change. But, your regional contractor will adjust future premium payments by (1) applying any overages to future premium payments and (2) adjusting the automated electronic payments so you're not overcharged or undercharged for the coverage requested. If you want to change your TYA plan option and you're also transferring to a new region, you can only do so if you're current in your monthly premium payments. After you submit your transfer request with recurring premium payment information, your coverage transfers within 10 calendar days. Your future automated electronic payments will be adjusted accordingly.

LOOKING FOR **More Information?**

GO TO www.tricare.mil/contactus

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com

O

TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com

For toll-free contact information, visit this website

TOP Regional Call Centers

Eurasia-Africa
+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

Latin America and Canada
+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephi@internationalsos.com

Pacific (Singapore)
+65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Pacific (Sydney)
+61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)
sydtricare@internationalsos.com

TRICARE Young Adult

www.tricare.mil/tya

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

Health Insurance Marketplace

www.healthcare.gov

For more information on how to purchase TYA, please visit www.tricare.mil/tya.

You may sign up for email alerts about benefit changes and updates by providing your email address at www.tricare.mil/subscriptions.

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 your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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