



TRICARE® Survivor Benefits

Continuing medical, pharmacy, and dental benefits for surviving family members

TRICARE continues to provide benefits to eligible family members following the death of their sponsor. The type of coverage and costs depend on your sponsor's military status at the time of his or her death. You are automatically eligible for TRICARE survivor benefits as long as your information in the Defense Enrollment Eligibility Reporting System (DEERS) is current and you are one of the following:

- A surviving spouse who has not remarried (eligibility cannot be regained later, even if you divorce or your new spouse dies)
- A surviving unmarried child under age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support)

Note: Children with disabilities may remain eligible beyond normal age limits. Check with your sponsor's service for eligibility criteria.

SURVIVORS OF ACTIVE DUTY SERVICE MEMBERS

As a surviving spouse, if your sponsor dies while serving on active duty for a period of more than 30 consecutive days (including eligible National Guard and Reserve members), you remain eligible as a transitional survivor for three years, and have active duty family member (ADFM) benefits and costs. Eligibility includes survivors of sponsors who die while on delayed-effective-date active duty orders. Transitional survivors remain eligible for TRICARE Prime, TRICARE Prime Remote for Active Duty Family Members (TPRADFM), and TRICARE Standard and TRICARE Extra

in the United States, and TRICARE Overseas Program (TOP) Prime, TOP Prime Remote, and TOP Standard overseas.

After three years, you remain eligible as a survivor and have retiree family member benefits and costs. You pay retiree rates under TRICARE Prime, if available in your area (you will need to reenroll), TRICARE Standard and TRICARE Extra in the United States, or TOP Standard overseas. As a survivor, you are not eligible for TPRADFM, TOP Prime, or TOP Prime Remote. If you do not enroll in TRICARE Prime, coverage automatically continues under TRICARE Standard.

Surviving children remain eligible for TRICARE benefits as ADFMs. Unlike spouses, eligibility will not change after three years, and children remain covered as ADFMs until eligibility ends due to age limits or for another reason (e.g., marriage). After aging out of TRICARE, surviving children may qualify to maintain TRICARE coverage until reaching age 26 by purchasing a TRICARE Young Adult (TYA) program option. For more information on TYA, visit www.tricare.mil/tya.

TRICARE PRIME® COVERAGE GUIDELINES

Transitional survivors enrolled in a stateside or overseas TRICARE Prime option at the time of the sponsor's death will not be disenrolled. Coverage continues as long as your information in DEERS is up to date or until your eligibility ends (i.e., after three years from the sponsor's death or earlier if a spouse remarries). If you are not enrolled in a TRICARE Prime option and you are eligible, you may enroll after your sponsor's death. Normal TRICARE Prime enrollment rules apply; there is no retroactive enrollment.

Transitional survivors not enrolled in a TRICARE Prime option will be covered as ADFMs under TRICARE Standard and TRICARE Extra in the United States or TOP Standard overseas. TPRADFM, TOP Prime, and TOP Prime Remote are not available to surviving spouses after the three-year transitional survivor period. For cost details, visit www.tricare.mil/costs.

Note: Surviving beneficiaries in the United States will have their TRICARE Prime enrollment fees frozen at the rate in effect at the time they become survivors and are enrolled in a TRICARE Prime option. Beneficiaries in this category will not be charged a fee increase as long as at least one family member remains enrolled.

SURVIVORS OF NATIONAL GUARD AND RESERVE MEMBERS

Non-Activated Sponsor

If you are a survivor of a non-activated National Guard or Reserve member who had TRICARE Reserve Select (TRS) or Transitional Assistance Management Program (TAMP) coverage at the time of his or her death, you may qualify for TRICARE survivor coverage. Former spouses and remarried surviving spouses do not qualify to purchase coverage.

If TRS coverage was in effect, qualified survivors may purchase or continue coverage under TRS for up to six months from the date of their sponsor's death. Surviving family members who are eligible for or enrolled in the Federal Employees Health Benefits (FEHB) Program may purchase TRS coverage. For more information about the TRS survivor benefit, see the *TRICARE Reserve Select Coverage Guidelines* section of this fact sheet.

If TAMP coverage was in effect, eligible survivors remain covered until the end of the 180-day TAMP period.

Sponsor Active 30 Days or Less

If your sponsor dies while serving on active duty for a period of 30 days or less, to include active duty training/drill, annual training, and individual duty training, family members remain eligible as survivors and have retiree benefits and costs.

Note: Surviving spouses remain eligible for survivor benefits unless they remarry and surviving children remain eligible until reaching age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support).

Sponsor Active More Than 30 Days

If your sponsor dies while serving on active duty for a period of more than 30 consecutive days, family members remain eligible as transitional survivors, and have ADFM benefits and costs. After three years, surviving spouses remain eligible as survivors and have retiree family member benefits and costs. Surviving children do not have a status change after three years; they remain eligible for ADFM benefits and costs until they lose TRICARE eligibility due to age limits or for another reason (e.g., marriage).

TRICARE Reserve Select® Coverage Guidelines

Survivors enrolled in TRS at the time of their sponsor's death will automatically transition to TRS survivor coverage. Coverage continues as long as your information in DEERS is up to date or until your qualification ends (i.e., six months from the sponsor's death or earlier if a spouse remarries). If you are not enrolled in TRS at the time of your sponsor's death and you qualify, you may purchase TRS survivor coverage after your sponsor's death.

Survivors wishing to enroll in TRS survivor coverage must submit a completed *Reserve Component Health Coverage Request* form (DD Form 2896-1) to their regional contractor. To access *DD Form 2896-1*, log on to the DMDC Reserve Component Purchased TRICARE Application at www.dmdc.osd.mil/appj/reservetricare. This form must be postmarked or received by the regional contractor no later than 60 days after the date of the sponsor's death.

To use the website, you will need a Department of Defense (DoD) Common Access Card, Defense Finance and Accounting Service (DFAS) myPay PIN, or a DoD Self-Service Logon (DS Logon). For more information on signing up for a DS Logon, visit <https://myaccess.dmdc.osd.mil>.

Survivors wishing to disenroll from TRS survivor coverage must submit a written letter or completed *DD Form 2896-1* to their regional contractor. This form must be postmarked

or received by the regional contractor no later than 60 days after the date of the sponsor's death. Premiums will be refunded if no claims were submitted during this 60-day period. For more information, visit www.tricare.mil/trs.

Surviving children may continue their existing TRS survivor benefit for six months or until reaching age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support), whichever comes first. Surviving children who have aged out of TRICARE may qualify for TYA coverage until reaching age 26, during the six-month period of TRS survivor coverage. For more information, visit www.tricare.mil/tya.

SURVIVORS OF RETIRED RESERVE MEMBERS

If you are a survivor of a Retired Reserve member who had TRICARE Retired Reserve (TRR) coverage at the time of his or her death, you may qualify for TRICARE survivor coverage. Surviving spouses and children remain qualified for TRR survivor coverage until the day the sponsor would have turned age 60, at which point they may become eligible for premium-free TRICARE Standard and TRICARE Extra, or may enroll in TRICARE Prime (if available). Surviving family members who are eligible for or enrolled in the FEHB Program may purchase TRR. For more information, visit www.tricare.mil/trr.

TRICARE Retired Reserve® Coverage Guidelines

Survivors enrolled in TRR at the time of their sponsor's death will automatically transition to TRR survivor coverage. Coverage continues as long as DEERS information is up to date or until eligibility ends (i.e., at the time your sponsor would have reached age 60 or earlier if a spouse remarries). If you are not enrolled in TRR at the time of your sponsor's death and you qualify, you may purchase TRR survivor coverage after your sponsor's death. Coverage may be purchased at any time after the sponsor's death, provided the sponsor would not have reached age 60 at the time of purchase.

Survivors wishing to enroll in TRR survivor coverage must submit a completed *DD Form 2896-1* to their regional contractor. To access the *DD Form 2896-1*, log on to the DMDC Reserve Component Purchased TRICARE Application at www.dmdc.osd.mil/appj/reservetricare.

You will need a Common Access Card, DFAS myPay PIN, or DS Logon to access this website and form. This form must be postmarked or received by the regional contractor no later than 60 days after the date of the sponsor's death. Survivors wishing to disenroll from TRR survivor coverage must submit a written letter or *DD Form 2896-1* to their regional contractor and it must be postmarked or received no later than 60 days after the date of the sponsor's death. Premiums will be refunded if no claims were submitted during this 60-day period.

Surviving children are eligible for TRR until their sponsor would have reached age 60 or until reaching age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support), whichever comes first. If the sponsor was enrolled in TRR at the time of death, surviving children who age out of TRICARE may qualify to purchase TYA coverage until reaching age 26. For more information, visit www.tricare.mil/tya.

SURVIVORS WHO ARE ENTITLED TO MEDICARE

Surviving family members who are already entitled to premium-free Medicare Part A at the time of the sponsor's death should sign up for Medicare Part B within eight months of the date of the sponsor's death to avoid the Medicare Part B late-enrollment monthly premium surcharge (10 percent for each 12-month period you could have had Medicare Part B, but did not). To sign up for Medicare Part B during this special enrollment period (if it applies to you) and waive the Medicare Part B late-enrollment premium surcharge, you will need proof of your eligibility for the special enrollment period. For assistance, call the Defense Manpower Data Center at **1-800-538-9552 (TDD/TTY: 1-866-363-2883)**.

Surviving family members who become entitled to premium-free Medicare Part A after the date of the sponsor's death should sign up for Medicare Part B immediately upon becoming entitled to Medicare Part A to avoid the Part B late-enrollment premium surcharge.

If you do not sign up for Medicare Part B when you first become eligible, you may sign up during the general enrollment period (GEP), which occurs each year, January 1–March 31. If you sign up during the GEP, your Medicare Part B will begin July 1 of the year in which you

sign up. The Part B late-enrollment premium surcharge will apply for each 12-month period you could have had Medicare Part B, but did not.

It is important to note that in general, TRICARE beneficiaries who are entitled to premium-free Medicare Part A must have Medicare Part B to remain TRICARE-eligible. If you are a surviving family member who is entitled to premium-free Medicare Part A, and you do not have Medicare Part B, you will be ineligible for TRICARE after your three-year transitional survivor period ends. Surviving family members of Retired Reserve members become eligible for premium-free TRICARE Standard and TRICARE Extra, or may enroll in TRICARE Prime (if available), beginning on the date their sponsor would have turned age 60. To be eligible for TRICARE at that point, beneficiaries entitled to Medicare Part A must also have Medicare Part B.

PHARMACY COVERAGE

As a survivor, your pharmacy benefit remains the same regardless of your TRICARE program option. In the United States and U.S. territories (American Samoa,* Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands), you may fill prescriptions through military pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, or non-network pharmacies. Using a non-network pharmacy is your most costly option. The TRICARE pharmacy benefit in the United States and U.S. territories is administered by Express Scripts, Inc. For more information, visit www.tricare.mil/pharmacy or www.express-scripts.com/TRICARE.

Outside the United States and U.S. territories, you may fill prescriptions at military pharmacies, through TRICARE Pharmacy Home Delivery,[†] at TRICARE retail network pharmacies in some locations, or at host nation pharmacies. Host nation pharmacies are non-network; therefore, when filling a prescription at a host nation pharmacy, you will pay the full cost up front and file a claim with the TOP claims processor for reimbursement. You must submit proof of payment with all overseas pharmacy claims. For more information about how to file claims for prescriptions filled overseas, visit www.tricare.mil/claims.

Note: In the Philippines, you are required to use certified pharmacy providers. For more information, visit www.tricare-overseas.com/philippines.htm.

* *Currently, there are no TRICARE retail network pharmacies in American Samoa.*

† *Outside the United States and U.S. territories, you can only use the TRICARE Pharmacy Home Delivery option if you have an APO/FPO address or are assigned to a U.S. Embassy or Consulate. Beneficiaries residing in Germany cannot use the home delivery option due to country-specific legal restrictions. If you live in Germany, you should fill prescriptions at military pharmacies or host nation pharmacies.*

DENTAL OPTIONS

TRICARE Dental Program Survivor Benefit

When a sponsor dies while on active duty, surviving family members are eligible for the TRICARE Dental Program (TDP) Survivor Benefit whether or not the family members were enrolled in the TDP prior to the sponsor's death. Eligible surviving family members do not pay TDP premiums; these costs are covered 100 percent (family members are still responsible for any applicable cost-shares). The TDP Survivor Benefit also applies to family members of the Selected Reserve and the Individual Ready Reserve (special mobilization category), regardless of whether the sponsor was on active duty orders or enrolled in the TDP at the time of his or her death. Former spouses and remarried surviving spouses are not eligible for TDP benefits.

The surviving spouse is eligible to receive survivor benefits for up to three years from the sponsor's date of death, regardless of the TDP Survivor Benefit enrollment coverage start date.

Surviving children are eligible to receive the TDP Survivor Benefit until reaching age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support).

Eligible surviving family members enrolled in the TDP at the time of their sponsor's death will be automatically enrolled in the TDP Survivor Benefit. Survivors will be notified of this enrollment change and the terms of the TDP Survivor Benefit. Eligible surviving family members not enrolled in the TDP at the time of the sponsor's death will be notified of their TDP eligibility. If eligible, surviving spouses, parents, or legal guardians may elect to enroll in the TDP Survivor Benefit. For more information, visit www.tricare.mil/tdp.

TRICARE Retiree Dental Program

When your TDP Survivor Benefit ends, surviving spouses whose sponsor died while on active duty (including National Guard and Reserve sponsors who were on active duty for more than 30 days) may be eligible for the TRICARE Retiree Dental Program. For more information, visit www.trdp.org.

Surviving spouses whose sponsor died while on active duty orders for 30 days or less have no TRICARE dental insurance after the TDP Survivor Benefit ends.

MINIMUM ESSENTIAL COVERAGE

Under the Affordable Care Act (ACA), individuals must have health care coverage that meets a minimum standard called minimum essential coverage; otherwise, they must qualify for an exemption. TRICARE coverage meets the minimum essential coverage requirement under the ACA. Most people who do not meet this provision of the law will be required to pay a penalty for each month they do not have adequate coverage. The penalty will be collected each year with federal tax returns. You can find other health care coverage options at www.healthcare.gov.

LOOKING FOR More Information?

GO TO www.tricare.mil/contactus

N

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com

S

TRICARE South Region

Humana Military
1-800-444-5445
HumanaMilitary.com

W

TRICARE West Region

UnitedHealthcare
Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

O

TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com

For toll-free contact information, visit this website.

TOP Regional Call Centers

Eurasia-Africa
+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

Latin America and Canada
+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Pacific (Singapore)
+65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Pacific (Sydney)
+61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)
sydricare@internationalsos.com

TRICARE Pharmacy Program

1-877-363-1303
www.tricare.mil/pharmacy
www.express-scripts.com/TRICARE

TRICARE Dental Options

TRICARE Dental Program
1-855-MET-TDP1 (1-855-638-8371) (stateside)
1-855-MET-TDP2 (1-855-638-8372) (overseas)
1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY)
www.metlife.com/tricare

TRICARE Retiree Dental Program

1-888-838-8737
www.trdp.org

milConnect Web Site— Update DEERS Information

<http://milconnect.dmdc.osd.mil>

An Important Note About TRICARE Program Information

At the time of publication, 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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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