

Using TRICARE and Medicare



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

What is Medicare?

Medicare is health insurance for people age 65 or older, as well as for people under age 65 who have qualified for Social Security disability insurance. Medicare is administered by the Centers for Medicare & Medicaid Services.

If I Have TRICARE, Do I Need Medicare?

TRICARE beneficiaries eligible for premium-free Medicare Part A **must** have Medicare Part A and Medicare Part B coverage to remain TRICARE-eligible. Your TRICARE benefits will be terminated for any period of time during which you have only Medicare Part A.

Exceptions to the Medicare Part B requirement are:

- **Active Duty Family Members:** If you are an active duty family member (ADFM) and eligible for premium-free Medicare Part A, you do not need Medicare Part B to keep your TRICARE benefits. However, the Department of Defense (DoD) strongly encourages you to enroll in Medicare Part B prior to your sponsor's retirement date to avoid a break in TRICARE coverage. ADFMs may enroll in Medicare Part B during the special enrollment period. The special enrollment period is any time during which your sponsor is on active duty or within the first eight months following your sponsor's retirement date. The surcharge for late enrollment does not apply.

- **TRICARE Reserve Select or US Family Health Plan Enrollees:** If you are enrolled in TRICARE Reserve Select or the US Family Health Plan and eligible for premium-free Medicare Part A, you do not need Medicare Part B to keep your TRICARE benefits. However, the DoD strongly recommends that you enroll in Medicare Part B when you are first eligible to avoid the Medicare Part B surcharge for late enrollment. The Medicare Part B surcharge is 10 percent for each 12-month period that you were eligible to enroll in Medicare Part B, but did not.

Basis for Medicare Entitlement

Disability: For most disabilities, you are entitled to Medicare Part A and Medicare Part B beginning the 25th month of receiving Social Security disability payments. The Centers for Medicare & Medicaid Services will notify you of your Medicare entitlement start date. If your disability benefits and Medicare entitlement are awarded retroactively, it is very important to make sure your Medicare Part A and Medicare Part B effective dates are the same. You are given the option to enroll in Medicare Part B retroactive to the Medicare Part A effective date. **If you do not do so, TRICARE will recoup payments made for claims paid when you were covered only by Medicare Part A.**

End-Stage Renal Disease: If you are eligible for premium-free Medicare Part A due to end-stage renal disease, you must contact the Social Security Administration to learn when you can enroll in Medicare.



Basis for Medicare Entitlement (*continued*)

The Centers for Medicare & Medicaid Services provides Medicare entitlement information to the Defense Enrollment Eligibility Reporting System (DEERS) every month. Once your Medicare Part A and Medicare Part B coverage is confirmed in DEERS, you are eligible for TRICARE benefits. For information on Medicare and TRICARE entitlements, visit www.tricare.mil/factsheets and follow the online prompts.

How TRICARE For Life (TFL) and Medicare Work

TFL serves as Medicare-wraparound coverage for all TRICARE beneficiaries entitled to Medicare Part A and who have Medicare Part B coverage.

In the U.S. and its territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands*), providers bill Medicare first and

Medicare then forwards the claim to the TFL contractor for payment (*see the first table*). If you have other health insurance (OHI), Medicare forwards your claim to your OHI. You must then file a paper claim with the TFL contractor listed in the *For Information and Assistance* section. If you have employer group health plan coverage based on current employment, the employer group pays first, Medicare pays second, and TRICARE pays last.

Medicare does **not** pay for services received overseas. For overseas care, TRICARE is the primary payer and you are responsible for the TRICARE Standard annual deductible and cost-shares, unless you have OHI. If you get care from a host nation provider, you must pay for services and file a claim for reimbursement. To access claims-filing details for your area, visit www.tricare.mil/claims and follow the online prompts. For additional TFL details, visit www.tricare.mil/mybenefit. For TFL cost details, visit www.tricare.mil/costs.

| Type of Service | What Medicare Pays | What TRICARE Pays | What You Pay |
|--|------------------------------|-----------------------------|------------------------------------|
| Covered by TRICARE and Medicare | Medicare's authorized amount | Remaining amount | Nothing |
| Covered by Medicare but Not TRICARE | Medicare's authorized amount | Nothing | Medicare deductible and cost-share |
| Covered by TRICARE but Not Medicare | Nothing | TRICARE's authorized amount | TRICARE deductible and cost-share |
| Not Covered by TRICARE or Medicare | Nothing | Nothing | Total amount charged |

For Information and Assistance

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| TRICARE For Life Contractor (U.S. and its territories) Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD) www.TRICARE4u.com | TRICARE For Life Contractor (Overseas) Wisconsin Physicians Service Europe and Pacific areas: 1-608-301-2310 Latin America and Canada area: 1-608-301-2311 (Click the "Contact Us" tab on the Wisconsin Physicians Service Web site for hours of operation.) www.TRICARE4u.com | Social Security Administration 1-800-772-1213 1-800-325-0778 (TTY/TDD) www.ssa.gov www.ssa.gov/foreign (overseas) Medicare 1-800-633-4227 www.medicare.gov |
| 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 Area Office—Europe Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 DSN: 496-7433 www.tricare.mil/europe | TRICARE Area Office—Latin America and Canada Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 www.tricare.mil/tlac | TRICARE Area Office—Pacific Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: 643-2036 www.tricare.mil/pacific |
| Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/DEERS | TRICARE Web Site www.tricare.mil TRICARE Claims Web Site www.tricare.mil/claims | US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org |

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 product.** 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.