

TRICARE® Transitioning from Active Duty to Retirement



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

When you retire from active duty, you will have new TRICARE coverage options.* Understanding these options will help you and your family make the best health care decisions. It is also essential that you keep your Defense Enrollment Eligibility Reporting System (DEERS) information current when you retire. For details, visit www.tricare.mil/deers.

* If you are retiring from the National Guard or Reserve, you may qualify for and purchase health care coverage under TRICARE Retired Reserve. You will become eligible for most of the health care options described in this flyer when you reach age 60. You may enroll in the TRICARE Retiree Dental Program at any age.

TRICARE Prime

To continue TRICARE Prime coverage when you retire, you and eligible family members **must reenroll and pay an annual enrollment fee**. If your retirement date is on the first of the month, you must submit your enrollment application to your regional contractor before that date. If you retire on another day of the month, you must reenroll within 30 days after that date. Otherwise, you and your family will have a break in coverage and must reenroll by the 20th of the month for coverage to resume on the first day of the following month. If you have a break in TRICARE Prime coverage, you are covered by TRICARE Standard and TRICARE Extra until your TRICARE Prime coverage resumes. **Note:** TRICARE Overseas Program (TOP) Prime is not available to retirees. For more information, see "Getting Care Overseas."

TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members coverage options are not available after retirement. If you are enrolled in either of these options and live near a TRICARE Prime Service Area (PSA), you may be able to waive drive-time standards and enroll in TRICARE Prime.

Otherwise, you will be covered by TRICARE Standard and TRICARE Extra after retirement. In most cases, you can continue seeing your current health care provider(s). Cost-shares and fiscal year (October 1–September 30) annual deductibles will apply. **Note:** TRICARE Prime is not available everywhere. If moving, contact the regional contractor for your new location for TRICARE Prime availability details.

Getting Care

Your primary care manager (PCM) will handle routine care and provide specialty care referrals. You may select a PCM at a military treatment facility (MTF) when space permits (*active duty service members and their families have priority at MTFs*). You may need to change from an MTF PCM to a civilian PCM, but if you live within an MTF PSA, you may be referred to an MTF for specialty care. Coverage for MTF and civilian primary care is generally the same, but there are some differences (*e.g., preventive care screenings vary*).

Costs

There is an annual TRICARE Prime enrollment fee, and copayments will apply for civilian TRICARE network provider care. Point-of-service (POS) fees will apply if you receive specialty care without a PCM referral. POS fees will also apply if you receive care from a non-network provider without prior authorization. If you have other health insurance, it is considered your primary insurance and pays before TRICARE. For details, visit www.tricare.mil/costs.

Enrollment Portability

If you live part time in different regions, you may transfer your coverage to another region twice per enrollment year, as long as the second transfer is back to the original location. If family members live in different regions, you may enroll them in multiple regions and pay only one family enrollment fee.



US Family Health Plan

The US Family Health Plan (USFHP) is a TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. When you enroll in the USFHP, you receive care through the health care systems offering the program, and you may not use services within the Military Health System (*including MTF care*), except in emergencies. Additionally, your prescription drug coverage is offered through your USFHP provider, not the TRICARE Pharmacy Program. For USFHP details and service areas, visit www.usfamilyhealthplan.org.

TRICARE Standard and TRICARE Extra

When not enrolled in TRICARE Prime, you are covered by TRICARE Standard and TRICARE Extra. Enrollment and referrals are not required, but some services may require prior authorization. MTF care is on a space-available basis only. You may see any TRICARE-authorized provider, but the provider's TRICARE network status determines your out-of-pocket costs. With TRICARE Extra, you use a TRICARE network provider, which reduces your costs. Under TRICARE Standard, you may see any non-network TRICARE-authorized provider, but your costs will be higher. For more details, visit www.tricare.mil/costs.

TRICARE Pharmacy Program

Prescriptions may be filled through an MTF pharmacy, TRICARE pharmacy home delivery, a TRICARE retail network pharmacy, or a non-network pharmacy. Copayments apply except at MTF pharmacies. When not using an MTF pharmacy, home delivery is your least expensive option. You can receive a 90-day supply of medications by mail for the same cost as a 30-day supply at retail network pharmacies. For details and cost information, visit www.tricare.mil/pharmacy.

Note: Extended Care Health Option (ECHO) services for families with special needs are not available after retirement. Please contact your ECHO Case Management Department for assistance in locating special needs services after you retire.

For Information and Assistance

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| TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com | TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com | TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com |
| TRICARE Overseas <i>(TRICARE Eurasia-Africa, TRICARE Latin America and Canada, and TRICARE Pacific)</i> Stateside: 1-877-451-8659 www.tricare-overseas.com | Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/deers | Beneficiary Web Enrollment Web Site <i>(manage stateside TRICARE Prime enrollment online)</i> www.dmdc.osd.mil/appj/bwe/ |
| US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfhp.com | TRICARE Pharmacy Program 1-877-363-1303 Member Choice Center (<i>convert retail prescriptions to home delivery</i>): 1-877-363-1433 www.express-scripts.com/TRICARE | TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org |
| TRICARE For Life 1-866-773-0404; 1-866-773-0405 (TTY/TDD) www.TRICARE4u.com | Medicare 1-800-MEDICARE (1-800-633-4227) www.medicare.gov | Social Security Administration 1-800-772-1213; 1-800-325-0778 (TTY/TDD) www.ssa.gov |

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 flyer at www.tricare.mil/evaluations/feedback.

Getting Care Overseas

TOP Prime is not available after retirement. If living overseas, you may be eligible to use TOP Standard and receive MTF access on a space-available basis or enroll in TRICARE Plus, depending on individual MTF availability. The annual deductibles and cost-shares associated with the stateside TRICARE Standard program will apply. **Note:** TRICARE Extra is not available overseas.

TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program (TRDP) offers comprehensive, cost-effective dental coverage to you and your family. Enrollment is voluntary, and premiums are required. For details, visit www.trdp.org.

TRICARE For Life

TRICARE For Life (TFL) serves as Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B coverage. If you or a family member has only Medicare Part A, enroll in Medicare Part B before you retire to avoid a lapse in coverage. You must enroll within eight months of your retirement date to avoid a Medicare Part B surcharge. The surcharge is a 10 percent premium increase for each 12-month period that you could have enrolled but did not. In the United States and U.S. territories, TRICARE pays last for services covered by both TRICARE and Medicare. Medicare does not pay for services received overseas. For overseas care, TRICARE pays first and you pay applicable TRICARE Standard annual deductibles and cost-shares. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.