When you retire from active duty, your TRICARE coverage will change. Understanding your TRICARE options will help you and your family make the best health care decisions.

**WHAT STAYS THE SAME?**

After retirement, some parts of your TRICARE benefit will stay the same:

- You remain eligible for care and the use of the pharmacy at military hospitals and clinics.
- Your TRICARE benefit is still portable. When you move or travel, TRICARE coverage goes with you.
- You can still use the TRICARE Pharmacy Program.

**WHAT CHANGES?**

After retirement, you will have these changes with TRICARE:

- Your TRICARE status changes, and you will get a new uniformed services ID card.
- You will need to take action to enroll in a TRICARE program if you want coverage for civilian care.
- You will pay retiree costs for care.
- You will no longer have coverage for certain services, like those provided under the Extended Care Health Option (ECHO) for active duty family members.
- If you’re entitled to Medicare Part A, you must have Medicare Part B to keep TRICARE coverage.

**WHAT ACTIONS DO I NEED TO TAKE?**

First, update your information in the Defense Enrollment Eligibility Reporting System (DEERS). If you’re entitled to Medicare Part A, sign up for Medicare Part B before you retire. The next steps depend on which programs you want to use.

**TRICARE Prime®:**

- Reenroll yourself and eligible family members.
- Pay the single or family enrollment fee.

**TRICARE Select℠:**

- Enroll yourself and eligible family members.
- Pay the single or family enrollment fee.

See the *Getting Care with TRICARE Prime* and *Getting Care with TRICARE Select* sections of this brochure for more information about either plan.

**Other program options:** See the *Other TRICARE Program Options After Retirement* section in this brochure.

**Dental coverage:** You may be eligible for the TRICARE Retiree Dental Program (TRDP). See the *Do I Need Dental Coverage?* section in this brochure.

This brochure is not all-inclusive. For additional information, please go to [www.tricare.mil](http://www.tricare.mil).
Getting Care with TRICARE Prime

Routine
Your primary care manager (PCM) will provide or arrange your routine care. You may enroll with a PCM at a military hospital or clinic as space allows.

Specialty
Your PCM may refer you to a military or civilian provider for specialty care. Military hospitals and clinics in Prime Service Areas have the “right of first refusal” to deliver TRICARE Prime specialty care.

Costs
As a retiree, you pay a yearly TRICARE Prime enrollment fee (unless you have Medicare Part B). Copayments or cost-shares will apply for civilian TRICARE network provider care. Point-of-service (POS) fees will apply if you get care without a referral from your PCM. POS fees don’t apply to active duty service members or if you have other health insurance (OHI). If you choose a non-authorized non-network provider, you will not be reimbursed by TRICARE.

Getting Care with TRICARE Select

Routine
You will see your preferred primary care provider for routine care or the TRICARE-authorized provider of your choice.

Specialty
You do not need a referral for specialty care. You may see the TRICARE-authorized provider of your choice.

Costs
As a retiree, you pay a yearly TRICARE Select enrollment fee (unless you have Medicare Part B). Copayments or cost-shares will apply for civilian TRICARE network provider care. Point-of-service (POS) fees will apply if you get care without a referral from your PCM. POS fees don’t apply to active duty service members or if you have other health insurance (OHI). If you choose a non-authorized non-network provider, you will not be reimbursed by TRICARE.

Note: TRICARE Prime is not available everywhere. You can find out where TRICARE Prime is available by visiting www.tricare.mil/prime or by calling your regional contractor.

TRICARE Coverage In Retirement

If you want to keep TRICARE Prime or TRICARE Select with no break in coverage, you must enroll within 90 days after your retirement date. If you don’t enroll in TRICARE Prime or TRICARE Select within 90 days of retirement, you’ll only be eligible for direct care on a space-available basis. When a retiree or retiree family member becomes individually eligible for Medicare Part A, that individual is not eligible to enroll in TRICARE Select; however, the individual may be eligible to enroll in TRICARE Prime if the Medicare eligibility is not based on age. Generally, when a retiree or retiree family member becomes individually eligible for Medicare Part A and enrolls in Medicare Part B, he or she is automatically eligible for TRICARE For Life.

How To Reenroll

- Call your regional contractor.
- Mail your enrollment form. Find forms online at www.tricare.mil/forms.

The effective date of coverage will be the date you retire. If you enroll more than 90 days after your retirement, your request will be considered a new enrollment. If you have a break in TRICARE coverage, you and your eligible family members can only receive care at a military clinic or hospital on a space-available basis until you have TRICARE Prime or TRICARE Select coverage again.

Note: TRICARE Prime is not available everywhere. You can find out where TRICARE Prime is available by visiting www.tricare.mil/prime or by calling your regional contractor.
Other TRICARE Program Options After Retirement

**US Family Health Plan**
The US Family Health Plan (USFHP), a TRICARE Prime option, is available through networks of community-based, not-for-profit health care systems in six areas of the U.S. When you enroll in USFHP, you get care through the health care systems offering the program. You may not use services within the Military Health System (including military hospital or clinic care) except in emergencies. Your prescription drug coverage is offered through your USFHP provider. You must be under age 65 to enroll in USFHP. For more information, visit www.tricare.mil/usfhp.

**TRICARE For Life**
TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B, regardless of age or where you live. Your TFL coverage begins the first day that your Medicare Part A and Part B coverage are effective. There are no enrollment forms or enrollment fees for TFL. Once you have both Part A and Part B, you automatically receive TRICARE benefits under TFL. If you are entitled to premium-free Medicare Part A, you must also have Medicare Part B to keep TRICARE. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.

**TRICARE Young Adult**
Dependent children who lose TRICARE coverage due to age may qualify to purchase premium-based TRICARE Young Adult (TYA) coverage up to age 26. If your child was enrolled in TYA when you retired, he or she may need to re-apply. For more information about TYA Prime and TYA Select, visit www.tricare.mil/tya.

**TRICARE Retired Reserve®**
TRICARE Retired Reserve (TRR) is a premium-based health plan available for purchase by qualified members of the Retired Reserve until reaching age 60. TRR provides coverage and costs similar to TRICARE Select, but TRR beneficiaries must also pay monthly premiums in addition to copayments, cost-shares and deductibles. If you have TRR, you may get care from any TRICARE-authorized provider, unless overseas restrictions apply. You may get care at military hospitals and clinics on a space-available basis.

**TRICARE Overseas Program Select**
TRICARE Overseas Program (TOP) Select is an option for retired service members, their families and others living or traveling overseas. You may get military hospital or clinic care on a space-available basis. It is similar to TRICARE Select in the U.S., including copayments or cost-shares and a yearly deductible. TOP Prime and TOP Prime Remote are not available to retirees or retiree family members. Additional rules apply in the Philippines. Visit www.tricare-overseas.com/philippines.htm for more information.

**TRICARE Plus**
TRICARE Plus is a program that allows those who usually get military hospital or clinic care on a space-available basis to sign up for the same primary care access standards as TRICARE Prime beneficiaries. You may contact your local military hospital or clinic to determine if TRICARE Plus is an option.

**Your TRICARE Benefit and the Affordable Care Act**
The Affordable Care Act requires that individuals maintain health insurance or other health coverage in 2018 that meets the definition of minimum essential coverage. Most TRICARE plans meet this requirement. Due to tax law changes, beginning Jan. 1, 2019, you’ll no longer be required to have minimum essential coverage. You’ll still get an Internal Revenue Service Form 1095 from your pay center each January listing the coverage you had during the previous tax year. You can find other health care coverage options at www.healthcare.gov.
WHAT IS MY PHARMACY BENEFIT?

If you have a TRICARE health care plan, you have pharmacy coverage. You may fill prescriptions through:

- Military pharmacies
- TRICARE Pharmacy Home Delivery (some limitations overseas)
- TRICARE retail network pharmacies (only available in the U.S. and U.S. territories, except for American Samoa)
- Non-network pharmacies

Your options for filling prescriptions depend on the type of drug your provider prescribes and where you live. Most retirees and their families are required to fill select maintenance medications using TRICARE Pharmacy Home Delivery.

For TRICARE Pharmacy Program details and cost information, visit www.tricare.mil/pharmacy.

* If you are enrolled in USFHP, you are not eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers.

Do I Need Dental Coverage?

The TRDP offers dental coverage to you and your family. Enrollment is voluntary and premiums are required. You are encouraged to enroll within 120 days of retirement. There is no 12-month waiting period for major services if you enroll within 120 days. If you enroll after the 120 days have passed, you will have to wait 12 months for TRDP to cover certain major services. For more information on the TRDP, visit www.tricare.mil/trdp.

Note: The TRDP will end Dec. 31, 2018. Eligible beneficiaries will have the opportunity to sign up for the Federal Employees Dental and Vision Insurance Program (FEDVIP) starting in November 2018 with coverage effective Jan. 1, 2019. Visit http://tricare.benefeds.com throughout 2018 for updates about the FEDVIP dental plan transition.

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

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

TRICARE Prime
www.tricare.mil/prime

TRICARE Select
www.tricare.mil/select

TRICARE Retired Reserve
www.tricare.mil/trr

TRICARE For Life
www.tricare.mil/tfl

Wisconsin Physicians Service
Military & Veterans Health
1-866-773-0404
www.tricare4u.com

TRICARE Young Adult
www.tricare.mil/tya

Defense Enrollment Eligibility Reporting System
www.tricare.mil/deers

TRICARE For Life
www.tricare.mil/tfl

US Family Health Plan
www.tricare.mil/usfhp

TRICARE Overseas Program (TOP)
International SOS
Government Services, Inc.
www.tricare-overseas.com

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

TOP Regional Call Centers

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+44-20-8762-8384 (overseas)
1-877-678-1209 (stateside)
tricarelon@internationalsos.com

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+1-215-942-8393 (overseas)
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+65-6339-2676 (overseas)
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+61-2-9273-2710 (overseas)
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sydticare@internationalsos.com

TRICARE Prime
www.tricare.mil/prime

TRICARE Select
www.tricare.mil/select

TRICARE Plus
www.tricare.mil/plus

TRICARE Retired Reserve
www.tricare.mil/trr

TRICARE For Life
www.tricare.mil/tfl

Wisconsin Physicians Service
Military & Veterans Health
1-866-773-0404
www.tricare4u.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 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.

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