

Coronavirus Disease 2019

COVID-19

What you need to know to keep your family safe and healthy.

TRICARE Reserve Select (TRS) Health Plan Reinstatement During COVID-19 National Emergency

The TRICARE Reserve Select (TRS) is a premium-based TRICARE health plan available for purchase by qualified members of the Reserve Components (RCs) and qualified survivors. TRS delivers the TRICARE Select benefit and requires a monthly premium payment based on the single or family plan.

TRICARE Reserve Select (TRS) premium payments are mandated by law so the Government can pay on claims. TRICARE policy requires that beneficiaries be disenrolled from TRS if premiums are not paid, but does give up to three months for beneficiaries to request reinstatement and pay back premiums to the last paid-through date to avoid a 12-month lock-out.

Due to the COVID-19 National Emergency impact, as allowed by law, the Defense Health Agency (DHA) is temporarily changing the reinstatement period from three to five months. This extra 60 days may give beneficiaries the time needed to pay back premiums and continue their TRS coverage without being locked out for a year. This extension policy is in effect until 90 days following the end of the declared State of Emergency, or until directed otherwise.

So what does this mean for TRS enrolled beneficiaries?

- TRS Premium payments should be considered a priority to avoid:
 - Loss of health care coverage due to disenrollment
 - 12-month lock-out
 - Denied claims
 - Recoupment on paid claims
- If disenrolled for failure to pay, TRS beneficiaries now have up to five months instead of three to request reinstatement and pay back premiums to the last paid-through date

If you have further questions, call the contractor for the region of your enrollment:

TRICARE East: **Humana Military 1-800-444-5445**

TRICARE West: **Health Net 1-844-866-9378**

TRICARE Overseas: **International SOS** – Call your Country Specific Toll Free Number
<http://www.tricare-overseas.com/contact-us>

