

TRICARE® Retired Reserve



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

TRICARE Retired Reserve (TRR) is a premium-based, worldwide health plan that qualified Retired Reserve members and qualified survivors may purchase. This flyer explains how to qualify for and purchase TRR coverage and summarizes the program's health care benefits and costs. TRR offers qualified members and survivors:

- Comprehensive health coverage similar to TRICARE Standard and TRICARE Extra (*in the United States*) or TRICARE Overseas Program (TOP) Standard (*overseas*)
- Two types of coverage: TRR member-only and TRR member-and-family
- Access to covered services from any TRICARE-authorized health care provider
- Access to care at military treatment facilities (MTFs) on a space-available basis

Step 1: Qualify

Retired Reserve members may qualify to purchase TRR coverage if they are:

- Members of the Retired Reserve of a Reserve Component who are qualified for non-regular retirement
- Under the age of 60
- **Not** eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program

Survivors of Retired Reserve members may qualify to purchase TRR coverage if all of the following applies:

- Their deceased sponsor was covered by TRR on the date of his or her death
- They currently are immediate family members of the deceased sponsor (*spouses cannot have remarried*)
- TRR coverage would begin before the date the deceased sponsor would have reached age 60

To qualify for TRR:

- Log on to the Web-based Defense Manpower Data Center (DMDC) Reserve Component Purchased TRICARE Application at <https://www.dmdc.osd.mil/appj/reservetricare>.
 - To use the Web site, you will need to use a Department of Defense (DoD) Self-Service Logon (DS Logon) or DoD Common Access Card (CAC).
 - Go to <https://www.dmdc.osd.mil/dsaccess> to obtain a DS Logon (*sponsor with a CAC or a Defense Finance Accounting Service [DFAS] account*) or go to a DoD RAPIDS facility or a Veterans Affairs Regional Office to complete an in-person proofing process.
- Select "Purchase Coverage" and follow the instructions.
 - If you certify that you are eligible for or enrolled in FEHB, you do not qualify and cannot purchase TRR.
 - If you certify that you are **not** eligible for or enrolled in FEHB, you will be guided through the process of selecting a TRR start date and electing which family members you want covered.



- Print and sign the completed *Reserve Component Health Coverage Request* form (DD Form 2896-1).¹ (*Members who do not qualify will not be able to complete or print the form. Contact your National Guard or Reserve personnel office for assistance. Visit www.defenselink.mil/ra/html/tricare.html for a list of TRR points of contact.*)

Sponsors or survivors who qualify will be able to proceed to Step 2 to purchase TRR.

1. If you experience a technical problem, contact the DMDC Support Office at 1-800-538-9552.

Step 2: Purchase

Mail the completed and signed *Reserve Component Health Coverage Request* form (DD Form 2896-1) with the premium payment amount printed on the form (*minimum of two months' premiums*) to your regional contractor (*see the For Information and Assistance section*) by the applicable deadline.

General Enrollment	You may purchase TRR coverage to begin in any month of the year. <ul style="list-style-type: none"> • Deadline: Application form must be postmarked or received no later than the last day of the month before coverage is to begin. • Effective date: Coverage begins on the first day of the first or second month (<i>whichever you select on the form</i>).
Loss of Other TRICARE Coverage	If you lose coverage under another TRICARE health care plan under your sponsor's account and qualify for TRR, you may purchase TRR with no break in coverage. <ul style="list-style-type: none"> • Deadline: Application form must be postmarked or received no later than 30 days after the loss of other TRICARE coverage. • Effective date: TRR coverage begins on the day after you lose your prior TRICARE coverage.
Change in Family Composition	If the composition of a sponsor's immediate family changes (<i>e.g., marriage, birth, adoption, death</i>), you may purchase TRR coverage. (<i>See the Changes in Coverage section for more details.</i>) <ul style="list-style-type: none"> • Deadline: Application form must be postmarked or received no later than 60 days after date of the change. • Effective date: TRR coverage date coincides with the date of change in the family.
Survivor Coverage	If TRR coverage is in effect when the sponsor passes away, qualified survivors may purchase or continue TRR coverage until the day the sponsor would have turned 60. See "General Enrollment" above for instructions to purchase new TRR coverage at any time. <p>If TRR member-and-family coverage is in effect at the time of death:</p> <ul style="list-style-type: none"> • The Defense Enrollment Eligibility Reporting System (DEERS) will automatically convert TRR member-and-family coverage to TRR survivor coverage. • Deadline to opt out: If survivors do not want TRR survivor coverage, a written letter or a <i>Reserve Component Health Coverage Request</i> form (DD Form 2896-1) must be postmarked or received no later than 60 days after the date of the sponsor's death. Premiums will be refunded if there have been no claims for health care submitted during this 60-day period. <p>If TRR member-only coverage is in effect at the time of death:</p> <ul style="list-style-type: none"> • Eligible survivors may qualify to purchase TRR survivor coverage. • Deadline: See "Change in Family Composition" above if you want coverage to coincide with the date of your sponsor's death.

Covered Services

TRR coverage is similar to TRICARE Standard and TRICARE Extra or TOP Standard for retirees. After you purchase TRR, you will receive the *TRICARE Retired Reserve Handbook*, which includes details about covered services, how to get care, and who to contact when you need assistance. For additional information, visit www.tricare.mil/trr.

Costs and Fees

Monthly Premiums

Type of Coverage	2010 Monthly Premium	2011 Monthly Premium
TRR Member-Only	\$388.31	\$408.01
TRR Member-and-Family	\$976.41	\$1,020.05

Note: TRR premiums are adjusted annually, effective January 1.

On your application, you can elect to use your credit card to make either the initial premium payment only **or** the initial payment and automatic monthly payments. You may also ask your regional contractor at any time how to start paying your premium through electronic funds transfers. Otherwise, your regional contractor will bill you by the 10th of each month. Payments are due no later than the last day of each month and apply to the following month of coverage. **Do not miss payment due dates—failure to pay total amounts due will result in termination of coverage and a 12-month purchase lockout.** Your termination date will date back to your previous paid-through date.

Annual Outpatient Deductible

You must meet the outpatient deductible each federal fiscal year (FY) (*October 1–September 30*) before TRICARE outpatient cost-sharing begins. The annual deductible is currently \$150 a year for individuals and \$300 a year for families.

Outpatient Costs

This table lists the amounts you will pay for outpatient services after your annual deductible is met.

Type of Provider	Outpatient Cost-Share
TRICARE Network	20% of the negotiated rate
TRICARE-Authorized, Non-Network	25% of the TRICARE-allowable charge, plus fees up to 15% above the TRICARE-allowable charge

Note: Overseas providers and beneficiaries are reimbursed for billed charges, less the applicable deductibles and cost-shares, except in Panama, the Philippines, and Puerto Rico. In Panama, the Philippines, and Puerto Rico, reimbursement is based on TRICARE-allowable charges. Authorized providers overseas may bill above the TRICARE-allowable charge, and you may be responsible for any difference between the TRICARE-allowable charge and the billed amount, unless you see a participating provider. Participating providers agree to accept the TRICARE-allowable charge, and any cost-share or deductible amounts for which you are responsible, as payment in full.

To locate an authorized/participating overseas provider, contact your local TOP Regional Call Center. See the *For Information and Assistance* section for contact information.

Catastrophic Cap

The TRR catastrophic cap is \$3,000. The catastrophic cap is the maximum amount you will pay for health care each federal FY. The cap applies to all TRICARE-covered services—annual deductibles, outpatient and inpatient cost-shares, and pharmacy copayments based on TRICARE-allowable charges. Monthly premiums, payments above the TRICARE-allowable charge, and payments for non-covered services are **not** credited toward the TRR catastrophic cap.

Changes in Coverage

Changes in Family Composition

When you experience a change in your family composition (e.g., marriage, birth, adoption, death), you may request changes to your TRR coverage.

- You must always report all family changes to the Defense Enrollment Eligibility Reporting System (DEERS). For more information, visit www.tricare.mil/deers.
- To add a DEERS-registered family member to TRR coverage, follow instructions listed in the *Step 2: Purchase* section.
- To remove a family member from coverage, follow the procedure for “Elect to End Coverage.”

Termination of Coverage

Elect to End Coverage

You may choose to end TRR coverage at any time. You may end either the entire plan or coverage for an individual family member. **Do not simply stop making payments.** You must take the following actions to end your coverage:

- Log on to the DMDC Reserve Component Purchased TRICARE Application at <https://www.dmdc.osd.mil/appj/reservetricare> (as described in the Step 1: Qualify section) and follow the instructions to “Disenroll.”
- Print, sign, and mail your completed *Reserve Component Health Coverage Request* form (DD Form 2896-1) to your TRICARE regional contractor. The effective end date is either the last day of the month in which the request was postmarked or received, or the last day of a future month as specified in the request.

A 12-month TRR purchase lockout will go into effect. That means you cannot have TRR coverage in effect for one year.

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 will result in a termination of coverage due to nonpayment. A 12-month TRR purchase lockout will go into effect.

Change in Status

If you are ever recalled to active duty for more than 30 days, you and your family become eligible for nonpremium TRICARE plans (e.g., *TRICARE Standard*). At that time, your TRR coverage automatically ends and any unused premiums already paid will be refunded. The 12-month TRR purchase lockout does not apply.

If you want TRR coverage to continue after your other TRICARE coverage ends, you must qualify for and purchase TRR coverage again no later than 30 days after the other TRICARE coverage ends. See the *Step 1: Qualify* and *Step 2: Purchase* sections for instructions.

Change in FEHB Eligibility or Enrollment

You must take action to disenroll from TRR if you become eligible for or enrolled in the FEHB program. See “Elect to End Coverage” for more information on how to disenroll. No TRR purchase lockout will go into effect.

If you fail to end coverage as required, your Reserve component may terminate your coverage, and you will be responsible for any health care received after the effective date of termination.

Your TRR coverage will also automatically end when you reach age 60.

For Information and Assistance

<p>DMDC Reserve Component Purchased TRICARE Application https://www.dmdc.osd.mil/appj/reservetricare</p>	<p>TRICARE Retired Reserve Web Site www.tricare.mil/trr</p>	<p>Reserve Affairs Web Site www.defenselink.mil/ra</p>
<p>TRICARE North Region Health Net Federal Services, LLC TRR Enrollment P.O. Box 870162 Surfside Beach, SC 29587-9762 1-800-555-2605 www.healthnetfederalservices.com</p>	<p>TRICARE South Region Humana Military Healthcare Services, Inc. ATTN: PNC Bank P.O. Box 105389 Atlanta, GA 30348-5389 1-877-298-3408, option 1 www.humana-military.com</p>	<p>TRICARE West Region TriWest Healthcare Alliance Corp. P.O. Box 42048 Phoenix, AZ 85080-2048 1-888-TRIWEST (1-888-874-9378) www.triwest.com</p>
<p>TRICARE Eurasia-Africa <i>(Africa, Europe, and the Middle East)</i> International SOS Assistance, Inc. TOP TRS/TRR Enrollments P.O. Box 11689 Philadelphia, PA 19116 TOP Regional Call Center¹ 011-44-20-8762-8384 tricarelon@internationalsos.com TRICARE Area Office 011-49-6302-67-6314 314-496-6314 (DSN) 1-888-777-8343, option 1 (<i>stateside toll-free</i>) teoweb@europe.tricare.osd.mil www.tricare.mil/eurasiaafrica Send overseas claims to: TRICARE Overseas Region 13 P.O. Box 8976 Madison, WI 53708-8976</p>	<p>TRICARE Latin America and Canada <i>(Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands)</i> International SOS Assistance, Inc. TOP TRS/TRR Enrollments P.O. Box 11689 Philadelphia, PA 19116 TOP Regional Call Center¹ 1-215-942-8393 tricarephl@internationalsos.com TRICARE Area Office 1-703-588-1848 312-425-1848 (DSN) 1-888-777-8343, option 3 (<i>stateside toll-free</i>) taolac@tma.osd.mil www.tricare.mil/tlac Send overseas claims to: TRICARE Overseas Region 15 P.O. Box 7985 Madison, WI 53707-7985</p>	<p>TRICARE Pacific <i>(Asia, Guam, India, Japan, Korea, New Zealand, and Western Pacific remote countries)</i> International SOS Assistance, Inc. TOP TRS/TRR Enrollments P.O. Box 11689 Philadelphia, PA 19116 TOP Regional Call Centers¹ Singapore: 011-65-6339-2676 sin.tricare@internationalsos.com Sydney: 011-61-2-9273-2710 sydricare@internationalsos.com TRICARE Area Office 011-81-6117-43-2036 315-643-2036 (DSN) 1-888-777-8343, option 4 (<i>stateside toll-free</i>) tpao.csc@med.navy.mil www.tricare.mil/pacific Send overseas claims to: TRICARE Overseas Region 14 P.O. Box 7985 Madison, WI 53707-7985</p>

1. For toll-free contact numbers, visit www.tricare-overseas.com.

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 and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are 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 brochure at www.tricare.mil/evaluations/feedback.

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