

# Adult Child Benefits



## Do children of

### **Service members receive military benefits and privileges after age 18?**

There is no change to Department of Defense (DoD) health care benefits or base privileges when a child turns age 18. Unmarried dependent children of active duty and retired Service members, who are not active duty Service members themselves, are eligible for TRICARE health benefits and base privileges until age 21. Children of Guard and Reserve members in a Selected Reserve or Retired Reserve status may enroll in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) if their sponsor purchases coverage and are also entitled to base privileges. Children of Guard and Reserve members in an Individual Ready Reserve status are entitled to base privileges only.

Base privileges include:

- Morale, welfare, and recreation
- Commissary and exchange (in most cases)

At age 18, children may also:

- Use Post 9/11 GI Bill Transfer of Education Benefits (TEB)
- Request their own DoD Self-Service (DS) Logon

### **What happens to benefits and privileges when the child turns age 21?**

In most cases, the health benefits and base privileges that children of active duty or retired Service members are entitled to end at age 21; however, there are some exceptions:

- A child may be eligible for premium-free health benefits after age 21 if he or she meets the criteria for full-time student status. Health benefits and base privileges end at age 23 or upon graduation, whichever is first. For further details see the "Student Status" section.
- An incapacitated child (incapable of self-support) may be eligible for premium-free benefits after age 21 if he or she meets the criteria. For further details see the "Incapacitated" section.
- Dependent children age 21 or older (or 23 if a full-time student) may qualify to purchase TRICARE Young Adult (TYA) coverage up to age 26. For further details see the "TRICARE Young Adult" section.

## What happens to benefits and privileges if the child becomes a member of the uniformed services?

### Regular active duty

- When a child enters regular active duty service, his or her benefits under a parent's sponsorship end. If the child separates from service, benefits and entitlements under a parent's sponsorship may be reinstated as long as the child meets all other requirements.

### Guard and Reserve under age 21 (or 23 if a full-time student):

- A child who is under age 21 and on active duty status for 31 days or more is NOT eligible for TRICARE health benefits and base privileges under the parent's sponsorship. He or she is eligible under his or her own sponsorship.
- A child who is under age 21 (or 23 if a full-time student) and eligible for TRS as a member of the Selected Reserve, may use benefits under the parent's sponsorship rather than enrolling in TRS under his or her own sponsorship. Benefits end at age 21 unless the child is a full-time student, in which case he or she is eligible until age 23.
- A child who is under age 21 (or 23 if a full-time student) and NOT eligible for TRS may use benefits under the parent's sponsorship until age 21 unless he or she is a full-time student, in which case he or she is eligible until age 23.

### Guard and Reserve over age 21 (or 23 if a full-time student):

- A child who is over age 21 (or 23 if a full-time student) and a member of the uniformed services is not eligible to enroll in TYA under their parent's sponsorship. If eligible for TRS, the child would have to enroll under his or her own sponsorship.

### Reserve Officers' Training Corps (ROTC)

- ROTC cadets are not eligible for DoD health care until they are commissioned and enter active duty. An ROTC cadet may use benefits under the parent's sponsorship until age 21 unless he or she is a full-time student, in which case he or she is eligible until age 23.

## What options does a child of an active duty or retired Service member have if he or she is not a full-time student, incapacitated, or no longer qualifies for TYA?

The Continued Health Care Benefit Program (CHCBP) is a premium-based health plan that provides continued health care coverage for 18 to 36 months after the loss of military health care benefits.

CHCBP is available to former Service members, their families, and former spouses.

For more information about CHCBP, go to: [www.humana-military.com/chcbp/main.htm](http://www.humana-military.com/chcbp/main.htm).



# Student Status

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## What criteria does a child need to meet to qualify for full-time student status?

Children of active duty or retired Service members may be eligible for TRICARE health benefits and base privileges after age 21 if they meet the following criteria for full-time student status:

- Enrolled as a full-time student at an accredited institution of higher education (must be an associate's degree or higher)
- Unmarried
- Dependent on the sponsor for over 50 percent of his or her support (if the sponsor is deceased, the child must have received over 50 percent of his or her support from the sponsor at the time of death)
- If the child marries and subsequently becomes unmarried due to divorce, annulment, or the death of the spouse, benefits and entitlements may be reinstated as long as the child meets all other requirements.

**Note:** Children of Guard and Reserve members in a Selected Reserve or Retired Reserve status who are fulltime students may enroll in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) if their sponsor purchases coverage.

## What benefits and privileges does a child receive as a full-time student?

Children of active duty or retired Service members who meet the full-time student requirements are eligible for the following:

- Health care under one of the TRICARE-administered programs
- Morale, welfare, and recreation privileges
- Commissary and exchange privileges (in most cases)
- ID card

**Note:** Children of Guard and Reserve members in a Selected Reserve or Retired Reserve status who are full-time students may be enrolled in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) if their sponsor purchases coverage.

## Should the student status of children of non-activated members of the National Guard or Reserve be reported?

Yes. Non-activated members of the National Guard, Reserve, or Retired Reserve should also update DEERS to reflect their child's fulltime student status. If student status is not reported, TRICARE Reserve Select and TRICARE Retired Reserve benefits, if eligible and enrolled, will end at age 21 until student information is added to DEERS.

## How is a child's record updated to reflect full-time student status?

Service members must visit a military identification (ID) card issuing facility to update the student status on their child's DEERS record. The child is not required to accompany the sponsor at this time and may contact an ID issuing facility afterward with proper identification to obtain an ID card. To locate the nearest facility, visit the RAPIDS Site Locator at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

The following documentation is required when the sponsor visits the ID card issuing facility:

- A letter from the school registrar or documentation from the National Student Clearinghouse certifying a full-time course of study leading to an associate's degree or higher and the

anticipated graduation date. The documentation should certify full-time enrollment before the summer break and acceptance or enrollment immediately after the summer break for continuous coverage.

- If not enrolled in DEERS, a birth certificate is required in addition to the documentation listed above. For a list of accepted identity documents refer to the "Required Documents" tab on the RAPIDS Site Locator at [www.dmdc.osd.mil/rsl/](http://www.dmdc.osd.mil/rsl/).

**Note:** Many colleges and universities contract with third parties to verify student enrollment. Documentation from these third parties may be provided instead of a letter from the school registrar.

**Note:** Beneficiaries can schedule an appointment at a specific site by following the "Schedule an Appointment" link after following the "details" link for a particular site. Beneficiaries can navigate directly to the RAPIDS Appointment Scheduler at <https://rapids-appointments.dmdc.osd.mil/>. The RAPIDS Self Service Portal, located at [https://www.dmdc.osd.mil/self\\_service](https://www.dmdc.osd.mil/self_service), allows military sponsors to initiate the ID card issuance process online, including verifying a family member's relationship and eligibility by digitally signing the DD Form 1172-2.

To avoid a lapse in benefits, student status should be determined prior to the child's 21st birthday; however, it cannot be determined more than 90 days in advance.

If your child is enrolled in TRICARE Prime on his or her 21st birthday and student status has not been established prior to that date, disenrollment may occur. Please contact your TRICARE contractor to check your child's Prime enrollment status.

### **How and when do benefits and privileges for full-time students end?**

Full-time student status ends upon graduation or if the child no longer meets any of the requirements for the status. When full-time student status is entered into DEERS, the expected graduation date is recorded and benefits will terminate automatically on that date. However, if at any time the child's student status changes (e.g., the child is no longer enrolled as a full-time student or graduates early), the sponsor's support drops below 50 percent, or the child marries, all entitlements to DoD benefits and privileges cease. The beneficiary or sponsor must report any change to a military ID card issuing facility. To locate the nearest facility, visit the RAPIDS Site Locator at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

## **Incapacitated**

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### **What criteria must the child of an active duty or retired Service member meet to qualify as incapacitated?**

Incapacitated children of active duty or retired Service members may be eligible for TRICARE health benefits and base privileges after age 21 if they meet the following criteria:

- Incapable of providing his or her own support
- Dependent on the sponsor for over 50 percent of his or her support (if the sponsor is deceased, the child must have received over 50 percent of his or her support from the sponsor at the time of death)
- Incapacitation must have occurred prior to age 21 (or age 23 if enrolled as a full-time student)
- Unmarried—if the child marries and subsequently becomes unmarried due to divorce, annulment, or the death of the spouse, the sponsor may apply for reinstatement of the child's benefits and entitlements as long as he or she meets all other requirements.

## What are the requirements to apply for an incapacitated status?

The military sponsor's Service must process the initial and renewal dependency applications for all incapacitated children.

Apply for a determination with the following documentation:

- Dependency Statement – Incapacitated Child Over Age 21 form (DD Form 137-5)
- Application for Identification Card/DEERS Enrollment form (DD Form 1172-2)
- Current physician's statement dated within 90 days (Contact the sponsor's Service for specific details. See the last page for "Contact Information.")
- A current statement from the Social Security Administration certifying non-eligibility for Medicare Part A. However, if the child is Medicare Part A eligible, proof of Medicare Part A and Part B enrollment must be provided to retain TRICARE benefits unless the sponsor is on active duty.
- Birth certificate, if not enrolled in DEERS. If adding a stepchild to DEERS, the parents' marriage certificate is also required.

**Note:** For questions related to Service-specific procedures or special circumstances please contact the appropriate office for the sponsor's Service (see the last page for "Contact Information").

## What benefits and privileges does an incapacitated child of an active duty or retired Service member receive?

Incapacitated children of active duty or retired Service members who meet the requirements are eligible for:

- Health care under one of the TRICARE-administered programs. Incapacitated children who are entitled to Medicare Part A must purchase Medicare Part B to retain TRICARE eligibility unless the sponsor is on active duty.
- Morale, welfare, and recreation privilege
- Commissary and exchange (in most cases)

**Note:** Children of Guard and Reserve members in a Selected Reserve or Retired Reserve status who are incapacitated may enroll in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) if their sponsor purchases coverage.

## Are incapacitated children eligible for an ID card?

Once the dependency determination is approved, the incapacitated child of active duty Service member can receive an ID card every four years (incapacitated status must be re-determined every four years). Indefinite military ID cards are authorized for family members of retired Service members entitled to Medicare due to a disability. Eligibility for an indefinite ID card does not waive the requirement to complete a dependency determination through the appropriate office for the sponsor's Service (see the last page for "Contact Information") every four years for permanently incapacitated adult children.

# TRICARE Young Adult

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## What is TRICARE Young Adult (TYA)?

The National Defense Authorization Act of 2011 authorized the Department of Defense to offer similar benefits to young adults under TRICARE as the Patient Protection and Affordable Care Act of 2010

established for private health care insurance. TYA is premium-based medical coverage for unmarried children, ages 21 to 26, of active duty or retired Service members who are not eligible for employer-sponsored health care coverage through their own current employer.

### **What criteria does a child need to meet to qualify for TYA?**

A child must meet the following criteria:

- Unmarried child of a currently eligible uniformed service member
- At least 21 (age 23 if a full-time student) but not yet age 26
- Not eligible to enroll in an employer-sponsored health plan under their own employment
- Not eligible for any other TRICARE coverage
- Is not a member of the uniformed services

**Note:** Non-activated Service members of the National Guard, Reserve, or Retired Reserve must be enrolled in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) for their eligible child to qualify to purchase TYA coverage.

### **How does a child enroll in TYA?**

If the child was previously enrolled in DEERS, enrollment in TYA is initiated through TRICARE, and the child must complete and sign the enrollment application. After the application is submitted, TRICARE will:

- Confirm eligibility in DEERS
- Report TYA enrollment to DEERS

**Note:** If not already enrolled in DEERS, the sponsor must visit an ID card issuing facility to add the child to DEERS before starting the application process. To locate the nearest facility, visit the RAPIDS Site Locator at [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi).

### **My child turned 21 (or 23) and was enrolled in one of the TRICARE-administered programs. Is he or she automatically enrolled into TYA?**

Enrollment in TYA is **NOT** automatic. The child must take action. Directions for purchasing coverage may be found on the TRICARE Web site at [www.tricare.mil](http://www.tricare.mil). Applications for continued coverage must be made within 30 days of the date of termination of coverage under another TRICARE program for there to be no break in coverage.

### **My child is enrolled in TYA. How does he or she get an ID card?**

Once enrolled, the child will receive a TYA enrollment letter and card. You may contact the closest ID facility to obtain a dependent military ID card. TYA medical benefits can be used immediately without the military ID card by using the sponsor's Social Security Number to file claims.

**Note:** The military ID card does not grant morale, welfare, and recreation privileges, or commissary and exchange privileges for children enrolled in TYA.

# Transfer of Educational Benefits

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## What is Transfer of Education Benefits (TEB)?

A special provision of the Post-9/11 GI Bill program allows career Service members the opportunity to share their education benefits with immediate family members. Service members can determine their eligibility using the TEB application available on milConnect ([www.dmdc.osd.mil/milconnect](http://www.dmdc.osd.mil/milconnect)).

## Who is eligible to receive transferred education benefits?

Service members may transfer Post-9/11 GI Bill benefits to:

- The Service member's spouse
- One or more of the Service member's children
- Any combination of the spouse and children

Children must be enrolled in DEERS to receive transferred benefits. Children age 18 through 20 are eligible to receive transferred benefits as are children age 21 through 22 if full-time student status is established. The new TYA program does not extend the age by which the benefit must be transferred. Children age 21 through 22 who are attending school less than full-time, or enrolled in on-the-job training, apprenticeships, or non-college degree programs, may still be eligible to receive transferred benefits even though the TEB application may reflect that they are ineligible. Contact your TEB Service Representative for more information. Please see the "Education Benefits" tab in milConnect for a list of Service contacts.

Children may not use the benefit after age 26. Additional questions and answers can be found on milConnect ([www.dmdc.osd.mil/milconnect](http://www.dmdc.osd.mil/milconnect)) under the "Education Benefits" tab or at [www.gibill.va.gov](http://www.gibill.va.gov).

## Affordable Care Act

The Affordable Care Act, also known as the health care reform law, requires that individuals maintain health insurance or other health coverage that meets the definition of "minimum essential coverage" beginning in 2014. Most people who do not meet this provision of the law will be required to pay a fee for each month they do not have adequate coverage. The fee will be collected each year with tax returns. You can find other health care coverage options at [www.healthcare.gov](http://www.healthcare.gov).

## Contact Information

Branch of Service	Dependency Determinations	All other Service-specific Questions
<i>Air Force</i>	DFAS-Indianapolis/ Code JFLTBA Attention: AF Dependency 8899 E 56th Street Indianapolis, IN 46249-1200 Commercial phone: (317) 212-3657 DSN: 699-0129 e-mail: <a href="mailto:DFAS-IN_AF_Dependency@DFAS.mil">DFAS-IN_AF_Dependency@DFAS.mil</a>	Air Force Personnel Center HQ AFPC/DPSFR 550 C Street W., Suite 37 Randolph AFB, TX 78150-4739 Phone: (800) 525-0102
<i>Army</i>	DFAS-Indianapolis/Code JMTCB 8899 East 56th Street Indianapolis, IN 46249-0865 Toll Free Phone: (888) 332-7411 Fax: (317) 275-0282 e-mail: <a href="mailto:DependencyDetermination@dfas.mil">DependencyDetermination@dfas.mil</a>	Army Project Office ATTN: AHRC-PDP-P 1600 Spearhead Division Avenue Dept. 420, Building 2 1st Floor, Room #021(2-1-021) Ft Knox, KY 40122-5402 Phone: (888) 276-9472
<i>Coast Guard</i>	Coast Guard Personnel Service Center 444 S.E. Quincy Street Topeka, KS 66683 Phone: (785) 339-3441	USCG, Personnel Service Center 4200 Wilson Blvd Suite 1100 Arlington, VA 20598-7200
<i>Marine Corps</i>	Marine Corps Headquarters Manpower and Reserve Affairs MRP-1 3280 Russell Road Quantico, VA 22134-5103 Commercial phone: (703) 784-9529 DSN: 278-9529 Fax: (703) 784-9827 e-mail: <a href="mailto:MRP1@usmc.mil">MRP1@usmc.mil</a>	Marine Corps Personnel Project Office 3280 Russell Road Code MRP1 Quantico, VA 22134
<i>Navy</i>	PERS 31-D Benefits and Eligibility Section 5720 Integrity Drive Millington, TN 38055-3120 Toll Free phone: 1-866-827-5672 DSN: 822-3360 Fax: (901)874-2766 e-mail: <a href="mailto:CSMailbox@navy.mil">CSMailbox@navy.mil</a>	Navy Personnel Command (NPC) BUPERS 26 5720 Integrity Drive Millington, TN 38055-3320 Phone: (866) 827-5672 DSN: 882-3462
<i>National Oceanic and Atmospheric Administration</i>	Commissioned Personnel Center CPC1 1305 East West Highway Room 4284, Routing Code SOU57140 Silver Spring, MD 20910-3282 Phone: (301) 713-0852	NOAA 1315 East-West Highway SSMC #3, Room 12100 Silver Spring, MD 20910
<i>Public Health Service</i>	United States Public Health Service Division of Commissioned Corps Personnel Readiness ATTN: DEERS1101 Wootton Parkway, Plaza Level, Suite 100 Rockville, MD 20852 Phone: (240) 453-6131	United States Public Health Service Division of Commissioned Corps Personnel Readiness ATTN: DEERS 1101 Wootton Parkway, Plaza Level, Suite 100 Rockville, MD 20852 Phone: (240) 453-6131