TRICARE® Young Adult Program

Learn about a premium-based healthcare option for qualified young adult children.

TRICARE Young Adult program is a premium-based healthcare plan available for purchase by qualified young adult children who are aging out of dependent coverage. TYA is only available for individuals and isn't offered as a family plan. It offers TRICARE Prime in certain areas and TRICARE Select coverage worldwide. TYA includes medical and pharmacy benefits. It doesn't include dental or vision coverage.

WHO QUALIFIES

If you're an adult-age child, your geographic location and sponsor's status determine whether you qualify for TYA-Prime or TYA-Select. You must meet certain conditions to qualify.

You can buy TYA coverage if you're all of the following:

- An adult child of an eligible uniformed service sponsor
- Unmarried
- At least age 21 but not yet 26 years old)

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

- Eligible for an employer-sponsored health plan under your own employment
- 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 children should evaluate all healthcare coverage options after aging out of TRICARE. While you may qualify to purchase TYA coverage, it may not be your only healthcare coverage option. Financial assistance to purchase commercial healthcare 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 check other healthcare coverage options before buying TYA, visit **www.healthcare.gov**.

BUYING TRICARE YOUNG ADULT

To buy TYA, you must show as eligible in the Defense Enrollment Eligibility Reporting System. If you qualify, you can 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 buy TYA coverage:

- **Online**: Log in to milConnect at **https://milconnect.dmdc.osd.mil** and click on the "Manage health benefits" button.
- **Phone**: In the U.S., call your regional contractor. Overseas, call your TRICARE Overseas Program Regional Call Center.
- **Fax or Mail**: Go to **www.tricare.mil/enrollmentforms** and download the *TRICARE Young Adult Application* (DD Form 2947) for your region. When applying, you must verify that you aren't married and aren't eligible to enroll in an employer-sponsored health plan.

  Once you complete *DD Form 2947*, fax or mail it with the initial premium payment to your TRICARE contractor.

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 or debit card. After the initial payment, you must pay premiums in advance by monthly automatic electronic payment.
- **US Family Health Plan**: If you live in a US Family Health Plan service area and qualify, you can enroll in USFHP for your TYA-Prime option. Learn more at **www.tricare.mil/usfhp**.
- **Overseas**: To enroll 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 buy TYA-Prime or TYA-Select coverage, your coverage begins on the date the TRICARE regional contractor receives your completed application, or on a date up to 90 days in the future that you specify.

Note: You may qualify for the Continued Healthcare Benefit Program after TYA coverage ends, unless you're locked out of TYA coverage. CHCBP can act as a bridge between military health benefits and your new civilian health plan. Visit **www.tricare.mil/chcbp** for more information.

TRICARE Young Adult Plan Options Based on Sponsor Status

SPONSOR STATUS	TRICARE PRIME[1]	TRICARE PRIME REMOTE[1]	US FAMILY HEALTH PLAN[1]	TRICARE PRIME OVERSEAS[1]	TRICARE PRIME REMOTE OVERSEAS[1]	TRICARE SELECT	TRICARE SELECT OVERSEAS
	TRICARE YOUNG ADULT PRIME					TRICARE YOUNG ADULT SELECT	
Active Duty[2]	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Retired	Yes	No	Yes	No	No	Yes	Yes
Reserve Component[3]	No	No	No	No	No	Yes	Yes
Retired Reservist[3]	No	No	No	No	No	Yes	Yes
Transitional Assistance Management Program[4]	Yes	No	Yes	Yes	No	Yes	Yes

1. *To buy this plan, it must be offered in your geographic area, and you must meet all other qualification criteria (for example, 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. *Your sponsor must be enrolled in either TRICARE Reserve Select or TRICARE Retired Reserve for you to qualify to buy TYA coverage.*
4. *TAMP provides 180 days of transitional healthcare benefits to help certain members of the uniformed services and their family members transition to civilian life. For more information, visit* **www.tricare.mil/tamp**.

GETTING A UNIFORMED SERVICES IDENTIFICATION CARD

After receiving notification from your TRICARE contractor that your TYA application processed, you and your sponsor will need to visit a Uniformed Services ID card office to get your ID card.

Visit **https://idco.dmdc.osd.mil/idco** to find an ID office near you and to verify if you need an appointment. If your sponsor can't accompany you, call your local ID card office to verify what documentation you need.

COVERED SERVICES

TYA coverage includes medical and pharmacy benefits but excludes dental and vision coverage. TYA-Prime beneficiaries have TRICARE Prime access to care through their assigned 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. For more information on covered services, visit **www.tricare.mil/coveredservices**.

Note: Expectant mothers enrolled in TYA 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 automatic 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, you follow Group B cost-shares, deductibles, and catastrophic caps. Learn more at **www.tricare.mil/groups**.

For 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 ending coverage on *DD Form 2947* and submit it to your TRICARE contractor. If you end TYA coverage, you'll be locked out from buying TYA coverage for 12 months. There's no lockout if you end coverage because you become eligible for employer-sponsored health plan, under your own employment, 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 in 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 coverage.
- You no longer qualify because your sponsor no longer establishes your eligibility for TYA.

CHANGING TRICARE YOUNG ADULT OPTIONS

If you're currently enrolled in TYA and want to change your TYA option (TYA-Prime or TYA-Select), you can do this any time online, by phone, by fax, or by mail. Refer to the *Buying TRICARE Young Adult* section for your options. **Note:** If you switch your TYA option by fax or mail, you must submit a new *DD Form 2947* to your TRICARE regional contractor.

If you switch plans within the same region, your regional contractor doesn't change. However, your regional contractor will adjust future premium payments by (1) applying any overages to future premium payments and (2) adjusting the automatic electronic payments so you aren't 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. Visit **www.tricare.mil/regions** to see what region applies to you. After you submit your transfer request with recurring premium payment information, your coverage transfers within 10 calendar days. Your future automatic electronic payments will be adjusted accordingly.

LOOKING FOR More Information? GO TO www.tricare.mil

E

TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east

W

TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west

O

TRICARE Overseas Program
International SOS
Government Services, LLC
www.tricare-overseas.com
For toll-free contact information, visit this website.

TOP Regional Call Centers

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

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

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

TRICARE Young Adult
www.tricare.mil/tya

US Family Health Plan
www.tricare.mil/usfhp

Continued Healthcare Benefit Program
www.tricare.mil/chcbp

Health Insurance Marketplace
www.healthcare.gov

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. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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