



Last Reviewed April 2024

# TRICARE® Benefits/ Programs for the National Guard and Reserve During Deactivation

Your Options For Care After Deactivation

*TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.*

# Today's AGENDA

- What is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- For Information and Assistance



# **Today's AGENDA**

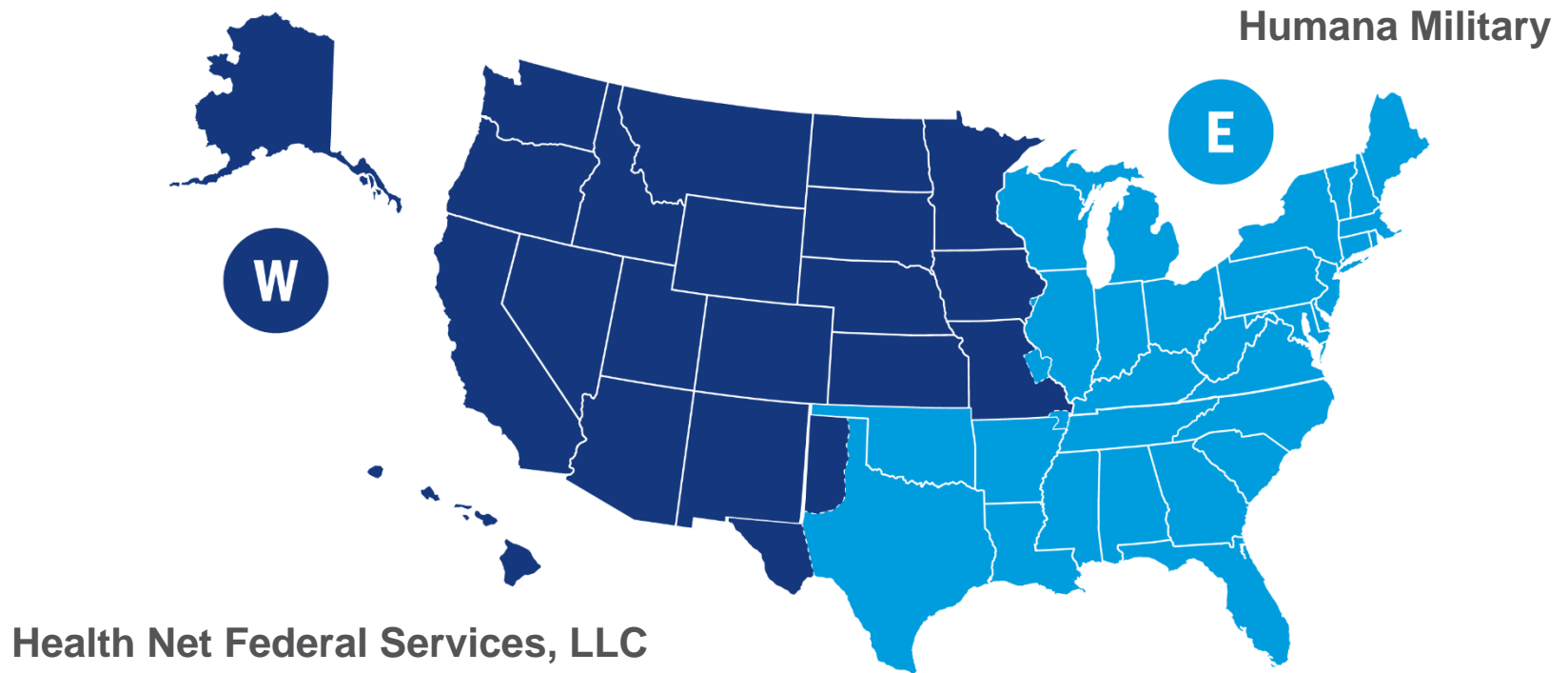
- **What is TRICARE?**
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- For Information and Assistance

# What Is TRICARE?

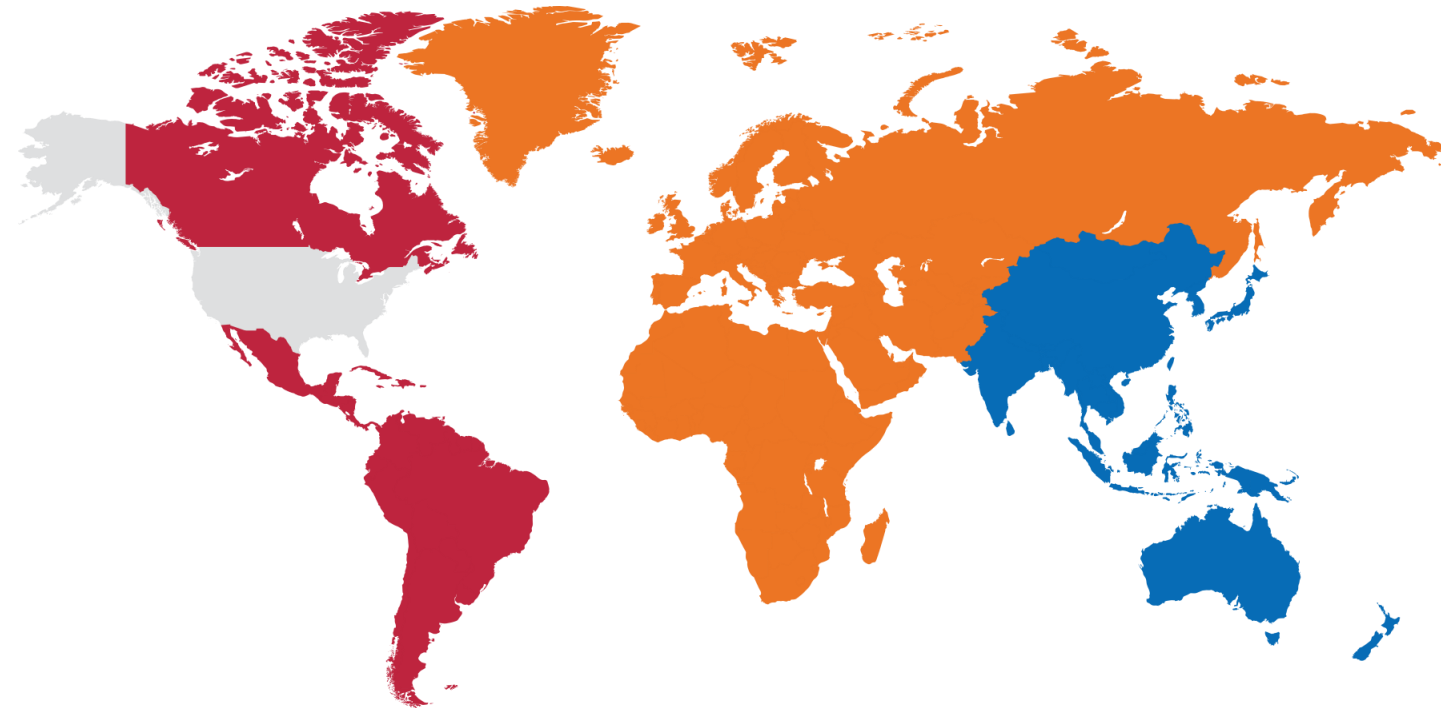


- Uniformed services health care program
- Worldwide network
  - Military hospitals and clinics
  - Civilian health care providers

# TRICARE Stateside Regions



# TRICARE Overseas Program



## **Latin America and Canada**

Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

## **Eurasia-Africa**

Africa, Europe, and the Middle East

## **Pacific**

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea, and Western Pacific remote countries

# **Today's AGENDA**

- What is TRICARE?
- **TRICARE Eligibility**
- Medical Coverage
- Other Important Information
- For Information and Assistance

# Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping DEERS up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Visit an **ID Card Office** (<https://idco.dmdc.osd.mil/idco>).

**Note:** You must use this option to add family members in DEERS.

---



Log on to <https://milconnect.dmdc.osd.mil>.

---



Call **1-800-538-9552**.

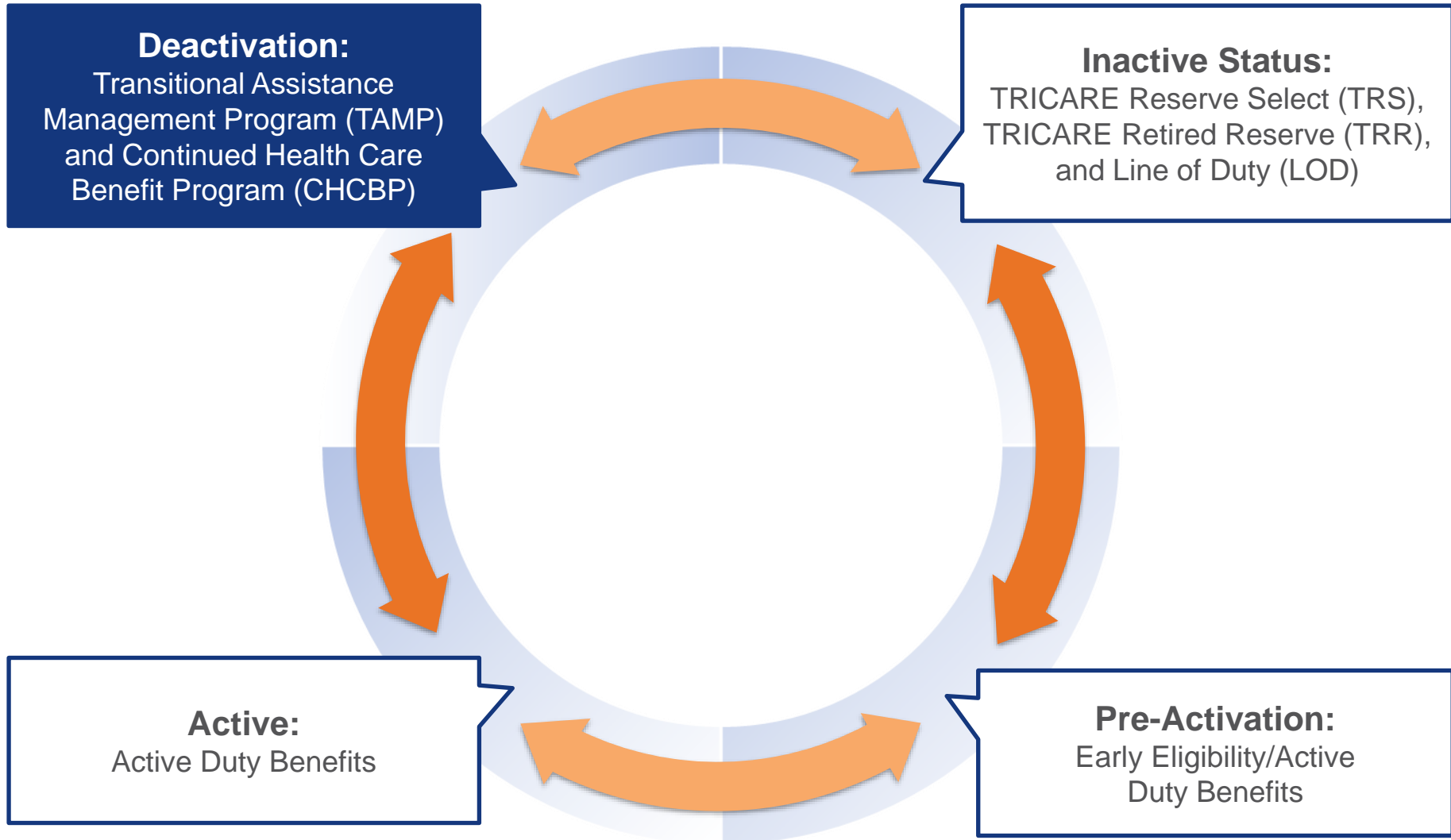
---



Fax **1-800-336-4416**.



# Coverage Lifecycle



# Today's AGENDA

- What is TRICARE?
- TRICARE Eligibility
- **Medical Coverage**
- Other Important Information
- For Information and Assistance

# Transitional Assistance Management Program (TAMP)



- National Guard and Reserve members called or ordered to active duty for more than 30 days for a preplanned mission or in support of a contingency operation
- 180 days of transitional health care benefits
- Begins the day after separating from active duty
- All beneficiaries covered as ADFMs—including the service member
- Reenrollment necessary for TRICARE Select or TRICARE Prime (where locally available)

**Note:** TAMP doesn't cover line of duty care.

# TAMP: Program Options

- TRICARE Select: Available worldwide
- TRICARE Prime: Available in Prime Service Areas (PSAs) in the U.S. and areas near military hospitals or clinics overseas
- US Family Health Plan (USFHP): Available in six designated areas in the U.S.
- Overseas information:  
[www.tricare.mil/overseas](http://www.tricare.mil/overseas)

**Note:** TRICARE Prime Remote options aren't available during TAMP.



# TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage.
- TRICARE network provider or primary care manager (PCM) delivers most routine care.
- PCM coordinates specialty care (referrals required).
- For emergencies, call 911 or go to the nearest emergency room.



# TRICARE Prime: Costs for ADSMs and ADFMs

- No enrollment fees, deductibles or cost-shares
- Pharmacy copayments apply when using retail pharmacies
- Point-of-service (POS) option available for out-of-pocket costs
- Catastrophic cap per family for covered medical services

# TRICARE Select

- Freedom to choose providers
- Referrals not required for most services
- Yearly deductible and cost-shares apply
- Enrollment required
- Some services require pre-authorization
- May have to file your own claims





# TRICARE Select: Getting Care

- For TRICARE Select, find a TRICARE-authorized network provider:
  - Go to [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider).
  - Call your regional contractor.
  - Ask your provider's office if they accept TRICARE.
    - If not, invite the provider to become TRICARE-authorized.
    - Give the provider your regional contractor's phone number or send him or her to [www.tricare.mil/providers](http://www.tricare.mil/providers).





# Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services. The groups pay different costs and fees.
  - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you're in Group A.
    - When enrolled in TRS, TRR, TYA and CHCBP, Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
  - **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you're in Group B.

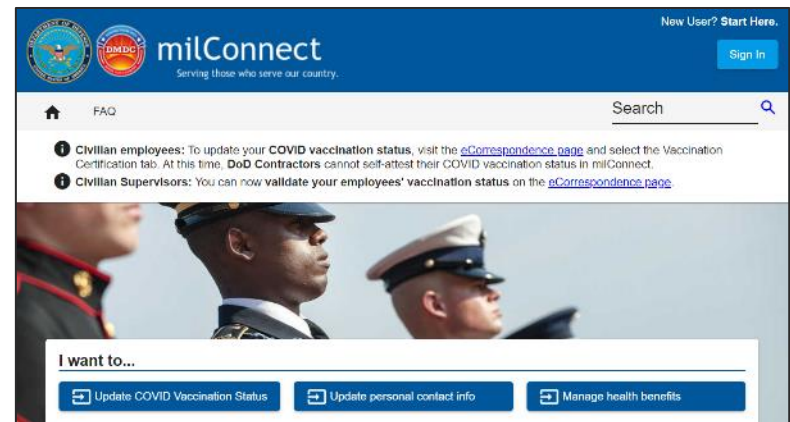
# TRICARE Select: Costs

- The TRICARE Select yearly deductible is waived for National Guard and Reserve family members of sponsors called or ordered to active duty for more than 30 days for a preplanned mission or in support of a contingency operation.
- The yearly deductible is based on the sponsor's pay grade (either E-4 and below or E-5 and above)
- Catastrophic cap per family for covered medical services
- There is no cost for preventive services for Group A and Group B.
- For the most up-to-date cost information, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

# TRICARE Prime and TRICARE Select: Enrollment

Three ways to enroll:

- Enroll online at:  
<https://milconnect.dmdc.osd.mil>.
- Call your regional contractor.
- Fill out the TRICARE Prime or TRICARE Select enrollment form for your region:  
[www.tricare.mil/forms](http://www.tricare.mil/forms).
- Visit a TRICARE Service Center (overseas only).



# TRICARE Young Adult (TYA)

- TYA is available to qualified unmarried dependents of TRICARE-eligible sponsors who are:
  - At least age 21, but not yet age 26
  - Not eligible to enroll in an employer-sponsored health plan
  - Not otherwise eligible for TRICARE program coverage
  - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TYA qualification, cost and enrollment information, go to [www.tricare.mil/tya](http://www.tricare.mil/tya).



# US Family Health Plan (USFHP)

## USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals or clinics or use military pharmacies

# Step 1—Qualify

## TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR)

- Selected Reserve members may qualify for TRS and Retired Reserve members may qualify for TRR if they are:
  - Not eligible for or enrolled in Federal Employees Health Benefits (FEHB) Program under sponsor's own employment
  - For more information, visit [www.tricare.mil](http://www.tricare.mil).

# Step 2—Purchase

## TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR)

Purchase TRS or TRR:

- Online at <https://milconnect.dmdc.osd.mil>
- By mailing a completed and signed *Reserve Component Health Coverage Request Form* (DD Form 2896-1) to your regional contractor
  - Include initial premium payment
- By calling your regional contractor
- In person overseas at a TRICARE Service Center

For continuous coverage, purchase TRS up to 90 days before TAMP ends, but no later than 90 days after TAMP ends. For TRR, if enrolled in another TRICARE program, submit a TRR request within 90 days of the other TRICARE program ending to ensure continuous coverage.

# TRS and TRR: Getting Care

- TRS and TRR coverage follows the rules of TRICARE Select.
- For TRICARE Select, you can see any TRICARE-authorized provider, but you save money when you use network providers.
- With TRS or TRR, no referrals are necessary, but some services require pre-authorization.
- In an emergency, call 911 or go to the closest emergency room.
- To find space-available care at a military hospital or clinic near you, go to [www.tricare.mil/mtf](http://www.tricare.mil/mtf).



# TRS and TRR Costs

- Monthly premiums (per calendar year beginning Jan. 1):
  - Go to [www.tricare.mil/costs](http://www.tricare.mil/costs).
- Yearly deductible for TRS is based on the sponsor's pay grade and for TRR, based on individual or family coverage.
- Cost-shares apply for covered services and vary depending on the type of provider (network or non-network).

**Note:** All ongoing monthly premium payments must be made by either automatic electronic funds transfer or automatic charge to a credit or debit card.

# Line of Duty Care

- Limited to illnesses, injuries, and diseases incurred or aggravated in the line of duty (or LOD)
- Includes injuries sustained while traveling to and from a duty station
- Must have an line of duty determination
- Care provided at military hospitals or clinics or coordinated by the Defense Health Agency—Great Lakes (DHA-GL)
- LODs are only good for one year. After one year, you would be put under a medical evaluation board where you either get placed in the Integrated Disability Evaluation System, returned to duty, or medically retired

**Note:** TAMP doesn't cover line of duty care.

## Line of Duty Care (continued)

- Care needed after orders expire
  - If a National Guard or Reserve member resides 50 miles or less of a military hospital or clinic, line of duty determination requests go to the military hospital or clinic.
  - If a National Guard or Reserve member resides more than 50 miles from a military hospital or clinic, line of duty requests go to the DHA-GL.
    - Find instructions and forms at [www.health.mil/greatlakes](http://www.health.mil/greatlakes) or call **1-888-647-6676**, option 2

**Note:** Authorized line of duty care is limited to the specific injury, illness or disease that was incurred or aggravated while in a qualified duty status (for example, If your left arm was injured and an line of duty determination was approved for that condition, care for a right knee issue is not authorized under the same line of duty).

# Continued Health Care Benefit Program (CHCBP)

- Similar to COBRA continuation health coverage:
  - 18 to 36 months of temporary, premium-based coverage
  - For information on costs, go to [www.tricare.mil/costs](http://www.tricare.mil/costs)
- CHCBP qualification begins the day after losing eligibility for any TRICARE coverage or when TAMP coverage ends:
  - Must enroll within 60 days of loss of TRICARE/TAMP coverage and pay premiums
- Administered by Humana Military for all regions:
  - Call **1-800-444-5445** or visit [HumanaMilitary.com](http://HumanaMilitary.com) for more information.

# **Today's AGENDA**

- What is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- **Other Important Information**
- For Information and Assistance

# Priority for Access to Military Hospitals and Clinics

- |   |   |
|---|---|
| 1 | ADSMs, including National Guard and Reserve members on active duty status for more than 30 days   |
| 2 | ADFM's in a TRICARE Prime option  |
| 3 | Retired service members, their dependents, and all others in a TRICARE Prime option   |
| 4 | ADFM's not in a TRICARE Prime option and TRS members  |
| 5 | Retired service members and their dependents not in a TRICARE Prime option, TRR members, and all other eligible beneficiaries not in a TRICARE Prime option |

# Pharmacy Options

## **Military Pharmacy**



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

---

## **TRICARE Pharmacy Home Delivery**



- Must use this option for some drugs
- Get up to a 90-day supply

---

## **TRICARE Retail Network Pharmacy**



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

---

## **Non-Network Pharmacy**



- Pay full price up front and file a claim to get a portion of your money back
  - Get up to a 30-day supply
- 
- A solid orange horizontal bar spanning the width of the slide at the bottom.

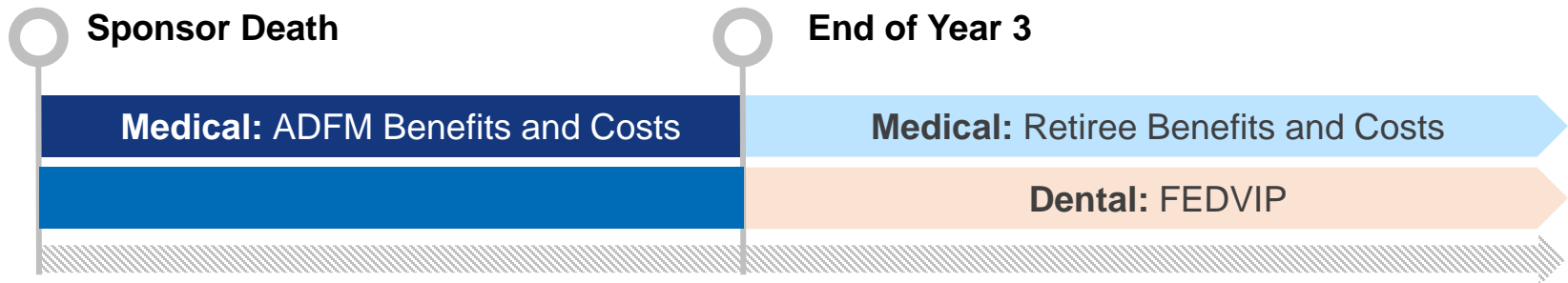
# TRICARE Dental Program (TDP)

- A voluntary, premium-based DoD dental program; the benefit is administered by United Concordia Companies, Inc. (United Concordia).
- Premiums depend on the sponsor's status.
- For more information, visit [www.tricare.mil/tdp](http://www.tricare.mil/tdp).



# Survivor Benefits: Activated More Than 30 Days

## Surviving Spouses Benefit Timeline



## Surviving Children Benefit Timeline



# Survivor Benefits: Activated 30 Days or Less

- If a National Guard or Reserve member dies while serving on federal active duty orders for a period of 30 days or less, family members remain eligible as survivors:
  - They have retiree benefits and costs.
  - They are eligible for the TDP Survivor Benefit.

# Survivor Benefits: Not Activated

- Family members of non-activated National Guard or Reserve members who had TRS or TAMP coverage at the time of their death have the following options:
  - 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.
  - If TAMP coverage was in effect, eligible survivors remain covered until the end of the 180-day TAMP period.
- Survivors are eligible for the TDP Survivor Benefit throughout the duration of survivor coverage or until losing TRICARE eligibility, whichever comes first.

# Survivor Benefits: Retired

- Family members of Retired Reserve members who had TRR at the time of the sponsor's death:
  - Surviving spouses 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 Select, or may enroll in TRICARE Prime (if available).
  - Surviving children remain qualified for TRR until their sponsor would have reached age 60 or until aging out or otherwise losing TRICARE coverage, whichever comes first.
  - Survivors may be eligible to purchase dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

# The Affordable Care Act

**TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).**



Each tax year, you'll get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

# **Today's AGENDA**

- What is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- **For Information and Assistance**

### Stateside Regional Contractors

- TRICARE East Region  
Humana Military  
**1-800-444-5445**  
**[HumanaMilitary.com](http://HumanaMilitary.com)**  
**[www.tricare-east.com](http://www.tricare-east.com)**
- TRICARE West Region  
Health Net Federal Services, LLC  
**1-844-866-WEST** (1-844-866-9378)  
**[www.tricare-west.com](http://www.tricare-west.com)**

### Overseas Regional Contractor

- TRICARE Overseas Program  
International SOS Government Services,  
Inc.  
**[www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)**

### More Resources

- TRICARE Website  
**[www.tricare.mil](http://www.tricare.mil)**
- 
- Publications  
**[www.tricare.mil/publications](http://www.tricare.mil/publications)**
  - milConnect  
**<https://milconnect.dmdc.osd.mil>**