



TRICARE® Young Adult Program

TRICARE extends health care coverage to eligible young adults

The TRICARE Young Adult (TYA) program is a premium-based health care plan available for purchase by qualified dependents. TYA offers TRICARE Prime and TRICARE Standard coverage worldwide. TYA includes medical and pharmacy benefits, but excludes dental coverage.

WHO IS ELIGIBLE?

If you are an adult-age dependent, your sponsor's status determines whether you are eligible for TYA Prime and/or TYA Standard. Please see the chart below for eligibility information. **Note:** Special eligibility conditions may exist.

You may generally purchase TYA coverage if you are all of the following:

- A dependent of a TRICARE-eligible uniformed service sponsor
- Unmarried
- At least age 21 (*or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support*), but have not yet reached age 26

You may **not** purchase TYA coverage if you are:

- Eligible to enroll in an employer-sponsored health plan as defined in TYA regulations
- Otherwise eligible for TRICARE program coverage
- Married

Eligibility to Purchase TRICARE Young Adult Coverage Based on Sponsor Status

Sponsor Status	Stateside			Overseas	
	TRICARE Prime ¹	TRICARE Standard and TRICARE Extra	Uniformed Services Family Health Plan ¹	TRICARE Overseas Program (TOP) Prime ¹	TOP Standard
Active Duty	✓	✓	✓	✓	✓
Retired	✓	✓	✓	✗	✓
Selected Reserve of the Ready Reserve ²	✗	✓	✗	✗	✓
Retired Reserve ²	✗	✓	✗	✗	✓

1. To enroll in this program, it must be offered in your geographic area, and you must meet all other eligibility criteria (such as command sponsorship overseas).

2. If you are an adult child of a non-activated member of the Selected Reserve of the Ready Reserve or of the Retired Reserve, your sponsor must be enrolled in TRICARE Reserve Select or TRICARE Retired Reserve for you to be eligible to purchase TYA coverage.

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

PURCHASING TRICARE YOUNG ADULT

TYA offers open enrollment, so if you qualify, you may purchase coverage at any time. The *TRICARE Young Adult Application* is available at www.tricare.mil/tya. When applying, you must verify that you are not married and not eligible to enroll in an employer-sponsored health plan. **Note:** If you are not already in the Defense Enrollment Eligibility Reporting System (DEERS), your sponsor must add you to the system before starting the application process. For information on adding family members to DEERS, visit www.tricare.mil/deers.

Once you complete and sign the application, take it, along with your initial premium payment, to a TRICARE Service Center, or mail or fax it to your regional contractor.

Your completed application must include the first three months of premium payments, paid by personal check, cashier's check, money order, or credit/debit card. After the initial three-month payment, premiums must be paid in advance by monthly automated electronic payment.

ENROLLMENT IN TRICARE YOUNG ADULT

After enrolling in TYA, you and your sponsor will need to visit a uniformed services identification (ID) card-issuing facility to obtain an ID card for you. You must bring two forms of ID—one must be an unexpired government-issued ID card with a picture. If you enroll in TYA Standard, your coverage will begin the first day of the following month after your enrollment application is processed and payment is received. If you enroll in TYA Prime, your coverage will follow the 20th-of-the-month rule: As long as your enrollment application is received by the 20th of the month, coverage can begin on the first day of the next month. If it is received after the 20th of the month, it will start the first day of the following month.

Note: You may be eligible for the Continued Health Care Benefit Program after TYA coverage ends, unless you have been locked out of TYA coverage. Please see www.tricare.mil/chcbp for more information.

COVERED SERVICES

The TYA benefit includes TRICARE Prime and TRICARE Standard. TYA coverage includes medical and pharmacy benefits, but excludes dental. TYA Prime enrollees have TRICARE Prime access to care through their assigned military or civilian primary care managers. All TYA enrollees are eligible for care at military treatment facilities, but TYA Standard enrollees have access only on a space-available basis. TYA is only available for individuals and is not offered as a family plan. For more information on covered services, visit www.tricare.mil/coveredservices.

Note: Expectant mothers enrolled in a TYA program option receive maternity care for the duration of their pregnancy. However, the child will not be covered by TRICARE, unless adopted by a sponsor.

TRICARE YOUNG ADULT COSTS AND FEES

The 2012 monthly premium for TYA Prime coverage is \$201, and the TYA Standard monthly premium is \$176. TYA premiums are adjusted annually, effective January 1. Ongoing premiums must be paid in advance by automated payment. Premiums are not credited to deductibles or catastrophic caps.

TYA Prime has the same copayments as TRICARE Prime and TOP Prime. TYA Standard has the same cost-shares as TRICARE Standard and TRICARE Extra in the United States and TOP Standard overseas. Copayments and cost-shares are credited to your family's catastrophic cap. For TYA Standard, TYA cost-shares contribute to individual and family deductibles, which vary based on your sponsor's category.

For more information on costs, visit www.tricare.mil/costs.

ENDING TRICARE YOUNG ADULT COVERAGE

Choosing to End Coverage

You may choose to end TYA coverage at any time by completing the fields related to terminating coverage on the *TRICARE Young Adult Application* and submitting it to your regional contractor. If you decide to end TYA coverage, you will be locked out from purchasing TYA coverage for one year from the date of termination. There will be no lockout if the coverage is terminated because you gain access to employer-sponsored coverage.

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 and any insufficient fund fees owed will result in a termination of coverage. A 12-month TYA purchase lockout will go into effect.

Change in Status

Your sponsor must always report all family and status changes to DEERS.

Your TYA coverage ends when any of the following occurs:

- You reach age 26
- You get married
- You become eligible for an employer-sponsored health plan under your own employment as defined in TYA regulations
- You gain other TRICARE coverage
- You lose eligibility because your sponsor ends TRICARE coverage

CHANGING FROM TYA STANDARD TO TYA PRIME

If Changing Within the Same Region

If you are currently enrolled in TYA Standard and are eligible for TYA Prime, you can switch your enrollment by submitting a new *TRICARE Young Adult Application* to your regional contractor. If you are transferring within the same region and your regional contractor will not change, your contractor will simply adjust future premium payments by applying any overages to future premium payments, and adjusting the electronic funds transfer/recurring credit/debit charge (EFT/RCC) payments so you are not over- or undercharged for the coverage requested.

If Changing Options and Changing Regions

If you want to change your plan option and you are also transferring to a new region, you must submit a new *TRICARE Young Adult Application* to your new regional contractor. You can only transfer your coverage to a new region if you are current in your monthly premium payments. After you submit your application, your coverage will be transferred within 10 calendar days.

FOR INFORMATION AND ASSISTANCE

For more information on how to purchase TYA, please visit www.tricare.mil/tya. E-alerts about benefit changes and updates are available by searching “TRICARE Young Adult” under “benefit updates” at www.tricare.mil/subscriptions.

 TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	 TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com	 TRICARE West Region TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com
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	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	TOP Regional Call Center—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>) sydricare@internationalsos.com
US Family Health Plan (USFHP) 1-800-74-USFHP (1-800-748-7347) or www.usfhp.com		

1. For 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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