

# TRICARE

## Transitioning from Active Duty to Retirement

An overview of health  
care options for you  
and your family



Please provide feedback on this brochure at  
[www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).



### **An Important Note About TRICARE Program Changes**

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At the time of printing, the information in this brochure 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. For the most recent information, contact your regional contractor or TRICARE Service Center.

# Transitioning from Active Duty to Retirement

*When you retire from active duty and begin drawing retired pay, one chapter in your life ends and another begins. TRICARE changes with you. Your coverage options change, allowing you more choice and flexibility to meet your health care needs as a uniformed services retiree.*

*It's important to understand the choices available to you and your family. Use this guide to make the best decision about your health care through the stages of your retirement.*

*If you are retiring from the National Guard or Reserves, you do not become eligible for most of the health care options described in this booklet until you reach age 60 and begin drawing retirement pay. You may, however, enroll in the TRICARE Retiree Dental Program during the period of time when you retire from the National Guard or Reserves before you begin drawing retired pay.*

*For additional information about how TRICARE changes when you retire, visit the TRICARE Web site at [www.tricare.mil](http://www.tricare.mil).*

## Enrolling in TRICARE Prime

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When you retire from active duty, you must **re-enroll and pay an annual enrollment fee** to continue TRICARE Prime coverage. To avoid a break in Prime coverage, submit your new enrollment form to your regional contractor before the 20th of the month that you plan to retire. If you forget to submit your form by the 20th of the month, your coverage will not be effective on the 1st of the next month and you run the risk of losing your current primary care manager (PCM). **Note:** If you have a lapse in TRICARE Prime coverage, you'll be covered by TRICARE Standard and Extra until your Prime coverage begins again.

### Getting Care

Once you're re-enrolled, you can access care the same way you did when you were on active duty. You'll visit your PCM for most services and get referrals for care your PCM cannot provide. While your coverage is generally the same, there are some differences. Check with your regional contractor for details.

You and your family may continue to get care at military treatment facilities (MTFs). If you're able to enroll with an MTF PCM, you'll have the same access standards at the MTF as other enrollees, but if enrolled to a civilian PCM, you'll receive most care from the civilian PCM. You may be referred to an MTF for specialty care.

### Costs

In addition to TRICARE Prime enrollment fees, copayments will apply for care received from civilian TRICARE network providers. You, the

sponsor, will also be subject to point of service fees—an option not available to you while you served on active duty. For specific information about your costs, visit the TRICARE Web site at [www.tricare.mil](http://www.tricare.mil) or request a copy of the *TRICARE: Summary of Beneficiary Costs* brochure from your regional contractor.

### Enrollment Portability

If you live part-time in different regions, TRICARE Prime gives you the flexibility to transfer your coverage to another TRICARE region. You can transfer your TRICARE Prime enrollment twice during a single enrollment year as long as the second transfer is back to the original location.

### Split Enrollment

If you have family members living in separate regions, the split enrollment feature enables you to enroll your family in multiple TRICARE regions while you continue to pay only one family enrollment fee.

### Planning to Move When you Retire?

TRICARE Prime is not available everywhere. If you are planning to move, call the regional contractor for your new location to see if TRICARE Prime is available in that area. If moving overseas, you'll be covered by TRICARE Standard.

For more information about re-enrolling in TRICARE Prime, contact your regional contractor.

## Choosing TRICARE Standard and Extra

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If you decide not to enroll in TRICARE Prime when you retire, you and your family are automatically covered by TRICARE Standard and Extra. Enrollment is not required for either option and you may seek care from any TRICARE-authorized provider. When using TRICARE Standard and Extra, you manage your own health care. There are no special rules accessing certain types of care. You'll never require referrals, but some services may require prior authorization.

It's also important for you to understand the type of provider you are seeing. You can visit any TRICARE-authorized provider—network or non-network—but the type of provider you see determines your out-of-pocket costs. When you visit a non-network provider, you're using the TRICARE Standard option, and when you visit a network provider, you're using the TRICARE Extra option. Your cost-shares are five percent lower with TRICARE Extra and network providers will file claims on your behalf.

For specific information about your costs, visit the TRICARE Web site at [www.tricare.mil](http://www.tricare.mil) or request a copy of the *TRICARE: Summary of Beneficiary Costs* brochure from your regional contractor.

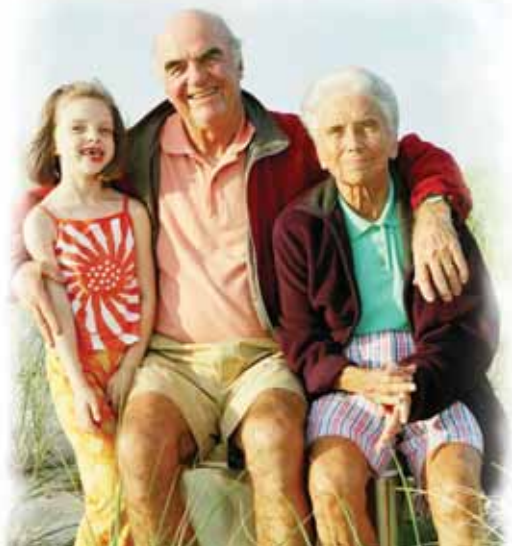
If you decide to use TRICARE Standard and Extra, you may continue to access care at an MTF, but on a space-available basis only.

## Getting Care Overseas

If you plan to live overseas after you retire, you and your family may have access to MTFs overseas on a space-available basis. You may not enroll in TRICARE Prime overseas but will be covered for all health care under TRICARE Standard. The same annual deductibles and cost-shares as the stateside program will apply. The TRICARE Extra option is not available overseas.

## US Family Health Plan

The US Family Health Plan is an additional TRICARE Prime option available to you and your family members, including those age 65 and over, through networks of community-based hospitals and physicians in six areas of the country.



To enroll in the US Family Health Plan, you must submit an enrollment application to the US Family Health Plan program of your choice. See the list of service areas below.

US Family Health Plan Enrollment Areas
<b>John Hopkins Medicine</b> <b>1-800-808-7347</b> Serving central Maryland; Washington, D.C.; and parts of Pennsylvania, Virginia, and West Virginia
<b>Martin's Point Health Care</b> <b>1-888-241-4556</b> Serving Maine; Vermont; New Hampshire; and northeastern New York
<b>Brighton Marine Health Center</b> <b>1-800-818-8589</b> Serving central and eastern Massachusetts, including Cape Cod; northern Connecticut; southern New Hampshire; and Rhode Island
<b>Saint Vincent Catholic Medical Centers</b> <b>1-800-241-4848</b> Serving parts of New York; all of New Jersey; eastern Pennsylvania; and southern Connecticut
<b>CHRISTUS Health</b> <b>1-800-678-7347</b> Serving southeast Texas and southwest Louisiana
<b>PacMed Clinics</b> <b>1-888-958-7347</b> Serving the Puget Sound area of Washington State

When enrolled in the US Family Health Plan, you do not access Medicare, MTFs, or TRICARE network providers. Instead, you receive care from primary care physicians and other providers affiliated with one of the non-profit health care systems offering the US Family Health Plan. If you enroll, you may not use services within the Military Health System (MTF or TRICARE network providers),

including the TRICARE pharmacy program, except in an emergency.

Call 1-800-74-USFHP (1-800-748-7347) or visit [www.usfamilyhealthplan.org](http://www.usfamilyhealthplan.org) for more information.

## TRICARE's Prescription Drug Coverage

TRICARE provides a world-class pharmacy benefit to you, your family, and other survivors. When you retire, your prescription drug coverage does not change. TRICARE offers several convenient ways for you and your family members to get prescriptions filled.

### Military Treatment Facility Pharmacy

Prescriptions may be filled (up to a 90-day supply for most medications) at any MTF at no cost. You should contact the MTF pharmacy to see if the MTF carries the medication you need and for specific details about filling prescriptions. Visit [www.tricare.mil/mtf](http://www.tricare.mil/mtf) to find an MTF near you.

### TRICARE Mail Order Pharmacy

The next most cost-effective way to have your prescription filled is through the mail-order pharmacy. For a small copayment, you may receive up to a 90-day supply for most medications delivered to your home. You may request refills by mail, by phone, or online. Registration for the mail-order pharmacy is required.

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## TRICARE Retail Network Pharmacy

You may have prescriptions filled (up to a 30-day supply of most medications) at any TRICARE network pharmacy for a small copayment. To find a network pharmacy near you, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

## Non-Network Pharmacy

Filling prescriptions at a non-network pharmacy is the most expensive option. You may have to pay the total charges first and then file a claim with TRICARE to receive a partial reimbursement after your deductible is met.

**Note:** If you enroll in the US Family Health Plan, you will have prescription drug coverage through your US Family Health Plan provider. You will not access any of the pharmacy options described in this section.

## Using the TRICARE Retiree Dental Program

You and your family are encouraged to consider the TRICARE Retiree Dental Program (TRDP), which is administered by Delta Dental Plan of California (Delta Dental). TRDP offers comprehensive and cost-effective dental coverage to retirees and their family members.

### Enrollment

Enrollment is voluntary and open to:

- Retired service members and their eligible family members
- Retired National Guard and Reserve members and their eligible family members

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- Certain surviving family members of deceased active duty sponsors
  - Medal of Honor recipients and their immediate family members and survivors

### Coverage Area

The TRDP offers dental coverage throughout the 50 United States; Washington, D.C.; Puerto Rico; Guam; the U.S. Virgin Islands; American Samoa; the Northern Mariana Islands; and Canada. Premiums vary depending on where you live.

### Choosing a Dentist

The TRDP network has more than 67,000 participating dental offices. Although you have the freedom to visit any dental office and see any licensed dentist for treatment, choosing a participating network dentist from either the Delta Dental Preferred Option USA (PPO) or Delta Dental Select USA networks can save you money, time, and paperwork. Only dentists who are members of the Delta Dental PPO and/or Delta Dental Select USA networks have agreed to offer services at a discounted rate and to complete and submit your claims for you.

You may visit an out-of-network dentist, but you may pay more out of pocket. (Delta Dental will still cover the same percentage for the services, but out-of-network dentists may charge a higher rate than network providers for the same service.) You may also have to pay the dentist and then submit a claim to Delta Dental for reimbursement.

For more information about enrolling in TRDP and for a complete list of fees and covered services, use the contact information on the back of this brochure.

## Becoming Eligible for TRICARE For Life

When you become entitled to Medicare Part A due to age, disability, or end-stage renal disease, and you purchase Medicare Part B coverage, you become eligible for TRICARE For Life (TFL).

TFL is TRICARE's Medicare-wraparound coverage administered by Wisconsin Physicians Service. Under TFL, TRICARE pays secondary to Medicare for services covered by both TRICARE and Medicare. You must have Medicare Part B coverage to retain your TRICARE eligibility, and your coverage will be under TFL.

Before your 65th birthday, you will be notified about changes in your TRICARE benefits, and the Social Security Administration (SSA) will notify you regarding your Medicare entitlement.

If you or a family member currently has only Medicare Part A, you should enroll in Medicare Part B before you retire to avoid a lapse in coverage. You need to enroll within eight months of your retirement date to avoid a Medicare Part B surcharge. The Centers for Medicare and Medicaid Services (CMS) will issue you a Medicare card indicating you have both Medicare Part A and Medicare Part B coverage.

For more information about Medicare and enrolling in Medicare Part B:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call 1-800-MEDICARE (1-800-633-4227).
- Go to your local SSA office.
- Call the SSA at 1-800-772-1213 or 1-800-772-0778 (TTY/TDD).

### How TFL Claims Are Paid

- For services covered by Medicare and TRICARE, Medicare pays first and TRICARE pays second. You pay nothing.
- For services covered by Medicare but not by TRICARE, Medicare is the only payer and you are responsible for the Medicare deductible and cost-shares. TRICARE will make no payment.
- For services covered by TRICARE but not by Medicare, TRICARE processes the claim as the primary payer and you are responsible for applicable TRICARE deductibles and cost-shares.
- For services not covered by Medicare or TRICARE, you are responsible for the entire bill.

### Getting Care

You may visit any Medicare provider for care. Most Medicare providers are also TRICARE-authorized. For assistance locating a Medicare provider, call CMS at 1-800-633-4227. To verify that your provider is TRICARE-authorized, contact the regional contractor in your area.

### Access to Care Overseas

If you're living overseas, you may use TFL as long as you purchase Medicare Part B. Since Medicare does not typically provide health care coverage overseas, TFL provides the same coverage as TRICARE Standard with the same cost-shares and deductibles.

For more information about TFL, call 1-866-773-0404 or visit [www.tricare4u.com](http://www.tricare4u.com).

# Defense Enrollment Eligibility Reporting System

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It is essential that you keep each family member's information up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS). The key to receiving timely, effective TRICARE benefits is proper and current registration in DEERS. Inaccurate information in DEERS may lead to problems when filing claims and filling prescriptions, and may also lead to denial of care.

If you have a change in status, be sure to verify your information in DEERS. It is your responsibility to verify the accuracy of your information and to update it when necessary.

To verify your information in DEERS:

- Visit a personnel office (ID card-issuing facility). You can also add or delete a family member from your DEERS record there. Locate the nearest one online at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).
- Call 1-800-538-9552, Monday through Friday, 6 a.m. to 3:30 p.m. PST, except federal holidays.

To change your phone number, address, or e-mail address:

- Call 1-800-538-9552.
- Visit [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS).
- Fax the information to 1-831-655-8317.
- Mail changes to:  
Defense Manpower Data Center Support Office  
Attn: COA  
400 Gigling Road  
Seaside, CA 93955-6771



# For Information and Assistance

**TRICARE North Regional Contractor**

Health Net Federal Services, Inc.

1-877-TRICARE (1-877-874-2273)

[www.healthnetfederalservices.com](http://www.healthnetfederalservices.com)

**TRICARE South Regional Contractor**

Humana Military Healthcare Services, Inc.

1-800-444-5445

[www.humana-military.com](http://www.humana-military.com)

**TRICARE West Regional Contractor**

TriWest Healthcare Alliance Corp.

1-888-TRIWEST (1-888-874-9378)

[www.triwest.com](http://www.triwest.com)

**TRICARE Overseas**

(TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific)

1-888-777-8343

**DEERS—Verify and Update Information**

1-800-538-9552

**TRICARE Mail Order Pharmacy**

1-866-DoD-TMOP (1-866-363-8667)

**TRICARE Retail Pharmacy Network**

1-866-DoD-TRRX (1-866-363-8779)

**TRICARE Retiree Dental Program**

1-888-838-8737

[www.trdp.org](http://www.trdp.org)

**TRICARE For Life**

1-866-773-0404