



TRICARE® and Medicare Turning 65

TRICARE is here to help you get the most from your health care coverage. TRICARE For Life (TFL), TRICARE's Medicare wraparound coverage, is available to you when you have Medicare Part A and Part B. This brochure provides important information about how Medicare affects your TRICARE benefits.

REMAINING TRICARE-ELIGIBLE

If you are eligible for premium-free Medicare Part A, you must have both Part A and Part B to remain TRICARE-eligible, whether you live in the United States or overseas. (*Exceptions to this rule are discussed in the Delaying Part B Enrollment section.*) Once you have both Part A and Part B, you automatically receive TRICARE benefits under TFL.

Please continue to update your information in the Defense Enrollment Eligibility Reporting System (DEERS), the computerized database for everyone who is eligible for military benefits, including TRICARE. Keeping your DEERS information current, even after you turn 65, is key to ensuring effective, timely delivery of your TRICARE benefits.

SIGNING UP FOR MEDICARE

The day of the month you were born determines when you become Medicare-eligible and when you should visit a Social Security office to sign up for Medicare Part A and Part B. By following the guidance below, you can ensure continuous TRICARE coverage and avoid paying monthly late-enrollment premium surcharges.

If you were born on the first day of the month:

- You become eligible for Medicare on the first day of the month **before** you turn 65.
- Sign up for Medicare between **two and four months before** the month you turn 65.
- Your Part A, Part B, and TFL coverage will begin on the first day of the month **before** you turn 65.

If you were born after the first day of the month:

- You become eligible for Medicare on the first day of the month you turn 65.
- Sign up for Medicare between **one and three months before** the month you turn 65.
- Your Part A, Part B, and TFL coverage will begin on the first day of the month you turn 65.

If you live in the United States or the U.S. territories of American Samoa, Guam, the Northern Mariana Islands, or the U.S. Virgin Islands and you already receive Social Security or Railroad Retirement Board benefits, you will automatically receive Medicare Part A and Part B when you become eligible due to age. If you live in Puerto Rico and you get benefits from Social Security or the Railroad Retirement Board, you will automatically get Part A. However, you will need to sign up for Part B.

If you live outside the United States and its territories, you must apply for Medicare even if you already receive benefits from Social Security or the Railroad Retirement Board.

PREMIUM-FREE MEDICARE PART A

You are eligible for premium-free Medicare Part A if you worked and paid Social Security taxes for at least 10 years (*40 quarters total*). If you are not eligible through your own work history, you may be eligible for premium-free Part A through your current, divorced, or deceased spouse.

If you are not eligible for premium-free Part A through your own or your spouse's work history, please refer to the section titled *Remaining TRICARE-Eligible if You Are Not Eligible for Premium-Free Medicare Part A*.

ALREADY ENROLLED IN MEDICARE

If you are already enrolled in Medicare due to a medical condition or disability, your Medicare coverage will continue without interruption after you turn 65. If you do not have Part B, you will automatically receive it when you become eligible due to age.

DELAYING PART B ENROLLMENT

Active duty service members (ADSMs) and active duty family members (ADFMs) who are entitled to premium-free Medicare Part A remain eligible for TRICARE Prime and TRICARE Standard

programs without signing up for Part B. To avoid a break in TRICARE coverage, ADSMs and ADFMs must sign up for Medicare Part B before their sponsors retire. ADSMs and ADFMs can sign up for Part B during a special enrollment period without having to pay monthly late-enrollment premium surcharges. The special enrollment period is available any time the sponsor is on active duty or within the first eight months following the month that (1) the sponsor retires, or (2) TRICARE coverage ends, whichever is first.

You do not need Medicare Part B to remain enrolled in TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), or the US Family Health Plan (USFHP). However, you are strongly encouraged to sign up for Part B when first eligible. If you wait to sign up for Part B and are disenrolled from TRS, TRR, or USFHP, you will not be eligible for any other TRICARE program. You may also have to pay monthly Part B late-enrollment premium surcharges.

If you have group health plan coverage based on current employment, you can sign up later for Part B during a Medicare special enrollment period, which is within the first eight months following the month that (1) employment ends, or (2) group health plan coverage ends, whichever is first.

However, you must have Part B to remain TRICARE-eligible. TRICARE will not act as a secondary payer to your group health plan unless you have Part B. You should sign up for Part B before you lose group health plan coverage to ensure TRICARE coverage is effective when the group health plan ends.

PROVIDERS

Under TFL, you can visit Medicare participating, nonparticipating, and opt-out providers. Participating and nonparticipating providers file claims with Medicare for you.

Medicare pays its portion and, unless you have other health insurance, forwards the claim to TFL for processing.

Participating providers accept the Medicare-approved amount as payment in full. Nonparticipating providers may charge up to 115 percent of the Medicare-approved amount. Opt-out providers cannot bill Medicare. They have written agreements with beneficiaries to provide care. Medicare does not cover opt-out provider care. TRICARE pays 20 percent of the TRICARE-allowable charge for covered services from opt-out providers.

TFL beneficiaries can receive care at military treatment facilities (MTFs) on a space-available basis only. However, you may be able to participate in TRICARE Plus, a program that allows certain beneficiaries to enroll at MTFs and have priority to receive primary care. Please contact the nearest MTF for information about TRICARE Plus availability.

Under TFL, Medicare is the primary payer in areas where Medicare is available (*the United States and U.S. territories*), and TRICARE pays last. Generally, you will have no out-of-pocket costs for health care services that both Medicare and TRICARE cover. TRICARE is the primary payer for care received overseas and Medicare pays nothing.

PRESCRIPTION DRUG COVERAGE

As long as you remain TRICARE-eligible, you do not need a Medicare Part D prescription drug plan to keep your TRICARE prescription drug coverage.

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A

Note: These charts only apply to you if you are not eligible for premium-free Medicare Part A under your own Social Security number (SSN), based on work history.

If you are not eligible for premium-free Medicare Part A under your own SSN, you may be eligible through your current, divorced, or deceased spouse. Find the chart that matches your marital status, and use it to determine how to remain TRICARE-eligible after you turn 65.

These tables are not all-inclusive. Visit www.tricare.mil for more information about TRICARE. Call Medicare at **1-800-MEDICARE (1-800-633-4227)** or **1-877-486-2048 (TTY)** or visit www.medicare.gov for additional information about Medicare.

SINGLE (NEVER MARRIED):

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A

Sign up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible You Must:
Not Applicable	Not eligible	<ul style="list-style-type: none">• Take your “Notice of Award”¹ and/or “Notice of Disapproved Claim”² to the local identification (ID) card-issuing facility to update your Defense Enrollment Eligibility Reporting System (DEERS) record and get a new ID card.³• This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.⁴

WIDOW/WIDOWER:

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A

Sign up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible You Must:
For premium-free Part A under your deceased spouse’s Social Security number (SSN)	Eligible: You will receive a “Notice of Award” ¹ based on the deceased spouse’s SSN.	<ul style="list-style-type: none">• Sign up for Part B two to four months before you turn 65.⁴• Take your “Notice of Award”¹ showing eligibility for premium-free Part A and enrollment in Part B to the local ID card-issuing facility to update your DEERS record.• Your TRICARE For Life benefits will begin when both Medicare Part A and Part B are effective.
	Not eligible: You will receive a “Notice of Disapproved Claim” ² based on the deceased spouse’s SSN and a “Notice of Award.” ¹	<ul style="list-style-type: none">• Take the “Notice of Award”¹ and/or “Notice of Disapproved Claim,”² based on your and your deceased spouse’s records, to the local ID card-issuing facility to update your DEERS record and get a new ID card.³• This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.⁴

1. A “Notice of Award” is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B, **or** (2) your enrollment in Part B only.
2. A “Notice of Disapproved Claim” is an official letter advising you of your ineligibility for premium-free Part A.
3. Uniformed services ID card-issuing facilities will **not** accept a Social Security Administration “Report of Confidential Social Security Benefit Information” as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.
4. Sign up for Part B when you are first eligible to avoid paying monthly premium surcharges if you decide (or are required) to sign up for Part B at a later time.

MARRIED/DIVORCED—SPOUSE AGE 62 OR OLDER:

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A

Sign up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible You Must:
<p>For premium-free Part A under your current/divorced spouse's Social Security number (SSN)</p>	<p>Eligible: You will receive a “Notice of Award”¹ based on the current/divorced spouse’s SSN.</p>	<ul style="list-style-type: none"> • Sign up for Part B two to four months before you turn 65.² • Take your “Notice of Award”¹ showing eligibility for premium-free Part A and enrollment in Part B to the local ID card-issuing facility to update your Defense Enrollment Eligibility Reporting System (DEERS) record. • Your TRICARE For Life benefits will begin when both Medicare Part A and Part B are effective.
	<p>Not eligible: You will receive a “Notice of Disapproved Claim”³ based on the current/divorced spouse’s SSN and a “Notice of Award.”¹</p>	<ul style="list-style-type: none"> • Take the “Notice of Award”¹ and “Notice of Disapproved Claim”³ based on your and your current/divorced spouse’s records to the local ID card-issuing facility to update your DEERS record and get a new ID card.⁴ • This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.⁴

1. A “Notice of Award” is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B, **or** (2) your enrollment in Part B only.
2. Sign up for Part B when you are first eligible to avoid paying monthly premium surcharges if you decide (or are required) to sign up for Part B at a later time.
3. A “Notice of Disapproved Claim” is an official letter advising you of your ineligibility for premium-free Part A.
4. Uniformed services ID card-issuing facilities will **not** accept a Social Security Administration “Report of Confidential Social Security Benefit Information” as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.

MARRIED/DIVORCED: SPOUSE YOUNGER THAN AGE 62:

REMAINING TRICARE-ELIGIBLE IF YOU ARE NOT ELIGIBLE FOR PREMIUM-FREE MEDICARE PART A

Sign up:	Premium-Free Part A Eligibility through Spouse:	To Remain TRICARE-Eligible You Must:
Not Applicable	Not eligible	<ul style="list-style-type: none"> • Sign up for Part B before your 65th birthday if you think you will be eligible for premium-free Part A through your current/divorced spouse when he or she turns 62.² • Take your “Notice of Award”¹ and/or “Notice of Disapproved Claim”³ to the local ID card-issuing facility to update your DEERS record and get a new ID card.⁴ • This will allow you to remain eligible for TRICARE Prime or TRICARE Standard and TRICARE Extra after you turn 65.² <p>Note: Two to four months before your current/divorced spouse turns 62, sign up for premium-free Part A under his or her SSN. If you do not have Part B, you must sign up during the Medicare general enrollment period. You will have a break in TRICARE coverage and may have to pay monthly premium surcharges.</p>

1. A “Notice of Award” is an official letter advising you of either (1) your eligibility for premium-free Part A and/or enrollment in Part B, **or** (2) your enrollment in Part B only.
2. Sign up for Part B when you are first eligible to avoid paying monthly premium surcharges if you decide (or are required) to sign up for Part B at a later time.
3. A “Notice of Disapproved Claim” is an official letter advising you of your ineligibility for premium-free Part A.
4. Uniformed services ID card-issuing facilities will **not** accept a Social Security Administration “Report of Confidential Social Security Benefit Information” as proof of ineligibility for premium-free Part A to keep your TRICARE eligibility.

FOR ADDITIONAL INFORMATION AND ASSISTANCE

Refer to the following contact information or visit www.tricare.mil/tfl if you need more information or assistance.

<p>Defense Manpower Data Center Support Office <i>Call or write to find out if you are eligible for TRICARE programs.</i></p> <p>Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771</p> <p>1-800-538-9552 1-866-363-2883 (TTY/TDD)</p> <p>www.dmdc.osd.mil</p>	<p>Wisconsin Physicians Service/TRICARE For Life <i>Contact for coverage and claims assistance.</i></p> <p>Wisconsin Physicians Service/TRICARE For Life P.O. Box 7889 Madison, WI 53707-7889</p> <p>1-866-773-0404 1-866-773-0405 (TDD)</p> <p>www.TRICARE4u.com</p>	<p>Medicare <i>Contact about enrollment, providers, and coverage.</i></p> <p>Medicare 7500 Security Blvd. Baltimore, MD 21244-1850</p> <p>1-800-MEDICARE (1-800-633-4227) 1-877-486-2048 (TTY)</p> <p>www.medicare.gov</p>	<p>Social Security Administration <i>Contact for Medicare and premium-free Part A eligibility information.</i></p> <p>Social Security Administration Windsor Park Building 6401 Security Blvd. Baltimore, MD 21235</p> <p>1-800-772-1213 1-800-325-0778 (TTY)</p> <p>www.ssa.gov</p>
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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 product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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

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