

Separating From Active Duty

Your Options for Care After Separating From Active Duty

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Today's Agenda

- Healthcare Coverage
- Transitional Coverage
- Benefit Information
- Other Important Information
- For Information and Assistance

Healthcare Coverage

Terminal Leave

Sponsors

- Get care as an active duty service member
- May seek care at any military hospital or clinic, but must remain enrolled in TRICARE Prime at current duty station
- May not transfer enrollment

Family Members

- Remain covered by their current program (for example, TRICARE Prime or TRICARE Select)
- Can transfer enrollment to another TRICARE Prime or TRICARE Select location

Coverage Options

- Transitional health care options:
 - Transitional Assistance Management Program
 - Continued Health Care Benefit Program
- If you're transitioning to the National Guard or Reserve, you may qualify to purchase TRICARE Reserve Select. For more information, go to www.tricare.mil/trs.
- Active duty coverage ends on your last day of active duty.

TAMP Overview

- 180 days of transitional health care benefits
- Begins the day after you separate from active duty
- You have 90 days from the start of TAMP to enroll or reenroll in a TRICARE plan.
- All beneficiaries covered as active duty family members, including the sponsor

TAMP Eligibility

- You and your eligible family members may get TAMP healthcare benefits after active duty if you:
 - Involuntarily separate from active duty under honorable conditions. This includes service members who receive a voluntary separation incentive or voluntary separation pay and aren't entitled to retirement pay.
 - Are a National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation
 - Separate following involuntary retention (stop-loss) in support of a contingency operation
 - Separate following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
 - Separate and agree to immediately become a member of the Selected Reserve with no gap in service
 - Separate due to a sole-survivorship discharge

Transitional Coverage

Plan Options

TRICARE Prime®	TRICARE Select®
Available in Prime Service Areas	Available anywhere
Enrollment required	Enrollment required
Get most care from a PCM	Freedom to choose your provider <ul style="list-style-type: none">• Network = lower costs• Non-network = higher costs
Need a PCM referral for care your PCM can't provide to avoid additional charges	Referrals not necessary; pre-authorization from your regional contractor may be required
No deductibles or cost-shares	Deductible, copayments and cost-shares apply

US Family Health Plan

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- May not get care at military hospitals or clinics or use military pharmacies
- Must enroll
- Learn more at www.tricare.mil/USFHP.

Continued Health Care Benefit Program

- Premium-based, continued healthcare coverage
- Available for 18-36 months after you lose all TRICARE eligibility
- Similar to TRICARE Select, but with premium payments
- No dental benefits
- Requires enrollment within 60 days after loss of regular TRICARE eligibility or TAMP coverage

Qualifying for CHCBP

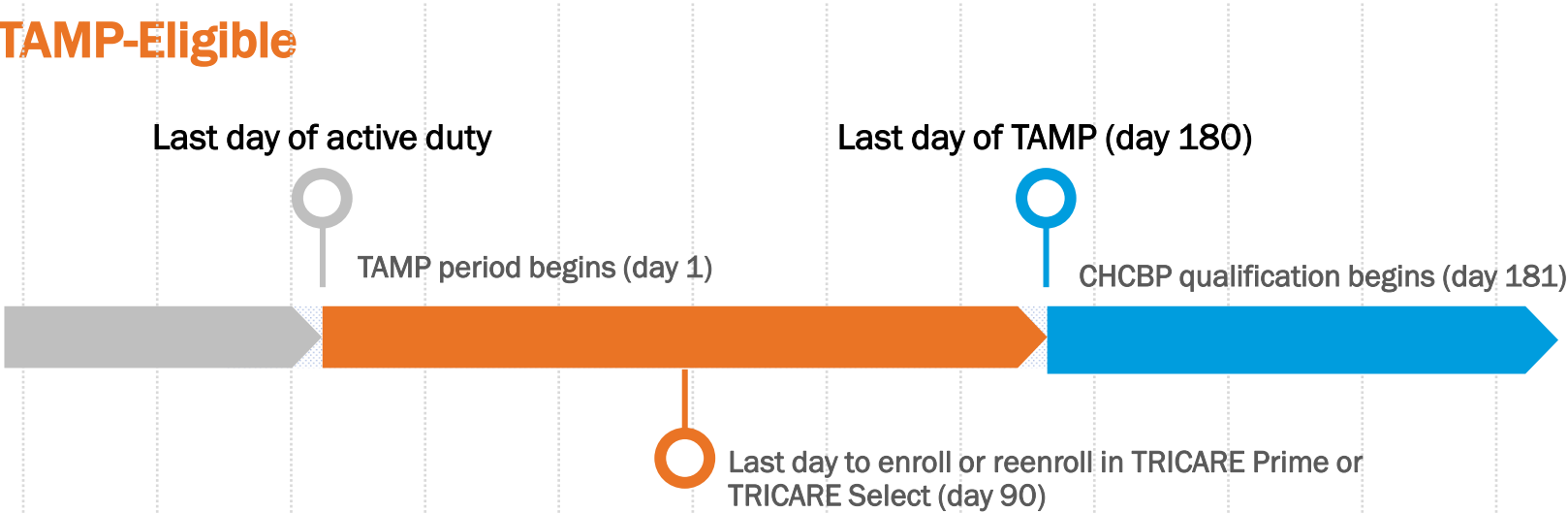
- Former ADSMs and their qualifying family members (up to 18 months)
- Former National Guard and Reserve members (up to 18 months)
- Certain former spouses who haven't remarried before age 55 (up to 36 months)
- Dependent spouses and children (up to 36 months)

Purchasing CHCBP

- Purchase CHCBP coverage within 60 days of loss of regular TRICARE eligibility or TAMP coverage.
- Fill out the *Continued Health Care Benefit Program Application* (DD Form 2837):
 - Download the form at www.tricare.mil/forms.
 - Call Humana Military at 800-444-5445.
- Provide a 90-day premium payment:
 - Go to www.tricare.mil/costs for information on costs.

Transitional Coverage Timeline

TAMP-Eligible



Not TAMP-Eligible



Benefit Information

TRICARE and Medicare

- TRICARE For Life is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B, regardless of age or where you live.
- You are not required to have Medicare Part B if you are an ADSM, ADFM or enrolled in TRICARE Young Adult, TRICARE Reserve Select, TRICARE Retired Reserve or USFHP.
- If you don't sign up for Medicare Part B when you are first eligible, you may only be able to enroll during the Medicare general enrollment period.
- If you sign up for Medicare Part B after your initial enrollment period, you may have to pay a monthly premium surcharge.

TRICARE and Other Health Insurance

- Other health insurance is considered your primary health insurance.
- For services covered by Medicare, OHI and TRICARE For Life, Medicare pays first, your OHI pays second, and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: www.tricare.mil/forms.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.

Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

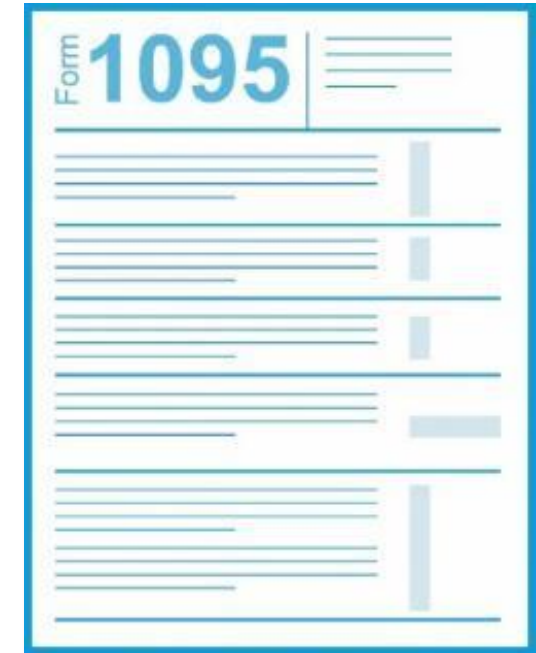
Dental Coverage

Beneficiary Group	Terminal Leave	Enrollment Costs	CHCBP
ADSMs	<ul style="list-style-type: none">• Seek care at military dental clinics• May be eligible for the Active Duty Dental Program	<ul style="list-style-type: none">• Space-available care at military dental clinics	<ul style="list-style-type: none">• No dental benefits
ADFMs	<ul style="list-style-type: none">• Remain enrolled in the TRICARE Dental Program	<ul style="list-style-type: none">• Space-available care at military dental clinics	<ul style="list-style-type: none">• No dental benefits

Other Important Information

The Affordable Care Act

- TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

A stylized representation of an IRS Form 1095. The form is shown in a light blue color with a darker blue border. The top left corner features the text 'Form 1095' in a bold, sans-serif font. Below this, the form is divided into several sections by horizontal lines, with some sections containing vertical bars, suggesting a table or grid layout. The overall appearance is that of a simplified, schematic version of the actual tax form.

For Information and Assistance

Contact Information

Regional Contractors

- TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Region
International SOS Government
Services, Inc.
www.tricare-overseas.com/contact-us

Dental Contractor

- TRICARE Active Duty Dental Program
United Concordia Companies, Inc.
CONUS: 866-984-2337
OCONUS: 844-653-4058 (using country-specific access codes)
www.addp-ucci.com
- TRICARE Dental Program
United Concordia Companies, Inc.
CONUS: 844-653-4061
OCONUS: 844-653-4060
www.uccitdp.com

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil/>