



TRICARE® Choices for National Guard and Reserve

Meeting your health care needs throughout your National Guard and Reserve career

While activated under federal orders for a period of more than 30 consecutive days, National Guard and Reserve members* are covered as active duty service members, and their families are covered as active duty family members.

Non-activated members of the Selected Reserve of the Ready Reserve may qualify to purchase two voluntary, premium-based plans for themselves and their families: TRICARE Reserve Select (TRS) for health care coverage and the TRICARE Dental Program (TDP) for dental coverage.

Members of the Retired Reserve may qualify to purchase TRICARE Retired Reserve (TRR) for health coverage and the TRICARE Retiree Dental Program (TRDP) for dental coverage for themselves and their family members.

* *The National Guard and Reserve includes the Army National Guard, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard, the Air Force Reserve, and the U.S. Coast Guard Reserve.*

ELIGIBILITY

You and your family members must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) to be eligible for TRICARE. You must register your family members by visiting a uniformed services identification

card-issuing facility. Visit www.dmdc.osd.mil/rsi to locate a facility near you. Visit www.tricare.mil/deers for more information about updating your DEERS record.

TRS, TDP, TRR, and TRDP are available for purchase by qualified sponsors. Selected Reserve members and Retired Reserve members do **not** qualify to purchase TRS or TRR if they are either eligible for or enrolled in the Federal Employees Health Benefits program.

Note: For more information (*e.g., qualifying, purchasing*) about the programs described in this fact sheet, please visit the Web sites listed in the *For Information and Assistance* section or contact your regional contractor.

MEDICAL AND DENTAL BENEFITS

Your coverage will vary depending on your uniformed service status: not activated, activated, deactivated, or retired. Refer to the tables on the following pages to learn about the TRICARE coverage options available to you and your family during each phase of your service.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

NOT ACTIVATED (includes members on active duty orders for 30 days or less)

Potential Coverage	Sponsor Coverage	Family Coverage
Line-of-Duty (LOD) Care	LOD care covers treatment of an injury, illness, or disease incurred or aggravated in the line of duty.	LOD care is not available for family members.
TRICARE Reserve Select (TRS)	Qualified members may purchase TRS member-only or member-and-family coverage.	Eligible family members may be included in TRS member-and-family coverage.
TRICARE Dental Program (TDP)	Eligible sponsors may purchase TDP sponsor coverage, which is separate from family member coverage.	Sponsors may purchase TDP family coverage, which is separate from sponsor coverage, for eligible family members.

ACTIVATED (includes members with federal active duty orders for more than 30 consecutive days)

Potential Coverage	Sponsor Coverage	Family Coverage
Pre-Activation Benefit (early eligibility)¹	<ul style="list-style-type: none"> • Purchased TRICARE Reserve Select (TRS) coverage automatically ends. • Eligible service members can use active duty health and dental benefits up to 180 days before active duty begins, if eligibility is shown in DEERS. <i>(The personnel office will provide notification of eligibility.)</i> • Sponsors should not enroll in TRICARE Prime until arrival at their final duty stations. 	<ul style="list-style-type: none"> • Purchased TRS coverage automatically ends. • Eligible family members are automatically covered under TRICARE Standard and TRICARE Extra when the sponsor's eligibility is shown in DEERS. • Family members may choose to enroll in an available TRICARE Prime option (<i>TRICARE Prime, TRICARE Prime Remote for Active Duty Family Members, TRICARE Overseas Program [TOP] Prime, TOP Prime Remote, US Family Health Plan</i>).
Medical Coverage (during active duty)	<ul style="list-style-type: none"> • The sponsor must enroll in a TRICARE Prime option (<i>TRICARE Prime, TRICARE Prime Remote, TOP Prime, or TOP Prime Remote</i>) upon arrival at the final duty station as directed. 	<ul style="list-style-type: none"> • Family members are automatically covered under TRICARE Standard and TRICARE Extra unless already enrolled in TRICARE Prime during the early eligibility period. • Family members may choose to enroll in an available TRICARE Prime option.
Dental Coverage	<ul style="list-style-type: none"> • If enrolled, TRICARE Dental Program (TDP) coverage automatically ends. • Most dental care is provided through military dental treatment facilities at duty stations unless otherwise directed. 	<ul style="list-style-type: none"> • If already enrolled, TDP coverage continues at a reduced premium rate. • New TDP coverage is available for purchase by eligible family members at the reduced premium rate.

¹ Early eligibility applies when the sponsor receives federal delayed-effective-date active duty orders for more than 30 consecutive days in support of a contingency operation. The sponsor and family members are eligible for TRICARE on the date the order was issued or 180 days before reporting to active duty, whichever is later. The personnel office will provide notification of eligibility.

DEACTIVATED (released from a period of activation)

Potential Coverage	Sponsor Coverage	Family Coverage
Transitional Assistance Management Program (TAMP)¹	<ul style="list-style-type: none"> • TAMP provides 180 days of transitional TRICARE coverage for eligible sponsors. • Eligible sponsors may enroll (or reenroll) in TRICARE Prime, if available, or use TRICARE Standard and TRICARE Extra. (TRICARE Prime Remote is not available during TAMP.) 	<ul style="list-style-type: none"> • TAMP provides 180 days of transitional TRICARE coverage for eligible family members. • Family members are automatically covered under TRICARE Standard and TRICARE Extra and may choose to enroll (or reenroll) in TRICARE Prime, if available. (TRICARE Prime Remote for Active Duty Family Members is not available during TAMP.)
TRICARE Reserve Select (TRS)	<ul style="list-style-type: none"> • Qualified sponsors may purchase TRS to begin after active duty benefits or TAMP coverage ends, whichever is later. • To receive continuous coverage, TRS coverage must be purchased within 30 days of the last day of TRICARE coverage (e.g., active duty benefits, TAMP). 	<ul style="list-style-type: none"> • Eligible family members may be included in TRS member-and-family coverage. • Family members may only receive TRS coverage through their sponsors. • If a Selected Reserve member is covered by TRS on the day of his or her death, surviving family members may be eligible to purchase or continue coverage for an additional six months beyond the date of the member's death. The effective date of coverage is the day after the date of death. Surviving family members are responsible for paying applicable monthly premiums.
Continued Health Care Benefit Program (CHCBP)	<ul style="list-style-type: none"> • CHCBP provides up to 18 months of premium-based health coverage. • Eligible sponsors may purchase CHCBP within 60 days of the end of TRICARE eligibility or TAMP coverage, whichever is later. • If Selected Reserve status ends, sponsors who had TRS coverage are eligible for any time remaining in the 18-month CHCBP eligibility period. Sponsors must enroll in CHCBP within 30 days of the end of TRS coverage. 	<ul style="list-style-type: none"> • Eligible family members may be included in CHCBP family coverage purchased by their sponsors. • Former spouses of National Guard and Reserve members are not eligible for CHCBP family coverage.
TRICARE Dental Program (TDP)	<ul style="list-style-type: none"> • Sponsors enrolled in the TDP before activation will be automatically reenrolled. • Sponsors not previously enrolled may purchase TDP sponsor coverage, which is separate from TDP family coverage. 	<ul style="list-style-type: none"> • Eligible sponsors may purchase or continue TDP family coverage, which is separate from sponsor coverage. • Premium will increase to the National Guard and Reserve family member rate.

1. Activated National Guard and Reserve personnel must be on active duty status for greater than 30 consecutive days in support of a contingency operation to qualify for TAMP coverage.

RETIRED

Potential Coverage	Sponsor Coverage	Family Coverage
TRICARE Retired Reserve (TRR)	<ul style="list-style-type: none"> Qualified members of the Retired Reserve may purchase TRR until they reach age 60. 	<ul style="list-style-type: none"> Eligible family members may be included in TRR member-and-family coverage purchased by their sponsors. If a qualified member of the Retired Reserve dies during a period of TRR coverage, the sponsor's immediate family members may qualify to purchase new or continue existing TRR coverage until the date the deceased member of the Retired Reserve would have turned 60.
TRICARE Retiree Dental Program (TRDP)	<ul style="list-style-type: none"> Eligible sponsors may purchase coverage under the TRDP. 	<ul style="list-style-type: none"> Eligible family members may purchase coverage under the TRDP as long as the sponsor is also enrolled in the TRDP.¹ Former spouses and remarried surviving spouses are not eligible to purchase coverage.

1. In certain cases, family members may be eligible to enroll in the TRDP without the sponsor being enrolled. Visit www.trdp.org for more information.

COSTS

TRICARE Reserve Select Premiums

Type of Coverage	Monthly Premium
TRS Member-Only	\$53.16
TRS Member-and-Family	\$197.76

TRICARE Retired Reserve Premiums

Type of Coverage	Monthly Premium
TRR Member-Only	\$408.01
TRR Member-and-Family	\$1,020.05

Annual Outpatient Deductible

The annual deductible varies based on your beneficiary category and type of coverage (*individual or family*).

Beneficiary Category	Outpatient Deductible	
TRS (<i>sponsor rank E-4 and below</i>)	\$50/Individual	\$100/Family
TRS (<i>sponsor rank E-5 and above</i>)	\$150/Individual	\$300/Family
TRR	\$150/Individual	\$300/Family
Family Members of National Guard and Reserve Activated for More than 30 Consecutive Days in Support of a Contingency Operation	\$0	

Catastrophic Cap

The catastrophic cap is the maximum out-of-pocket amount you will pay each fiscal year (FY) (October 1–September 30) for TRICARE-covered services. You are not responsible for any amounts above the catastrophic cap in a given FY, except for services that are not covered, point-of-service (POS) charges, and the additional 15 percent that nonparticipating providers may charge above the TRICARE-allowable charge. The catastrophic cap amount is based on your beneficiary category and is not affected by the program option you are using. POS deductibles, cost-share amounts, and TRS and TRR premiums are not creditable to the enrollment/FY catastrophic cap.

Beneficiary Category	Catastrophic Cap
TRS	\$1,000
TRR	\$3,000

TRICARE Dental Program Monthly Premiums

Monthly premium amounts are based on your beneficiary category and type of plan (*single or family*).

Beneficiary Category	Type of Plan	Monthly Premiums for Enrollment Year (February 1, 2010–July 31, 2011)
National Guard or Reserve Member ¹	Single (<i>sponsor only</i>)	\$12.69
National Guard or Reserve Family Member ¹	Single (<i>one family member, excluding sponsor</i>) ²	\$31.72
	Family (<i>more than one family member, excluding sponsor</i>)	\$79.29
National Guard or Reserve Member and Family ¹	Single plan (<i>sponsor only</i>) and family plan	\$91.98
Individual Ready Reserve (IRR) Member ¹	Single (<i>sponsor only</i>)	\$31.72
IRR Family Member ¹	Single (<i>one family member, excluding sponsor</i>) ²	\$31.72
	Family (<i>more than one family member, excluding sponsor</i>)	\$79.29
IRR Member and Family ¹	Single plan (<i>sponsor only</i>) and family plan	\$111.01




1. These amounts are only applicable when the sponsor is not on active duty orders.

2. If both the sponsor and a single family member are enrolling, the premium due is the total of the sponsor's single premium **and** the family member's single premium.

TRICARE Retiree Dental Plan Monthly Premiums

Monthly premiums for the Enhanced TRDP vary depending on your location and type of plan (*single, dual, or family*). Annual rates are subject to change each FY. If you move or change your enrollment option, your monthly premium rate may increase or decrease accordingly. To view the premium rate for your region, visit www.trdp.org and use the “Premium Search” tool in the “Prospective Enrollees” section.

FOR INFORMATION AND ASSISTANCE

<p> TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com</p>	<p> TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com</p>	<p> TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com www.triwest.com/NGR</p>
<p>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa¹ +44-20-8762-8384 (<i>overseas</i>) 1-877-678-1207 (<i>stateside</i>) tricarelon@internationalsos.com</p>	<p>TOP Regional Call Center—Latin America and Canada¹ +1-215-942-8393 (<i>overseas</i>) 1-877-451-8659 (<i>stateside</i>) tricarephl@internationalsos.com</p>	<p>TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (<i>overseas</i>) 1-877-678-1208 (<i>stateside</i>) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (<i>overseas</i>) 1-877-678-1209 (<i>stateside</i>) sydricare@internationalsos.com</p>
<p>TRICARE Reserve Select www.tricare.mil/trs</p>	<p>TRICARE Retired Reserve www.tricare.mil/trr</p>	<p>Transitional Assistance Management Program www.tricare.mil/tamp</p>
<p>TRICARE Dental Program 1-800-866-8499 (<i>stateside</i>) +1-888-418-0466 (<i>overseas</i>) www.TRICAREdentalprogram.com</p>	<p>TRICARE Retiree Dental Program 1-888-838-8737 (<i>stateside</i>) AT&T USADirect® Access Number plus +866-721-8737 (<i>overseas—for access numbers, visit www.usa.att.com/traveler/index.jsp</i>) www.trdp.org</p>	<p>Defense Enrollment Eligibility Reporting System (DEERS)—Update Information 1-800-538-9552 1-831-655-8317 (<i>fax</i>) www.tricare.mil/deers</p>
<p>Continued Health Care Benefit Program Humana Military Healthcare Services, Inc. 1-800-444-5445 www.tricare.mil/chcbp</p>	<p>TRICARE Pharmacy Program 1-877-363-1303 www.express-scripts.com/TRICARE www.tricare.mil/pharmacy Member Choice Center (<i>convert retail prescriptions to home delivery</i>) 1-877-363-1433</p>	<p>US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfhp.com</p>

1. For a list of toll-free contact information, visit www.tricare-overseas.com.

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 fact sheet at www.tricare.mil/evaluations/feedback.

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