

# TRICARE® Benefits/Programs for the National Guard and Reserve During Early Eligibility and Activation

## Your Options for Coverage During Early Eligibility and Activation

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# Today's Agenda

- What Is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- For Information and Assistance

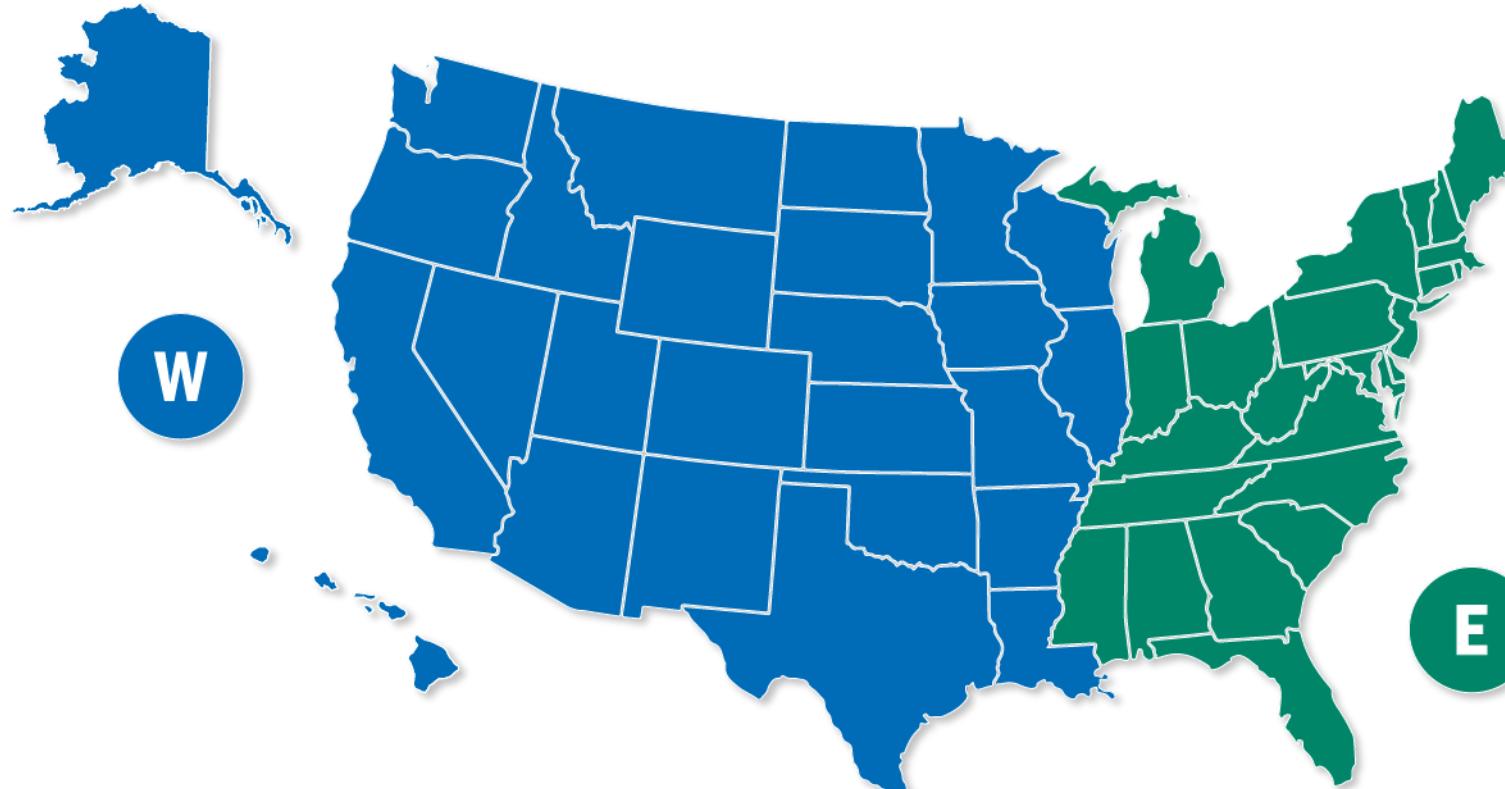
# What Is TRICARE?

# What Is TRICARE?



- TRICARE is the health care program for the U.S. Department of Defense. It consists of:
  - Direct care
  - Civilian care
- TRICARE® is the brand name for the U.S. Military Health System.

# TRICARE Stateside Regions



## West Region

TriWest Healthcare Alliance

## East Region

Humana Military

# TRICARE Overseas Program

## Latin America and Canada

Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

## Eurasia-Africa

Africa, Europe, and the Middle East

## Pacific

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea, and Western Pacific remote countries



## TRICARE Eligibility

# Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping the Defense Enrollment Eligibility Reporting System up to date.

Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an ID Card Office  
(<https://idco.dmdc.osd.mil/idco>)

Note: You must use this option to add family members in DEERS.



Log in to <https://milconnect.dmdc.osd.mil>.

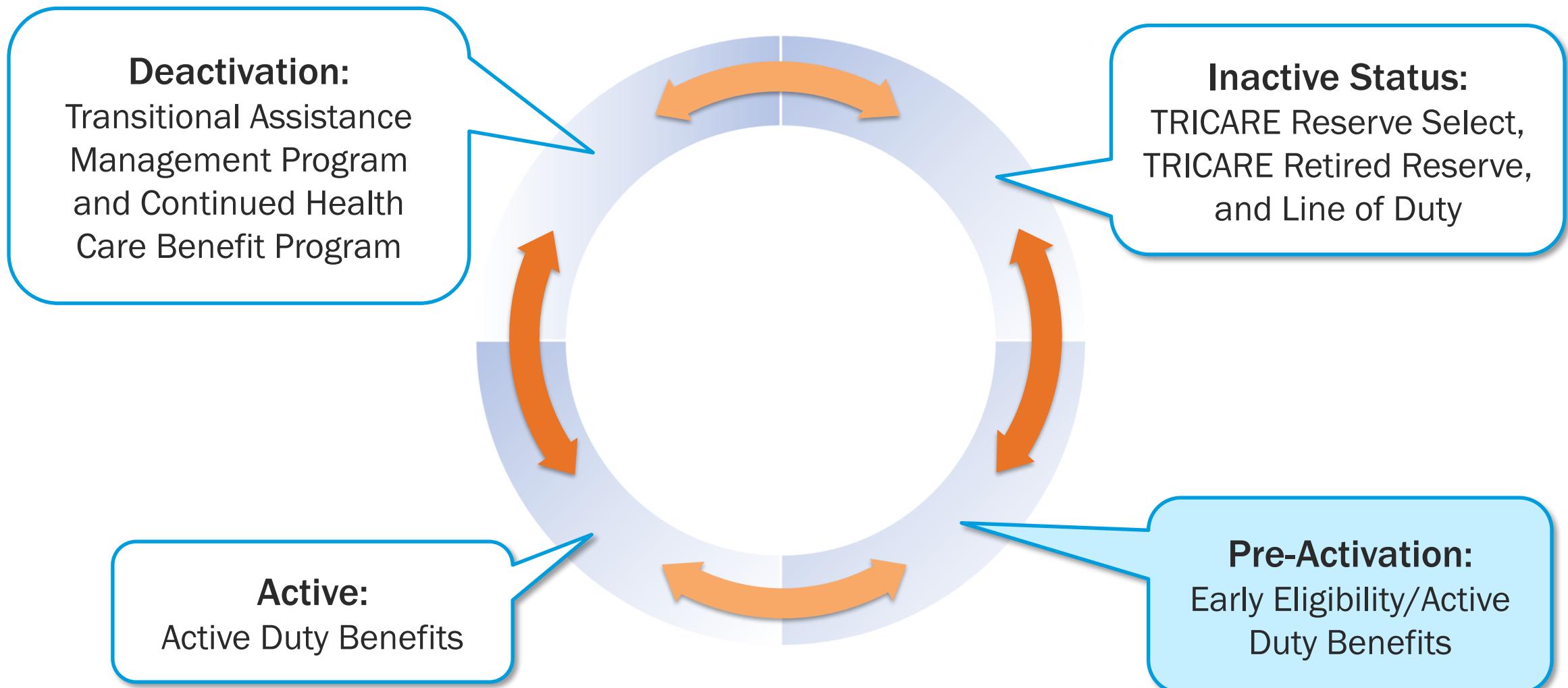


Call 800-538-9552.



Fax 800-336-4416.

# Coverage Lifecycle



## Medical Coverage

# Early Eligibility

- Eligible up to 180 days before activation:
  - Delayed-effective-date active duty orders for more than 30 days
    - For a federal preplanned mission
    - In support of a contingency operation
  - Service personnel office updates status in DEERS.
- Provides the active duty TRICARE benefit to you and your eligible family members
- If the orders are rescinded prior to the report date:
  - Active duty TRICARE coverage ends
  - May qualify to purchase TRS
  - May wish to reinstate employer-sponsored health plan

**Note:** Eligibility ends on the “effective date” that orders are rescinded.

# Service Members: Early Eligibility/Active Duty Benefits (1 of 2)

- For National Guard and Reserve members, TRICARE benefits are the same as for any other ADSM.
- Routine and urgent care:
  - Visit a military hospital or clinic.
    - [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
  - Find a civilian TRICARE-authorized provider via your regional contractor when a military hospital or clinic isn't available.
    - [www.tricare.mil/finddoctor](http://www.tricare.mil/finddoctor)

**Note:** National Guard and Reserve members in early eligibility status who seek urgent, specialty, or inpatient care outside of a military hospital or clinic must coordinate all requests with their regional contractor for pre-authorization.

# Service Members: Early Eligibility/Active Duty Benefits (2 of 2)

- Specialty care (pre-authorization is required):
  - Contact your primary care manager or regional contractor to coordinate specialty care pre-authorizations.
- Emergency care: Call 911 or go to the nearest emergency room.
- Enrollment in TRICARE Prime may be required at your final duty station. Upon arrival, follow the command's guidance.

**Note:** Service members living near a military hospital or clinic may enroll in TRICARE Prime at the military hospital or clinic. Enrollment in TRICARE Prime Remote or with a civilian PCM is **not** authorized during the early eligibility period.

# Family Members: Plan Options (1 of 2)

- **TRICARE Prime:**
  - Available in Prime Service Areas in the U.S. and areas near military hospitals or clinics overseas
  - If eligible, ADFMs are automatically enrolled in TRICARE Prime.
  - **US Family Health Plan:**
    - Available in six designated areas across the U.S.
    - TRICARE Prime option
- **TRICARE Select:**
  - Available worldwide
  - If TRICARE Prime isn't available, ADFMs are automatically enrolled in TRICARE Select.
- **TRICARE Young Adult:**
  - Available worldwide

# Family Members: Plan Options (2 of 2)

- TRICARE Prime Remote for active duty family members:
  - Available in remote locations (if living and working more than 50 miles from the closest military hospital or clinic)
  - Available to family members of activated National Guard and Reserve members:
    - National Guard or Reserve member and family members must reside together in a TRICARE Prime Remote ZIP code at the start of early eligibility or at activation, whichever is earlier.
    - TRICARE Plan Finder tool: [www.tricare.mil/planfinder](http://www.tricare.mil/planfinder)
    - Eligible for TPR only while remaining at that residence

# Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services.

## Group A

If your or your sponsor's initial enlistment or appointment occurred **before** Jan. 1, 2018

## Group B

If your or your sponsor's initial enlistment or appointment occurred **on or after** Jan. 1, 2018

- The groups pay different costs and fees.
  - Group A beneficiaries enrolled in a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program) follow Group B deductibles, cost-shares, copayments, and catastrophic caps.

# TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage
- TRICARE network provider or primary care manager delivers most routine care.
- PCM coordinates specialty care (referrals required).
- For emergencies, call 911 or go to the nearest emergency room.

# TRICARE Prime: Costs for ADSMs and ADFMs

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using retail pharmacies.
- Point-of-service option available for out-of-pocket costs
- Catastrophic cap is per family for covered medical services.

# 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](http://www.tricare.mil/USFHP).

# TRICARE Select

- Freedom to choose providers
- Referrals not required for most services
- Yearly deductible, copayments, and cost-shares apply
- Enrollment required
- Some services require pre-authorization
- May have to file your own claims

# TRICARE Select: Getting Care

- For TRICARE Select, find a TRICARE-authorized network provider:
  - Go to [www.tricare.mil/finddoctor](http://www.tricare.mil/finddoctor).
  - Call your regional contractor.
  - Ask your provider's office if they accept TRICARE.
    - If not, invite the provider to become TRICARE-authorized.
    - Give the provider your regional contractor's phone number or send them to [www.tricare.mil/providers](http://www.tricare.mil/providers).

# TRICARE Select: Costs for ADFMs

- No enrollment fees for ADFMs
- Deductibles based on the sponsor's pay grade and status
  - The TRICARE Select yearly deductible is waived for National Guard and Reserve family members of sponsors called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation.
- Cost-shares or copayments
- Catastrophic cap is per family for covered medical services.
- For the most up-to-date cost information, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

# Enroll in TRICARE Prime or TRICARE Select

- There are four ways to enroll:
  - **Online:** Enroll at <https://milconnect.dmdc.osd.mil>.
  - **By phone:** Call your regional contractor.
  - **By mail:** Download the TRICARE Select or TRICARE Prime form and submit it to your regional contractor. Forms are available at [www.tricare.mil/forms](http://www.tricare.mil/forms).
  - **In person** (overseas only): Go to an overseas TRICARE Service Center.
- For enrollment fees, premium amounts and copayments, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

**Note:** TRICARE Prime Remote coverage options aren't available after retirement.

# TRICARE Plus

- A primary care enrollment program at select military hospitals and clinics for beneficiaries who aren't enrolled in TRICARE Prime
- No enrollment fees or cards
- Available to eligible beneficiaries not enrolled in TRICARE Prime and to their dependent parents or parents-in-law
- Limited enrollment based on military hospital or clinic capability and capacity
- Specialty care within the military hospital or clinic not guaranteed
- Eligible beneficiaries must complete *TRICARE Plus Enrollment Application* (DD Form 2853)

# TRICARE Young Adult

- TYA is available to qualified unmarried dependents of TRICARE-eligible sponsors who are:
  - At least age 21, but not yet age 26
  - Not eligible to enroll in an employer-sponsored health plan
  - Not otherwise eligible for TRICARE coverage
  - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TYA qualification, cost, and enrollment information, go to [www.tricare.mil/tya](http://www.tricare.mil/tya).

## Other Important Information

# Priority for Access to Military Hospitals and Clinics

Priority for Access to Military Hospitals and Clinics	
<b>1</b>	ADSMs
<b>2</b>	ADFM <sup>s</sup> in TRICARE Prime
<b>3</b>	Retired service members, their family members, and all others in TRICARE Prime and TRICARE Plus (primary care)
<b>4</b>	ADFM <sup>s</sup> enrolled in TRICARE Select and TRS members
<b>5</b>	All others enrolled in TRICARE Select, TRICARE Plus, or direct care only (not enrolled in any TRICARE health plan, but eligible)

# 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

# Service Members: Active Duty Dental Benefits

- Automatic coverage:
  - Upon early eligibility or activation
  - If previously enrolled in the TRICARE Dental Program, sponsor is automatically disenrolled and covered as an ADSM
- Seek care from military dental clinics if living or working within 50 miles of a military dental clinic.

# Service Members: Active Duty Dental Program

- The Active Duty Dental Program is a dental program administered by United Concordia:
  - Provides civilian dental care to eligible remote ADSMs in two service areas:
    - CONUS
    - OCONUS
- You must have an Appointment Control Number before getting nonemergency dental care.
  - You can get an ACN on the ADDP website at [www.addp-ucci.com](http://www.addp-ucci.com).
  - If you're in the CONUS service area, call United Concordia at 866-984-2337.
  - If you're in the OCONUS service area, call United Concordia at 844-653-4058.
- For eligibility and benefit details, go to [www.addp-ucci.com](http://www.addp-ucci.com).

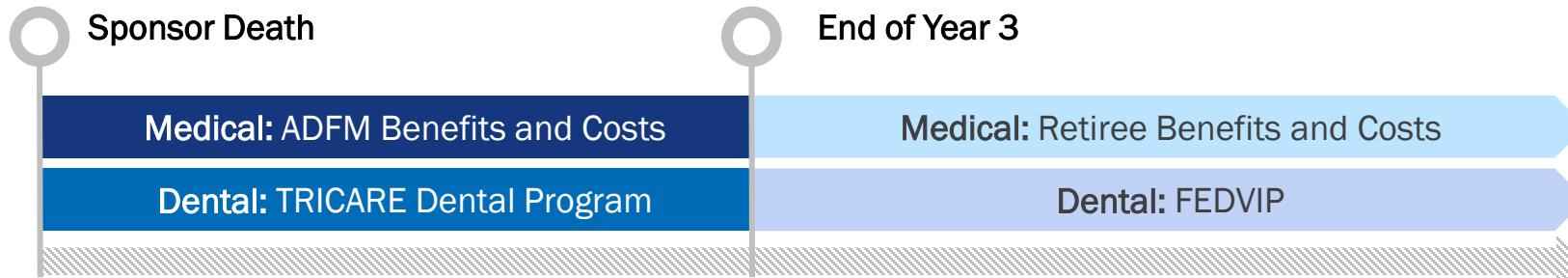
# TRICARE Dental Program

- The TRICARE Dental Program is a voluntary, premium-based dental program; the benefit is administered by United Concordia.
- Plan premiums depend on the sponsor's status.
- Eligible enrollees include:
  - Family members of active duty service members.
  - Family members of National Guard and Reserve members.
  - National Guard and Reserve members who aren't on active duty or covered by the Transitional Assistance Management Program.

For more information, visit the TDP website: [www.uccitdp.com](http://www.uccitdp.com).

# Survivor Benefits: Activated More Than 30 Days

## Surviving Spouses Benefit Timeline



## Surviving Children Benefit Timeline



# Survivor Benefits: Activated 30 Days or Less

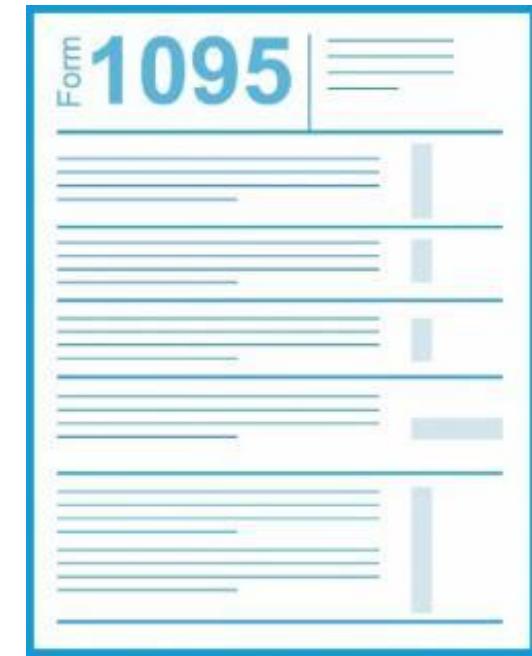
- If a National Guard or Reserve member dies while serving on federal active duty orders for a period of 30 days or less, family members remain eligible as survivors:
  - They have retiree benefits and costs.
  - They're eligible for the TDP Survivor Benefit.
- If a National Guard or Reserve member dies while on early TRICARE eligibility, eligible family members are:
  - Authorized transitional survivor benefits like that of active duty

# Survivor Benefits: Not Activated

- Family members of non-activated National Guard or Reserve members who had TRS or TAMP coverage at the time of their death have the following options:
  - If TRS coverage was in effect, qualified survivors may purchase or continue coverage under TRS for up to six months from the date of their sponsor's death.
    - Effective Oct. 1, 2025, survivor coverage is extended to three years from the date of the sponsor's death.
  - If TAMP coverage was in effect, eligible survivors remain covered until the end of the 180-day TAMP period.
- Survivors are eligible for the TDP Survivor Benefit throughout the duration of survivor coverage or until losing TRICARE eligibility, whichever comes first.

# 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.



**For Information and Assistance**

# Contact Information

## Regional Contractors

- **TRICARE East Region**  
Humana Military  
800-444-5445  
[www.tricare.mil/east](http://www.tricare.mil/east)
- **TRICARE West Region**  
TriWest Healthcare Alliance  
888-TRIWEST (888-874-9378)  
[www.tricare.mil/west](http://www.tricare.mil/west)
- **TRICARE Overseas Region**  
International SOS Government  
Services, LLC  
[www.tricare-overseas.com/contact-us](http://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](http://www.addp-ucci.com)
- **TRICARE Dental Program**  
United Concordia Companies, Inc.  
CONUS: 844-653-4061  
OCONUS: 844-653-4060  
[www.uccitdp.com](http://www.uccitdp.com)

# Resources

- TRICARE Website: [www.tricare.mil](http://www.tricare.mil)



- TRICARE Publications: [www.tricare.mil/publications](http://www.tricare.mil/publications)
- milConnect: <https://milconnect.dmdc.osd.mil/>