



# TRICARE® Survivor Benefits

TRICARE provides continuing medical, pharmacy, and dental benefits to survivors

If your sponsor dies while serving on active duty for a period of more than 30 consecutive days\* (*including eligible National Guard and Reserve members*), you are automatically eligible for transitional TRICARE survivor benefits as long as your Defense Enrollment Eligibility Reporting System (DEERS) information is up to date and you are:

- A surviving spouse and do not remarry (*Eligibility cannot be regained later, even if you divorce or your new spouse dies.*)
- An unmarried child under age 21 or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided at least 50 percent of the financial support (*Disabled children may be eligible beyond normal age limits. Check DEERS for criteria.*)

**Spouses:** You remain eligible as a “transitional survivor” for three years following your sponsor’s death, with active duty family member (ADFM) benefits and costs. After three years, you are eligible for benefits as a retiree family member. You pay retiree rates† under TRICARE Prime (*if available*) or TRICARE Standard and TRICARE Extra. As a “survivor,” you are not eligible for TRICARE Prime Remote for Active Duty Family Members (TPRADFM), TRICARE Overseas Program (TOP) Prime, or TOP Prime Remote, but you can use TRICARE Standard and TRICARE Extra, TRICARE Prime (*including the US Family Health Plan option*) if available, or TOP Standard.

**Children:** Surviving children remain eligible for TRICARE benefits as ADFMs. Unlike spouses, eligibility does not change after three years, and children remain covered as ADFMs until eligibility ends due to age limits or for another reason (*e.g., marriage*). After aging out of TRICARE, qualified surviving children may maintain TRICARE coverage until reaching age 26 by purchasing a TRICARE Young Adult (TYA) plan option. For more information on TYA, visit [www.tricare.mil/tya](http://www.tricare.mil/tya).

\* Includes those who die while on delayed-effective-date active duty orders.

† You will need to reenroll at that time and pay retiree enrollment fees.

**Note:** Surviving beneficiaries will have their TRICARE Prime enrollment fees frozen at the rate in effect at the time they become

survivors and are enrolled in a TRICARE program option. Beneficiaries in this category will not be charged a fee increase as long as at least one family member remains enrolled.

## TRICARE PRIME COVERAGE GUIDELINES

Transitional survivors enrolled in TRICARE Prime or TPRADFM at the time of the sponsor’s death will not be disenrolled. Coverage continues as long as DEERS information is up to date or until eligibility ends (*i.e., after three years from the sponsor’s death, or earlier if a spouse remarries*). If you are not enrolled in TRICARE Prime or TPRADFM and are eligible, you may enroll after your sponsor’s death. Normal TRICARE Prime enrollment rules apply; there is no retroactive enrollment. Transitional survivors not enrolled in TRICARE Prime will be covered as ADFMs under TRICARE Standard and TRICARE Extra. TPRADFM is not available to surviving spouses after the three-year transitional survivor period.

Overseas, transitional survivors and surviving children may enroll in TOP Prime or TOP Prime Remote. TOP Prime and TOP Prime Remote are not available to surviving spouses after the three-year transitional survivor period.

After the transitional period, surviving spouses may enroll in stateside TRICARE Prime and receive the same coverage as retirees, if TRICARE Prime is available where they live and they meet enrollment criteria. If they do not enroll in TRICARE Prime, coverage automatically continues under TRICARE Standard and TRICARE Extra.

For benefit cost details, visit [www.tricare.mil/costs](http://www.tricare.mil/costs).

## PHARMACY COVERAGE

In the United States and U.S. territories (*American Samoa, § Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), your pharmacy benefit remains the same regardless of TRICARE program option.

§ Currently, there are no TRICARE retail network pharmacies in American Samoa.

This fact sheet is **not** all-inclusive. For additional information, please visit [www.tricare.mil](http://www.tricare.mil).

You may fill prescriptions through military treatment facility pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, or a non-network pharmacy. Visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) for more information about the TRICARE Pharmacy Program, administered by Express Scripts, Inc. **Note:** Using a non-network pharmacy is your most costly option.

Outside of the United States and U.S. territories, TRICARE offers comprehensive prescription drug coverage and various options for filling prescriptions. International SOS Assistance, Inc. provides host nation pharmacy benefits overseas. **Note:** Beneficiaries in the Philippines must use TRICARE-approved pharmacies. Visit [www.tricare.mil/pacific](http://www.tricare.mil/pacific) for more information. Visit [www.tricare.mil/costs](http://www.tricare.mil/costs) for cost information.

## DENTAL OPTIONS

### TRICARE Dental Program Survivor Benefit Plan

When a sponsor dies while on active duty for a period of more than 30 consecutive days, surviving family members are eligible for TRICARE Dental Program (TDP) benefits. The TDP Survivor Benefit also applies to family members of the Selected Reserve of the Ready Reserve and the Individual Ready Reserve, regardless of whether the sponsor was on active duty orders at the time of his or her death. Eligible survivors do not need to

be enrolled in the TDP at the time of the sponsor's death to receive the TDP Survivor Benefit.

The surviving spouse is eligible to receive survivor benefits for up to three years from the sponsor's date of death, regardless of the Survivor Benefit enrollment coverage start date.

Surviving children are eligible to receive survivor benefits until reaching age 21, or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support.




Eligible surviving family members enrolled at the time of their sponsor's death will be automatically enrolled in a TDP Survivor Benefit plan. Survivors will be notified of this enrollment change and the terms of the TDP Survivor Benefit.

Eligible surviving family members not enrolled in the TDP at the time of the sponsor's death will be notified of their TDP eligibility. The surviving spouse, parent, or legal guardian must elect to enroll in the TDP Survivor Benefit. For more information, visit [www.tricare.mil/tdp](http://www.tricare.mil/tdp).

### TRICARE Retiree Dental Program

When your TDP Survivor Benefit Plan ends, you may be eligible for the TRICARE Retiree Dental Program (TRDP). For more information, visit [www.trdp.org](http://www.trdp.org).

## FOR INFORMATION AND ASSISTANCE

<p> <b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <a href="http://www.hnfs.com">www.hnfs.com</a></p>	<p> <b>TRICARE South Region</b> Humana Military Healthcare Services, Inc. 1-800-444-5445 <a href="http://www.humana-military.com">www.humana-military.com</a></p>	<p> <b>TRICARE West Region</b> TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) <a href="http://www.triwest.com">www.triwest.com</a></p>
<p><b>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa<sup>1</sup></b> +44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) <a href="mailto:tricarelon@internationalsos.com">tricarelon@internationalsos.com</a></p>	<p><b>TOP Regional Call Center—Latin America and Canada<sup>1</sup></b> +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) <a href="mailto:tricarephl@internationalsos.com">tricarephl@internationalsos.com</a></p>	<p><b>TOP Regional Call Centers—Pacific<sup>1</sup></b> Singapore: +65-6339-2676 (overseas) 1-877-678-1208 (stateside) <a href="mailto:sin.tricare@internationalsos.com">sin.tricare@internationalsos.com</a>  Sydney: +61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) <a href="mailto:sydticare@internationalsos.com">sydticare@internationalsos.com</a></p>
<p><b>milConnect Web Site—Update DEERS Information</b> <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a>  <b>Beneficiary Web Enrollment Web Site</b> <a href="http://www.tricare.mil/bwe">www.tricare.mil/bwe</a></p>	<p><b>TRICARE Dental Program</b> 1-855-MET-TDP1 (1-855-638-8371) (stateside) 1-855-MET-TDP2 (1-855-638-8372) (overseas) 1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY) <a href="https://mybenefits.metlife.com/tricare">https://mybenefits.metlife.com/tricare</a>  <b>TRICARE Retiree Dental Program</b> 1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a></p>	<p><b>TRICARE Pharmacy Program</b> 1-877-363-1303 Member Choice Center (convert retail prescriptions to home delivery): 1-877-363-1433 <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a> <a href="http://www.express-scripts.com/TRICARE">www.express-scripts.com/TRICARE</a></p>

1. For a list of toll-free contact information, visit [www.tricare-overseas.com](http://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 product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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