



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.

TRICARE For Life Eligibility

TRICARE For Life (TFL) serves as Medicare wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and who have Medicare Part B coverage. **Note:** Most beneficiaries entitled to premium-free Medicare Part A, regardless of their age, **must** have Medicare Part B coverage to remain eligible for TRICARE benefits. The only exceptions are:

- Active duty family members
- US Family Health Plan enrollees
- TRICARE Reserve Select enrollees

Enrolling in Medicare

To enroll in Medicare Part B, contact the Social Security Administration. Once you have Medicare Part A and Medicare Part B coverage and it is confirmed in the Defense Enrollment Eligibility Reporting System (DEERS), your DEERS record should show you as “TRICARE For Life-eligible.” To confirm your TFL eligibility, visit the nearest identification (ID) card-issuing facility or contact DEERS. For information on Medicare and TRICARE entitlements, visit www.tricare.mil.

Getting Care

When receiving care in the United States and its territories, show your Medicare card and uniformed services ID card. In the United States, you may seek care from any Medicare-participating or nonparticipating provider, and overseas you may use any host nation provider. You may receive care at military treatment facilities on a space-available basis.

How TFL and Medicare Work Together

In the United States and its territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), providers bill Medicare first and Medicare then forwards the claim to TFL for payment (*see the chart on the reverse*). If you have other health insurance (OHI), Medicare forwards your claim to your OHI. You must then file a paper claim with the TFL contractor listed in the *For Information and Assistance* section.

Medicare does not pay for services received overseas. For overseas care, TRICARE is the primary payer and you are responsible for the TRICARE Standard annual deductible and cost-shares, unless you have OHI. For additional details about TFL, including local overseas contact information, visit www.tricare.mil or www.TRICARE4u.com. For TFL cost details, visit www.tricare.mil/costs.



How TFL and Medicare Work Together *(continued)*

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
Covered by TRICARE and Medicare	Medicare's authorized amount	Remaining amount	Nothing
Covered by Medicare but not TRICARE	Medicare's authorized amount	Nothing	Medicare deductible and cost-share
Covered by TRICARE but not Medicare	Nothing	TRICARE's authorized amount	TRICARE deductible and cost-share
Not Covered by TRICARE or Medicare	Nothing	Nothing	Total amount charged

TRICARE Pharmacy Benefit

Your TRICARE pharmacy benefit does not change under TFL. You don't need to enroll in a Medicare Part D prescription drug plan to keep your TRICARE benefits. Visit www.tricare.mil/pharmacy for additional details.

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—Eurasia-Africa 1-888-777-8343, option 1 Comm.: 011-49-6302-67-6314 DSN: 496-6314 www.tricare.mil/eurasiaafrica	TRICARE Area Office—Latin America and Canada 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 www.tricare.mil/tlac	TRICARE Area Office—Pacific 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: 643-2036 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	TRICARE Pharmacy Program 1-877-363-1303 Member Choice Center <i>(convert retail prescriptions to mail order):</i> 1-877-363-1433 www.tricare.mil/pharmacy www.express-scripts.com/TRICARE	Medicare 1-800-633-4227 www.medicare.gov
TRICARE For Life (TFL) Contractor Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD) www.TRICARE4u.com	Social Security Administration 1-800-772-1213 1-800-325-0778 (TTY/TDD) www.ssa.gov www.ssa.gov/foreign (overseas)	TRICARE Web Site www.tricare.mil Military Health System (MHS) Web Site www.health.mil Locate an ID Card-Issuing Facility www.dmdc.osd.mil/rsl

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 regulation. Changes to TRICARE programs are continually made as public law and/or federal regulation 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.