



Former Spouse Eligibility

Un-remarried, former spouses of active duty or retired service members may be eligible for TRICARE benefits if they meet certain criteria.

Eligibility is determined by the sponsor's Service Personnel Component. If eligible, former spouses will be issued a new ID card under their own name and Social Security Number. Documentation required to verify eligibility includes the Marriage Certificate, Divorce Decree, and a copy of the sponsor's DD Form 214.

- **Scenario 1 - The "20-20-20" Rule**
 - The sponsor has at least 20 years of creditable (Active/Reserve) service towards determining retirement pay.
 - The former spouse was married to the same sponsor for at least 20 years.
 - All 20 years of marriage overlap the 20 years of creditable service.
- **Scenario 2 - The "20-20-15" Rule**
 - The sponsor has at least 20 years of creditable (Active/Reserve) service towards determining retirement pay.
 - The former spouse was married to the same sponsor for at least 20 years.
 - At least 15 years of marriage overlap the 20 years of creditable service.

Under Scenario 2, coverage is determined by the date the marriage ended:

Date of Divorce/Annulment	Coverage
Before 01 April 1985	Eligible for care received on or after 01 January 1985, or the date of the divorce/annulment, whichever is later. Eligibility continues as long as eligibility requirements are met.
01 April 1985 through 28 September 1988	Eligible for care received from the date of the divorce/annulment until 31 December 1988, or two years from the date of the decree, whichever was later.
On or after 29 September 1988	Eligible for TRICARE for one year from the date of the divorce/annulment.

- **Loss of eligibility** - TRICARE eligibility can be lost under either scenario if:
 - The former spouse is remarried. Eligibility loss is permanent, even if the remarriage ends in death or divorce. (*Exception - the remarriage is to another sponsor.*)
 - The former spouse is covered by an employer-sponsored health care plan. TRICARE eligibility can be re-established if the employer-sponsored coverage ends.
 - The former spouse was married to a service member of a North Atlantic Treaty Organization or Partners for Peace nation.
- **CHCBP** - Unremarried former spouses eligible for TRICARE on the day before the date of the final decree of divorce, dissolution, or annulment may be able to enroll in the Continued Health Care Benefit Program

NMCP Health Benefits

Building 3, 3rd Floor; Mon-Fri, 7 a.m.—3:30 p.m.
(757) 953-2610/2611

NMCP TRICARE Service Center

Health Net Federal Services
Building 249 (next to parking garage)
Mon—Fri, 7:30 a.m.—4:30 p.m.
1-(877) 874-2273



Appointments & Specialty Referral Status

Hampton Roads Appointment Center
Mon—Fri, 6 a.m.—8 p.m.
S, S & Holidays, 7 a.m.—3:30 p.m.
1-(866) 645-4584

To Schedule a Presentation

TRICARE Operations—Marketing
(757) 953-6153/6048