

TRICARE Transitioning from Active Duty to Retirement



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*This flyer is **not** intended to be all-inclusive. For additional information, please contact your regional contractor, local military treatment facility, or TRICARE Area Office.*

When you retire from active duty, you will have new TRICARE coverage options.* Understanding these options will help you and your family make the best health care decisions. It is also essential that you keep your Defense Enrollment Eligibility Reporting System (DEERS) information current when you retire. For details, visit www.tricare.mil/deers.

** If retiring from the National Guard or Reserve, you will become eligible for most of these health care options when you reach age 60 and begin drawing retirement pay. You may enroll in the TRICARE Retiree Dental Program (TRDP) at any age.*

TRICARE Prime

When you retire, you and eligible family members **must re-enroll and pay an annual enrollment fee** to continue TRICARE Prime coverage. If your retirement date is the first of the month, you must submit your enrollment application to your regional contractor before that date. If you retire on another day of the month, you must re-enroll within 30 days after that date. Otherwise, you and your family will have a break in coverage and must re-enroll by the 20th of the month for coverage to resume on the first day of the following month. **Note:** If you have a break in coverage, you are covered by TRICARE Standard and TRICARE Extra until your TRICARE Prime coverage resumes.

TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members coverage options are **not** available after retirement. If you are enrolled in either of these options and live near a TRICARE Prime Service Area (PSA), you may be able to waive drive-time standards and enroll in TRICARE Prime. Otherwise, you will be covered by TRICARE Standard after retirement. In most cases, you can continue seeing your current doctor(s); cost-shares and annual deductibles will apply.

Note: TRICARE Prime is **not** available everywhere. If moving, contact the regional contractor for your new location for TRICARE Prime availability details.

Getting Care

Your primary care manager (PCM) will handle routine care and provide specialty care referrals. You may enroll at military treatment facilities (MTFs) when space permits (*active duty service members and their families have priority at MTFs*). You may have to change from an MTF PCM to a civilian PCM, but if you live within an MTF TRICARE PSA you may be referred to an MTF for specialty care. Coverage is generally the same, but there are differences (*e.g., more preventive care screenings available*).

Costs

There is an annual TRICARE Prime enrollment fee, and copayments will apply for civilian TRICARE network provider care. Point of service fees will apply if you receive specialty care without a PCM referral or care from a non-network provider without prior authorization. If you have other health insurance (OHI), your OHI is considered your primary insurance and pays before TRICARE. For details, visit www.tricare.mil/costs and www.tricare.mil/mybenefit.

Enrollment Portability

If you live part time in different regions, you may transfer your coverage to another region twice per enrollment year, as long as the second transfer is back to the original location. If family members live in different regions, you may enroll them in multiple regions and pay only one family enrollment fee.



US Family Health Plan (USFHP)

USFHP is a TRICARE Prime option available in six designated U.S. areas. Enrollees receive care from providers affiliated with the health care systems offering the program and may **not** use services within the Military Health System (including MTF care), except in an emergency. For USFHP details and service areas, visit www.usfamilyhealthplan.org.

TRICARE Standard and TRICARE Extra

When not enrolled in TRICARE Prime, you are covered by TRICARE Standard and TRICARE Extra. Enrollment and referrals are **not** required, but some services may require prior authorization. MTF care is on a **space-available basis only**. You may see any TRICARE-authorized provider, but the provider's TRICARE network status determines your out-of-pocket costs. With TRICARE Extra, you may seek care from a TRICARE network provider, which reduces your costs. With TRICARE Standard, you may see any non-network TRICARE-authorized provider, but your costs will be higher. For details, visit www.tricare.mil/costs.

Getting Care Overseas

TRICARE Overseas Program (TOP) Prime is **not** available after retirement. If living overseas, you will be covered by TOP Standard and will have MTF access on a space-available basis. The annual deductibles and cost-shares associated with the stateside TRICARE Standard program will apply. **Note:** TRICARE Extra is **not** available overseas.

TRICARE Retiree Dental Program

The TRDP offers comprehensive, cost-effective dental coverage to you and your family. Enrollment is voluntary, and premiums are charged. For details, visit www.trdp.org.

For Information and Assistance

TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com	TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com	TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Overseas (TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific) Stateside: 1-888-777-8343 www.tricare.mil/overseas	Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/deers	Beneficiary Web Enrollment (BWE) Web Site (manage stateside TRICARE Prime enrollment online) https://www.dmdc.osd.mil/appj/bwe/
TRICARE For Life 1-866-773-0404 1-866-773-0405 (TTY/ITDD) www.TRICARE4u.com	Medicare 1-800-633-4227 www.medicare.gov	Social Security Administration 1-800-772-1213 1-800-325-0778 (TTY/ITDD) www.ssa.gov
US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org	TRICARE Mail Order Pharmacy 1-866-DoD-TMOP (1-866-363-8667)	TRICARE Retail Pharmacy Network 1-866-DoD-TRRX (1-866-363-8779)
TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org	TRICARE Web Site www.tricare.mil	Military Health System Web Site www.health.mil

An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continually made as public law is amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this flyer at www.tricare.mil/evaluations/feedback.

Prescription Drug Coverage

Prescriptions may be filled through an MTF pharmacy, the TRICARE Mail Order Pharmacy, a TRICARE retail network pharmacy, or a non-network pharmacy.* Cost-shares apply except at MTF pharmacies. When not using an MTF pharmacy, the mail-order program is your least expensive option. You can receive a 90-day supply of medications by mail for the same cost as a 30-day supply at retail pharmacies. For more details and cost information, visit www.tricare.mil/pharmacy.

* The TRICARE pharmacy benefit is **not** available to USFHP enrollees. Prescription drug coverage is provided by the USFHP provider.

TRICARE For Life (TFL)

TFL serves as Medicare-wraparound coverage for TRICARE beneficiaries entitled to Medicare Part A and who have Medicare Part B coverage. If you or a family member has only Medicare Part A, enroll in Medicare Part B **before you retire** to avoid a lapse in coverage. You must enroll within eight months of your retirement date to avoid a Medicare Part B surcharge. The surcharge is a 10-percent premium increase for each 12-month period that you could have enrolled but did not.

In the U.S. and its territories, TRICARE pays secondary to Medicare for services covered by both TRICARE and Medicare. Medicare does **not** pay for services received overseas. For overseas care, TRICARE pays first and you pay applicable TRICARE Standard annual deductibles and cost-shares. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.