

TRICARE Survivor Benefits



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This flyer is **not** intended to be all-inclusive. For additional information, please contact your regional contractor, local military treatment facility, or TRICARE Area Office.

Eligibility

If your sponsor dies while serving on active duty for a period of more than 30 days* (including eligible National Guard and Reserve members), you automatically are eligible for transitional TRICARE survivor benefits as long as your Defense Enrollment Eligibility Reporting System (DEERS) information is up to date and you are:

- A surviving spouse and do not remarry (Eligibility cannot be regained later, even if you divorce or your new spouse dies.)
- An unmarried child under age 21 or under age 23 if in college full-time (Children with disabilities may remain eligible beyond normal age limits. Check DEERS for eligibility criteria.)

Surviving Spouse: You remain eligible as a “transitional survivor” for three years following your sponsor’s death and will have active duty family member (ADFM) benefits and costs. After three years, you remain eligible as a “survivor” and pay retiree rates[†] under TRICARE Prime, TRICARE Standard, or TRICARE Extra.

Surviving Children: Surviving children whose sponsor died on or after October 7, 2001, remain eligible for TRICARE benefits as an ADFM. Unlike spouses, eligibility will not change after three years, and children remain covered as ADFMs until eligibility ends due to the age limits previously noted or for another reason (e.g., marriage).

Note: Surviving spouses and children of National Guard and Reserve members who die while serving on active duty for a period of 30 days or less, on active or inactive duty

training, or traveling to/from training remain eligible as survivors and pay retiree rates under TRICARE Prime, TRICARE Standard, or TRICARE Extra.[†]

* Includes those who die while on delayed-effective-date active duty orders.

† You will need to re-enroll at that time and pay retiree enrollment fees.

TRICARE Prime Health Care Coverage Guidelines

Transitional survivors enrolled in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM) at the time of their sponsor’s death will not be disenrolled. Coverage continues as long as DEERS information is up to date or until eligibility ends. If you are not enrolled in TRICARE Prime or TPRADFM and are eligible, you may enroll at any time after your sponsor’s death. Normal TRICARE Prime enrollment rules apply; there is no retroactive enrollment. Transitional survivors not enrolled in TRICARE Prime will be covered as ADFMs under TRICARE Standard and TRICARE Extra.

If living overseas, you may enroll in TRICARE Overseas Program (TOP) Prime, TRICARE Global Remote Overseas (TGRO), or TRICARE Puerto Rico Prime (TPRP).[‡]

For benefit cost details, visit www.tricare.mil/costs.

‡ TPRADFM, TOP Prime, TGRO, and TPRP are **not** available to surviving spouses after the three-year transitional survivor period. Coverage converts to the TRICARE Standard option.



Pharmacy Coverage

Your pharmacy benefit remains the same regardless of which TRICARE program option you choose. Prescriptions may be filled through a military treatment facility pharmacy, the TRICARE Mail Order Pharmacy, a TRICARE retail network pharmacy,* or a non-network pharmacy.

Note: Using a non-network pharmacy is your most costly option. To locate a pharmacy or for additional benefit details visit www.tricare.mil/pharmacy.

* Prescriptions may be filled at one of more than 54,000 retail locations in the U.S., Guam, Puerto Rico, and the U.S. Virgin Islands.

Dental Options

TRICARE Dental Program Survivor Benefit Plan

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit offering the same coverage as the regular TDP plan. The government pays 100 percent of your monthly premiums, and you are responsible for paying applicable cost-shares for covered services.

If enrolled in the TDP at the time of your sponsor's death, you automatically will be disenrolled from the TDP and enrolled in the TDP Survivor Benefit Plan.

The TDP Survivor Benefit Plan is also available to:

- A surviving child under age 4 who was not enrolled in the TDP, as long as other family members are enrolled or if the child is the sponsor's only surviving eligible dependent

- A spouse on active duty for more than 30 days at the time of the sponsor's death, but who leaves active duty during the three-year transitional survivor period
- Family members who were previously enrolled in the TDP, but were not enrolled at the time of their sponsor's death because:
 - They relocated to an overseas area, or
 - Care was available in a military dental treatment facility after a stateside transfer[†]

Eligible surviving family members not enrolled in the TDP at the time of their sponsor's death are not enrolled automatically in the TDP Survivor Benefit Plan. Contact the TDP contractor to determine your eligibility.

[†] Restrictions may apply. Refer to www.TRICAREdentalprogram.com for details.

TRICARE Retiree Dental Program

When your three-year TDP Survivor Benefit Plan ends, you are eligible for the TRICARE Retiree Dental Program (TRDP). The TRDP may also be available if you do not qualify for the TDP Survivor Benefit Plan. For more information, visit www.trdp.org.

For Information and Assistance

TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com	TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com	TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Area Office—Europe Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 www.tricare.mil/europe	TRICARE Area Office—Latin America and Canada Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 www.tricare.mil/tlac	TRICARE Area Office—Pacific Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 www.tricare.mil/pacific
Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/DEERS	Beneficiary Web Enrollment (BWE) Web Site <i>(manage stateside TRICARE Prime enrollment online)</i> https://www.dmdc.osd.mil/appj/bwe/	TRICARE Mail Order Pharmacy Phone: 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center <i>(convert retail prescriptions to mail order)</i> : 1-877-363-1433 www.tricare.mil/pharmacy
TRICARE Dental Program Stateside: 1-800-866-8499 Overseas: 1-888-418-0466 <i>(toll-free)</i> or 1-717-975-5017 www.TRICAREdentalprogram.com	TRICARE Retiree Dental Program Phone: 1-888-838-8737 www.trdp.org	TRICARE Retail Pharmacy Phone: 1-866-DoD-TRRX (1-866-363-8779) www.tricare.mil/pharmacy
Tragedy Assistance Program for Survivors (TAPS) Phone: 1-800-959-8277 www.taps.org	Military OneSource 1-800-342-9647 www.militaryonesource.com	Our Survivors Online Forum Army Information Line: 1-800-833-6622 www.armyfamiliesonline.org
TRICARE Web Site www.tricare.mil	TRICARE Survivors Web Site www.tricare.mil/survivors	Military Health System Web Site www.health.mil

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. Changes to TRICARE programs are continually made as public law is 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 flyer at www.tricare.mil/evaluations/feedback.