

# TRICARE Survivor Benefits



## TRICARE Survivor Benefits

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

### Eligibility

If your sponsor dies while serving on active duty for a period of more than 30 days\* (including eligible National Guard and Reserve members), you automatically are 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 under age 23 if in college full-time (Children with disabilities may remain eligible beyond normal age limits. Check DEERS for eligibility criteria.)

**Surviving Spouse:** You remain eligible as a “transitional survivor” for three years following your sponsor’s death and will have active duty family member (ADFM) benefits and costs. After three years, you remain eligible as a “survivor” and pay retiree rates<sup>†</sup> under TRICARE Prime, TRICARE Standard, or TRICARE Extra.

**Surviving Children:** Surviving children whose sponsor died on or after October 7, 2001, remain eligible for TRICARE benefits as an ADFM. Unlike spouses, eligibility will not change after three years, and children remain covered as ADFMs until eligibility ends due to the age limits previously noted or for another reason (e.g., marriage).

**Note:** Surviving spouses and children of National Guard and Reserve members who die while serving on active duty for a period of 30 days or less, on active or inactive duty

training, or traveling to/from training remain eligible as survivors and pay retiree rates under TRICARE Prime, TRICARE Standard, or TRICARE Extra.<sup>†</sup>

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

† You will need to re-enroll at that time and pay retiree enrollment fees.

### TRICARE Prime Health Care Coverage Guidelines

Transitional survivors enrolled in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM) at the time of their sponsor’s death will not be disenrolled. Coverage continues as long as DEERS information is up to date or until eligibility ends. If you are not enrolled in TRICARE Prime or TPRADFM and are eligible, you may enroll at any time 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.

If living overseas, you may enroll in TRICARE Overseas Program (TOP) Prime, TRICARE Global Remote Overseas (TGRO), or TRICARE Puerto Rico Prime (TPRP).<sup>‡</sup>

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

‡ TPRADFM, TOP Prime, TGRO, and TPRP are **not** available to surviving spouses after the three-year transitional survivor period. Coverage converts to the TRICARE Standard option.



## Pharmacy Coverage

Your pharmacy benefit remains the same regardless of which TRICARE program option you choose. Prescriptions may be filled through a military treatment facility pharmacy, the TRICARE Mail Order Pharmacy, a TRICARE retail network pharmacy,\* or a non-network pharmacy.

**Note:** Using a non-network pharmacy is your most costly option. To locate a pharmacy or for additional benefit details visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

\* Prescriptions may be filled at one of more than 54,000 retail locations in the U.S., Guam, Puerto Rico, and the U.S. Virgin Islands.

## Dental Options

### TRICARE Dental Program Survivor Benefit Plan

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit offering the same coverage as the regular TDP plan. The government pays 100 percent of your monthly premiums, and you are responsible for paying applicable cost-shares for covered services.

If enrolled in the TDP at the time of your sponsor's death, you automatically will be disenrolled from the TDP and enrolled in the TDP Survivor Benefit Plan.

The TDP Survivor Benefit Plan is also available to:

- A surviving child under age 4 who was not enrolled in the TDP, as long as other family members are enrolled or if the child is the sponsor's only surviving eligible dependent

- A spouse on active duty for more than 30 days at the time of the sponsor's death, but who leaves active duty during the three-year transitional survivor period
- Family members who were previously enrolled in the TDP, but were not enrolled at the time of their sponsor's death because:
  - They relocated to an overseas area, or
  - Care was available in a military dental treatment facility after a stateside transfer<sup>†</sup>

Eligible surviving family members not enrolled in the TDP at the time of their sponsor's death are not enrolled automatically in the TDP Survivor Benefit Plan. Contact the TDP contractor to determine your eligibility.

<sup>†</sup> Restrictions may apply. Refer to [www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com) for details.

### TRICARE Retiree Dental Program

When your three-year TDP Survivor Benefit Plan ends, you are eligible for the TRICARE Retiree Dental Program (TRDP). The TRDP may also be available if you do not qualify for the TDP Survivor Benefit Plan. For more information, visit [www.trdp.org](http://www.trdp.org).

## For Information and Assistance

<b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <a href="http://www.healthnetfederalservices.com">www.healthnetfederalservices.com</a>	<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>	<b>TRICARE West Region</b> TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) <a href="http://www.triwest.com">www.triwest.com</a>
<b>TRICARE Area Office—Europe</b> Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 <a href="http://www.tricare.mil/europe">www.tricare.mil/europe</a>	<b>TRICARE Area Office—Latin America and Canada</b> Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 <a href="http://www.tricare.mil/tlac">www.tricare.mil/tlac</a>	<b>TRICARE Area Office—Pacific</b> Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 <a href="http://www.tricare.mil/pacific">www.tricare.mil/pacific</a>
<b>Defense Enrollment Eligibility Reporting System (DEERS)—Update Information</b> Phone: 1-800-538-9552 Fax: 1-831-655-8317 <a href="http://www.tricare.mil/DEERS">www.tricare.mil/DEERS</a>	<b>Beneficiary Web Enrollment (BWE) Web Site</b> <i>(manage stateside TRICARE Prime enrollment online)</i> <a href="https://www.dmdc.osd.mil/appj/bwe/">https://www.dmdc.osd.mil/appj/bwe/</a>	<b>TRICARE Mail Order Pharmacy</b> Phone: 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center <i>(convert retail prescriptions to mail order)</i> : 1-877-363-1433 <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a>
<b>TRICARE Dental Program</b> Stateside: 1-800-866-8499 Overseas: 1-888-418-0466 <i>(toll-free)</i> or 1-717-975-5017 <a href="http://www.TRICAREdentalprogram.com">www.TRICAREdentalprogram.com</a>	<b>TRICARE Retiree Dental Program</b> Phone: 1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a>	<b>TRICARE Retail Pharmacy</b> Phone: 1-866-DoD-TRRX (1-866-363-8779) <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a>
<b>Tragedy Assistance Program for Survivors (TAPS)</b> Phone: 1-800-959-8277 <a href="http://www.taps.org">www.taps.org</a>	<b>Military OneSource</b> 1-800-342-9647 <a href="http://www.militaryonesource.com">www.militaryonesource.com</a>	<b>Our Survivors Online Forum</b> Army Information Line: 1-800-833-6622 <a href="http://www.armyfamiliesonline.org">www.armyfamiliesonline.org</a>
<b>TRICARE Web Site</b> <a href="http://www.tricare.mil">www.tricare.mil</a>	<b>TRICARE Survivors Web Site</b> <a href="http://www.tricare.mil/survivors">www.tricare.mil/survivors</a>	<b>Military Health System Web Site</b> <a href="http://www.health.mil">www.health.mil</a>

### 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. Changes to TRICARE programs are continually made as public law is 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 flyer at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).