



TRICARE® Eligibility

General TRICARE eligibility information for sponsors and their family members

Keeping your information up to date in the Defense Enrollment Eligibility Reporting System (DEERS) is key to ensuring your TRICARE eligibility. All uniformed services sponsors (*active duty, National Guard and Reserve, and retirees*) should ensure that their family status (e.g., *marriage, death, divorce, new child*) and residential address are current in DEERS at all times. Except for newborns and new adoptees, all beneficiaries must be registered in DEERS to be eligible for TRICARE. DEERS registration may be completed at uniformed services personnel offices, **not** TRICARE Service Centers. You have several options for updating and verifying your DEERS information:

In Person¹ <i>(add or delete a family member or update contact information)</i>	<ul style="list-style-type: none">• Visit a local identification card-issuing facility.• Find a facility near you at www.dmdc.osd.mil/rsl.• Call to verify location and business hours.
Phone²	1-800-538-9552 1-866-363-2883 (TTY/TDD)
Fax²	1-831-655-8317
Mail²	Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771
Online²	DEERS Web site: www.dmdc.osd.mil/appj/address/

1. Only sponsors (or sponsor-appointed individuals with valid powers of attorney) can add or delete a family member. Family members age 18 or older may update their own contact information.

2. Use these methods to change contact information only.

This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.

GENERAL ELIGIBILITY INFORMATION BY SPONSOR TYPE

Sponsor Type	Eligibility for TRICARE Benefits
<p>Active Duty Service Members (ADSMs) <i>(Including National Guard and Reserve members activated for more than 30 consecutive days.)</i></p>	<p>Spouses and children of ADSMs are eligible for benefits as active duty family members (ADFM), as long as their information is up to date in DEERS.</p> <p>For children, certain other provisions may apply:</p> <ul style="list-style-type: none"> • The sponsor’s children remain eligible even if parents divorce or remarry; however, the sponsor’s stepchildren lose their eligibility. • Children placed in the custody of an ADSM or former service member, either by a court or by a recognized adoption agency, in anticipation of legal adoption by the member, may be eligible. • The sponsor’s children’s eligibility continues until reaching age 21, or until age 23 if they are full-time students at approved institutions of higher learning and the sponsor provides over 50 percent of the financial support.¹ After “aging out” of TRICARE benefits, certain eligible dependents may extend TRICARE coverage until reaching age 26 with the premium-based TRICARE Young Adult (TYA) program. <p>Surviving spouses and surviving children continue to receive benefits after their ADSM sponsor’s death.</p> <ul style="list-style-type: none"> • Claims for spouses will be cost-shared at the ADFM rate for three years after the death of the ADSM sponsor, and thereafter at the retiree rate. • Surviving spouses remain eligible unless they remarry (<i>If they remarry, the loss of benefits remains applicable even if the remarriage ends in death or divorce</i>). • Children remain eligible as ADFMs until reaching age 21, or until age 23 if they are full-time students at approved institutions of higher learning and the sponsor provided over 50 percent of the financial support.¹ After “aging out” of TRICARE benefits, certain eligible dependents may extend TRICARE coverage until reaching age 26 with the premium-based TYA program.
<p>Retired Service Members</p>	<p>Spouses and children of retired service members are eligible for benefits if their information is up to date in DEERS. Retiree family members are responsible for paying any applicable cost-shares or copayments at the retiree rate.</p> <p>For children, certain other provisions may apply:</p> <ul style="list-style-type: none"> • The sponsor’s children remain eligible even if parents divorce or remarry; however, the sponsor’s stepchildren lose their eligibility. • Children placed in the custody of a retired service member, either by a court or by a recognized adoption agency, in anticipation of legal adoption by the member, may be eligible. • The sponsor’s children’s eligibility continues until reaching age 21, or until age 23 if they are full-time students at approved institutions of higher learning and the sponsor provides over 50 percent of the financial support.¹ After “aging out” of TRICARE benefits, certain eligible dependents may extend TRICARE coverage until reaching age 26 with the premium-based TYA program. <p>Survivors of retirees will remain eligible for TRICARE with the same TRICARE options and costs they had before their sponsor passed away.</p> <ul style="list-style-type: none"> • Surviving spouses remain eligible for TRICARE unless they remarry (<i>if they remarry, the loss of benefits remains applicable even if the remarriage ends in death or divorce</i>). • Children remain eligible until reaching age 21, or until age 23 if they are full-time students at approved institutions of higher learning and the sponsor provided over 50 percent of the financial support.¹ After “aging out” of TRICARE benefits, certain eligible dependents may extend TRICARE coverage until reaching age 26 with the premium-based TYA program.

1. Eligibility may extend past age 21 if the child is dependant on the sponsor for over 50 percent of the child’s support and is incapable of self-support because of a mental or physical incapacity and the condition existed prior to age 21, or if the condition occurred between the ages of 21 and 23 while the child was a full-time student.

GENERAL ELIGIBILITY INFORMATION BY SPONSOR TYPE *(continued)*

Sponsor Type	Eligibility for TRICARE Benefits
<p>National Guard and Reserve Members Who Are Activated for More Than 30 Consecutive Days² <i>(The National Guard and Reserve includes the Army National Guard, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard, the Air Force Reserve, and the U.S. Coast Guard Reserve.)</i></p>	<p>While activated under federal orders for a period of more than 30 consecutive days, National Guard and Reserve members are covered as ADSMs, and their family members are covered as ADFMs.</p> <p>Surviving spouses and surviving children continue to receive benefits after their sponsor's death, if the sponsor died while serving on active duty.</p> <ul style="list-style-type: none"> • Claims for spouses will be cost-shared at the ADFM rate for three years after the death of the ADSM sponsor, and thereafter at the retiree rate. • Surviving spouses remain eligible unless they remarry (<i>if they remarry, the loss of benefits remains applicable even if the remarriage ends in death or divorce</i>). • Children remain eligible as ADFMs until reaching age 21, or until age 23 if they are full-time students at approved institutions of higher learning and the sponsor provided over 50 percent of the financial support.³ After "aging out" of TRICARE benefits, certain eligible dependents may extend TRICARE coverage until reaching age 26 with the premium-based TYA program.
<p>National Guard and Reserve Members Who Are Released from a Period of Activation of 30 or More Consecutive Days</p>	<p>Following an activation period of more than 30 consecutive days, non-activated National Guard and Reserve members may qualify for the Transitional Assistance Management Program (TAMP). TAMP provides 180 days of transitional TRICARE coverage for eligible sponsors and their family members.</p> <p>Eligible sponsors may purchase Continued Health Care Benefit Program (CHCBP) within 60 days of the end of TRICARE eligibility or TAMP coverage, whichever is later. CHCBP provides up to 18 months of premium-based health coverage. Eligible family members may be included in CHCBP family coverage purchased by their sponsors.</p>
<p>Non-Activated National Guard and Reserve Members</p>	<p>National Guard and Reserve members may qualify to purchase TRICARE Reserve Select (TRS) coverage if they are:</p> <ul style="list-style-type: none"> • Members of the Selected Reserve of the Ready Reserve • Not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program <p>Family members of National Guard and Reserve members are eligible for comprehensive coverage if the sponsor purchases TRS member-and-family coverage.</p> <p>Survivors of Selected Reserve of the Ready Reserve members may qualify to purchase TRS coverage if all of the following applies:</p> <ul style="list-style-type: none"> • The deceased sponsor was covered by TRS on the date of his or her death. • They currently are immediate family members of the deceased sponsor (<i>spouses cannot have remarried</i>).

2. Early eligibility applies when the sponsor receives federal delayed-effective-date active duty orders for more than 30 consecutive days in support of a contingency operation. The sponsor and family members are eligible for TRICARE on the date the order was issued or 180 days before reporting to active duty, whichever is later. The personnel office will provide notification of eligibility.

3. Eligibility may extend past age 21 if the child is dependant on the sponsor for over 50 percent of the child's support and is incapable of self-support because of a mental or physical incapacity and the condition existed prior to age 21, or if the condition occurred between the ages of 21 and 23 while the child was a full-time student.

GENERAL ELIGIBILITY INFORMATION BY SPONSOR TYPE *(continued)*

Sponsor Type	Eligibility for TRICARE Benefits
National Guard and Reserve Retirees	<p>Retired National Guard and Reserve members may qualify to purchase TRICARE Retired Reserve (TRR) coverage if they are:</p> <ul style="list-style-type: none"> • Members of the Retired Reserve who are qualified for non-regular retirement • Under age 60 • Not eligible for, or enrolled in, the FEHB program
	<p>Family members of Retired Reserve members are eligible for comprehensive coverage if the sponsor purchases TRR member-and-family coverage.</p>
	<p>Survivors of Retired Reserve members may qualify to purchase TRR coverage if all of the following applies:</p> <ul style="list-style-type: none"> • The deceased sponsor was covered by TRR on the date of his or her death. • They currently are immediate family members of the deceased sponsor (<i>wives cannot have remarried</i>). • TRR coverage would begin before the date the deceased sponsor would have reached age 60.

Note: Any service member who is a Medal of Honor recipient, and his or her eligible family members (*including unremarried former spouses*), are eligible for TRICARE.

INFORMATION FOR OTHER BENEFICIARY CATEGORIES

If you are, or your family member is, in one of the beneficiary categories listed below, certain additional eligibility rules and requirements may apply to you.

Medicare-Eligible	<p>When you are entitled to premium-free Medicare Part A due to age, disability, end-stage renal disease, amyotrophic lateral sclerosis, or mesothelioma:</p> <ul style="list-style-type: none"> • Medicare Part B coverage is required to remain TRICARE-eligible if you are a: <ul style="list-style-type: none"> • Retired service member (<i>including retired National Guard and Reserve members drawing retirement pay</i>) • Family member of a retired service member • Medal of Honor recipient or eligible family member • Survivor of a deceased sponsor • Qualifying former spouse • Medicare Part B coverage is not required to keep your current TRICARE coverage if: <ul style="list-style-type: none"> • You are an active duty service member (ADSM) or active duty family member (ADFM) (<i>ADSMs and ADFMs remain eligible for TRICARE Prime and TRICARE Standard and TRICARE Extra options while the sponsor is on active duty. However, when the sponsor retires, you must have Medicare Part B to remain TRICARE-eligible.</i>) • You are enrolled in TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), or the US Family Health Plan (<i>While you are not required to have Part B to keep your TRICARE benefit, you are strongly encouraged to sign up for Medicare Part B when first eligible to avoid having to pay a premium surcharge if you enroll at a later date.</i>)
Dependent Parents or Parents-in-Law	<ul style="list-style-type: none"> • Dependent parents and parents-in-law are eligible for care in a military treatment facility (MTF) and may enroll in TRICARE Plus based on space/resource availability. TRICARE Plus is a local MTF-based primary care enrollment program that may provide TRICARE-eligible beneficiaries, who are not enrolled in TRICARE Prime, an opportunity to enroll with their local MTFs. • Dependent parents and parents-in-law are not eligible for TRICARE Prime, TRICARE Standard and TRICARE Extra, TRICARE For Life, TRS, or TRR.

INFORMATION FOR OTHER BENEFICIARY CATEGORIES (*continued*)

<p>Eligible Former Spouses</p>	<p>To maintain eligibility, former spouses:</p> <ul style="list-style-type: none"> • Must not have remarried (<i>if a former spouse remarries, the loss of benefits remains applicable even if the remarriage ends in death or divorce</i>) • Should note that eligibility and medical records are listed under your own Social Security number or Department of Defense Benefits Number—not the sponsor’s • Must not be covered by an employer-sponsored health plan • Must not be the former spouse of a North Atlantic Treaty Organization or Partners for Peace nation member • Must meet the requirements listed in Situation 1 or Situation 2 below <p>Situation 1:</p> <ul style="list-style-type: none"> • The former spouse must have been married to the same service member or former service member for at least 20 years, and at least 20 of those years must have been creditable in determining the member’s eligibility for retirement pay. • The former spouse is eligible for TRICARE coverage after the date of the divorce, dissolution, or annulment.¹ • Eligibility continues as long as the preceding requirements continue to be met and the former spouse does not remarry. <p>Situation 2:</p> <ul style="list-style-type: none"> • The former spouse must have been married to the same member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member’s eligibility for retirement pay. • The former spouse is eligible for TRICARE coverage for only one year from the date of the divorce, dissolution, or annulment.¹
<p>Disabled Veteran, Family of a Disabled Veteran, or Former Spouse Who Lost TRICARE Eligibility</p>	<p>Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is administered by the Department of Veterans Affairs (VA). Veterans may contact the VA toll-free at 1-800-827-1000 for information. Details on possible CHAMPVA eligibility for family members are available from the VA Health Administration Center toll-free at 1-800-733-8387.</p> <p>The following beneficiary categories may be eligible:</p> <ul style="list-style-type: none"> • Family members of veterans who have a 100 percent permanent disability, or of veterans who died from a service-related disability, may be covered by CHAMPVA as long as they are not eligible for TRICARE. • Former spouses who, when they remarried, lost their TRICARE eligibility, and whose marriage ended in divorce or death, may also be entitled to CHAMPVA.
<p>Disabled Active Duty Family Member</p>	<p>TRICARE Extended Care Health Option (ECHO) provides services to ADFMs who qualify based on specific mental or physical disabilities and offers beneficiaries an integrated set of services and supplies beyond the basic TRICARE programs. Potential ECHO beneficiaries must be ADFMs, have a qualifying condition, and be registered to receive ECHO benefits. For additional information, visit www.tricare.mil/echo.</p>

1. For divorce decrees, dissolutions, or annulments on or before September 29, 1988, contact DEERS for eligibility verification.

SPECIAL CIRCUMSTANCES FOR TRICARE ELIGIBILITY




Check with your local identification card-issuing facility or uniformed services personnel office about eligibility requirements for the following beneficiary categories:

- Certain family members of active duty service members who were discharged as a result of a court-martial conviction or separated for spouse or child abuse
- Certain abused spouses, former spouses, and dependent children of service members who were eligible for retirement, but whose retirement was revoked as a result of abuse of the spouse or child

- Spouses and children of representatives of North Atlantic Treaty Organization and Partners for Peace nations that are signatories to the respective Status of Forces Agreements with the United States, while stationed in or passing through the United States on official business; these family members are eligible for outpatient benefits only

For more information about TRICARE eligibility, beneficiaries may contact their local Beneficiary Counseling and Assistance Coordinator or TRICARE Service Center. You can also visit the TRICARE Web site at www.tricare.mil.

FOR INFORMATION AND ASSISTANCE

<p> TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com</p>	<p> TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com</p>	<p> TRICARE West Region TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com</p>
<p>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa¹ +44-20-8762-8384 (<i>overseas</i>) 1-877-678-1207 (<i>stateside</i>) tricarelon@internationalsos.com</p>	<p>TOP Regional Call Center—Latin America and Canada¹ +1-215-942-8393 (<i>overseas</i>) 1-877-451-8659 (<i>stateside</i>) tricarephl@internationalsos.com</p>	<p>TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (<i>overseas</i>) 1-877-678-1208 (<i>stateside</i>) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (<i>overseas</i>) 1-877-678-1209 (<i>stateside</i>) sydticare@internationalsos.com</p>
<p>TRICARE Reserve Select www.tricare.mil/trs TRICARE Retired Reserve www.tricare.mil/trr</p>	<p>Transitional Assistance Management Program www.tricare.mil/tamp</p>	<p>TRICARE Extended Care Health Option www.tricare.mil/echo</p>
<p>Continued Health Care Benefit Program Humana Military Healthcare Services, Inc. 1-800-444-5445 www.tricare.mil/chcbp</p>	<p>US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfhp.com</p>	<p>Defense Enrollment Eligibility Reporting System (DEERS)—Update Information 1-800-538-9552 1-831-655-8317 (<i>fax</i>) www.tricare.mil/deers</p>

1. For a list of toll-free contact information, 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 product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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