

# TRICARE® Survivor Benefits



## TRICARE® Survivor Benefits

This flyer is **not** all-inclusive. For additional information, please contact your regional contractor or local military treatment facility.

### 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 are automatically 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 age 23 if enrolled in a full-time course of study at an approved institution of higher learning (e.g., a college or university) and if the sponsor provided at least 50 percent of the financial support (*Children with disabilities may remain eligible beyond normal age limits. Check DEERS for eligibility criteria.*)

**Spouses:** 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 are eligible for benefits as a retiree family member. You pay retiree rates† under TRICARE Prime (*if available*) or TRICARE Standard and TRICARE Extra. As a "survivor," you are not eligible for TRICARE Prime Remote for Active Duty Family Members (TPRADFM), TRICARE Overseas Program (TOP) Prime, or TOP Prime Remote, but you can remain covered by TRICARE Standard/Extra, TRICARE Prime (*including the USFHP option*) if available, or TOP Standard.

**Children:** Surviving children remain eligible for TRICARE benefits as ADFMs. Unlike spouses, eligibility does 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).

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

† You will need to reenroll at that time and pay retiree enrollment fees.

### TRICARE Prime Health Care Coverage Guidelines

Transitional survivors enrolled in TRICARE Prime or 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 (*i.e., after three years from the sponsor's death, or earlier if a spouse remarries*). 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.

Overseas, you may enroll in TOP Prime or TOP Prime Remote.‡

For benefit cost details, visit [www.tricare.mil/costs](http://www.tricare.mil/costs).

‡ TPRADFM, TOP Prime, and TOP Prime Remote are **not** available to surviving spouses after the three-year transitional survivor period. After the three-year transitional period, surviving spouses may enroll in stateside TRICARE Prime, if it is available where they live and they meet enrollment criteria. If they do not enroll in TRICARE Prime, coverage automatically continues under TRICARE Standard.



## Pharmacy Coverage

In the United States and U.S. territories (*American Samoa*\*, *Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), your pharmacy benefit remains the same regardless of TRICARE program option. You may fill prescriptions through military treatment facility pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, or a non-network pharmacy. Visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) for more information about the TRICARE Pharmacy Program, administered by Express Scripts, Inc. **Note:** Using a non-network pharmacy is your most costly option.

Outside of the United States and U.S. territories, TRICARE offers comprehensive prescription drug coverage and various options for filling prescriptions. International SOS Assistance, Inc. provides host nation pharmacy benefits overseas.

Visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) for cost information.

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

## Dental Options

### TRICARE Dental Program Survivor Benefit Plan

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit for transitional survivors offering the same coverage as the regular TDP plan. You have no 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 to determine your eligibility to enroll.

† Refer to [www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com) for details. Restrictions may apply.

### TRICARE Retiree Dental Program

When your 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 because you were not enrolled in the TDP at the time of your sponsor's death. For more information, visit [www.trdp.org](http://www.trdp.org).

## For Information and Assistance

<b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <a href="http://www.hnfs.com">www.hnfs.com</a>	<b>TRICARE South Region</b> Humana Military Healthcare Services, Inc. 1-800-444-5445 <a href="http://www.humana-military.com">www.humana-military.com</a>	<b>TRICARE West Region</b> TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) <a href="http://www.triwest.com">www.triwest.com</a>
<b>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa<sup>1</sup></b> +44-20-8762-8384 <a href="mailto:tricarelon@internationalsos.com">tricarelon@internationalsos.com</a>	<b>TOP Regional Call Center—Latin America and Canada<sup>1</sup></b> +1-215-942-8393 <a href="mailto:tricarephl@internationalsos.com">tricarephl@internationalsos.com</a>	<b>TOP Regional Call Center—Pacific<sup>1</sup></b> Singapore: +65-6339-2676 <a href="mailto:sin.tricare@internationalsos.com">sin.tricare@internationalsos.com</a> Sydney: +61-2-9273-2710 <a href="mailto:sydricare@internationalsos.com">sydricare@internationalsos.com</a>
<b>Defense Enrollment Eligibility Reporting System—Update Information</b> Phone: 1-800-538-9552 Fax: 1-831-655-8317 <a href="http://www.tricare.mil/deers">www.tricare.mil/deers</a> <b>Beneficiary Web Enrollment Web Site</b> <a href="https://www.dmdc.osd.mil/appj/bwe/">https://www.dmdc.osd.mil/appj/bwe/</a>	<b>TRICARE Dental Program</b> Stateside: 1-800-866-8499 Overseas: 1-888-418-0466 (toll-free) or 1-717-975-5017 <a href="http://www.TRICAREdentalprogram.com">www.TRICAREdentalprogram.com</a> <b>TRICARE Retiree Dental Program</b> Phone: 1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a>	<b>TRICARE Pharmacy Program</b> Phone: 1-877-363-1303 Member Choice Center (convert retail prescriptions to home delivery): 1-877-363-1433 <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a> <a href="http://www.express-scripts.com/TRICARE">www.express-scripts.com/TRICARE</a>

1. For toll-free contact information, visit [www.tricare-overseas.com](http://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 flyer at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).

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