

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

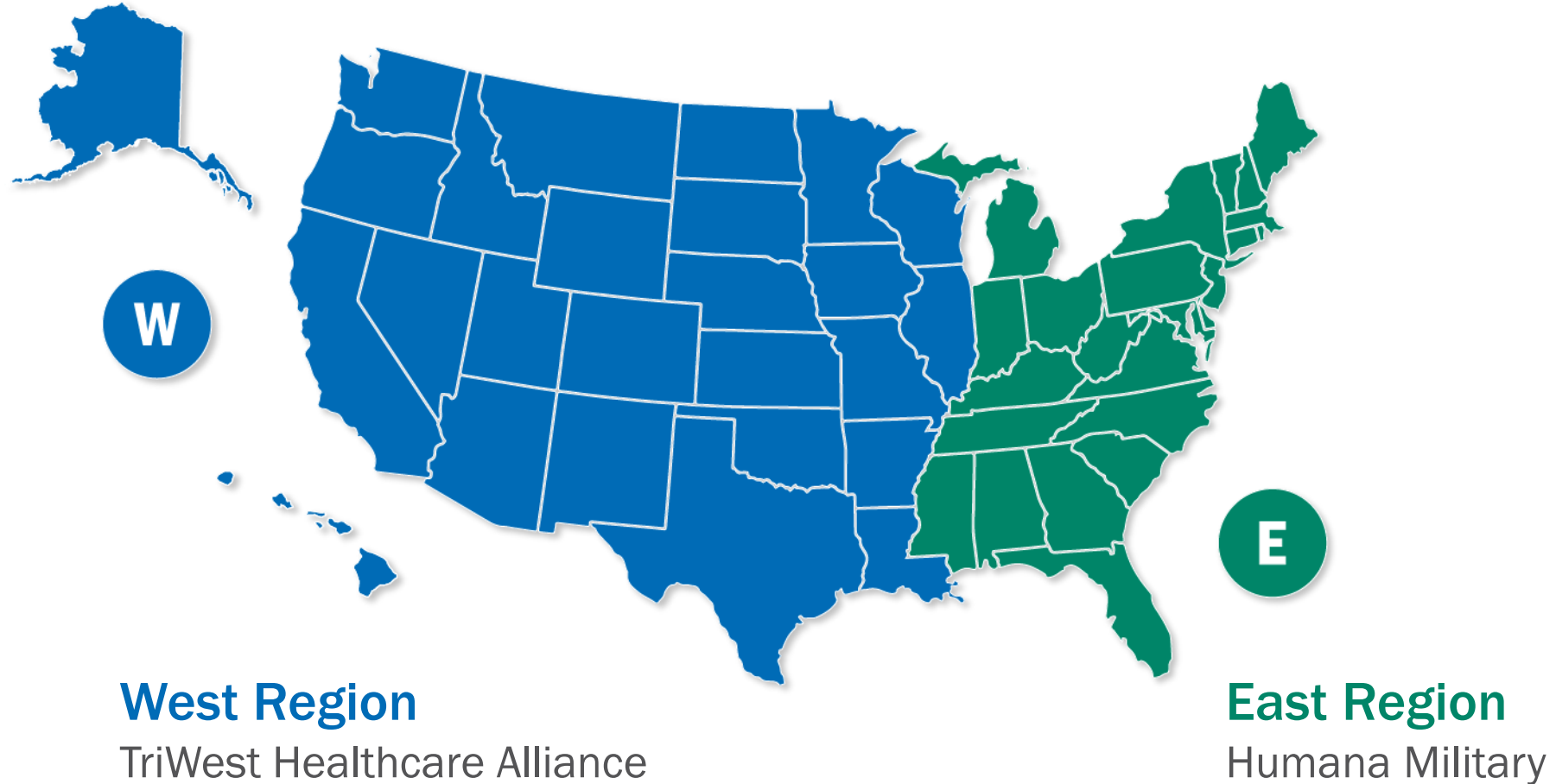
What Is TRICARE?

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



TRICARE Overseas Program

Latin America and Canada

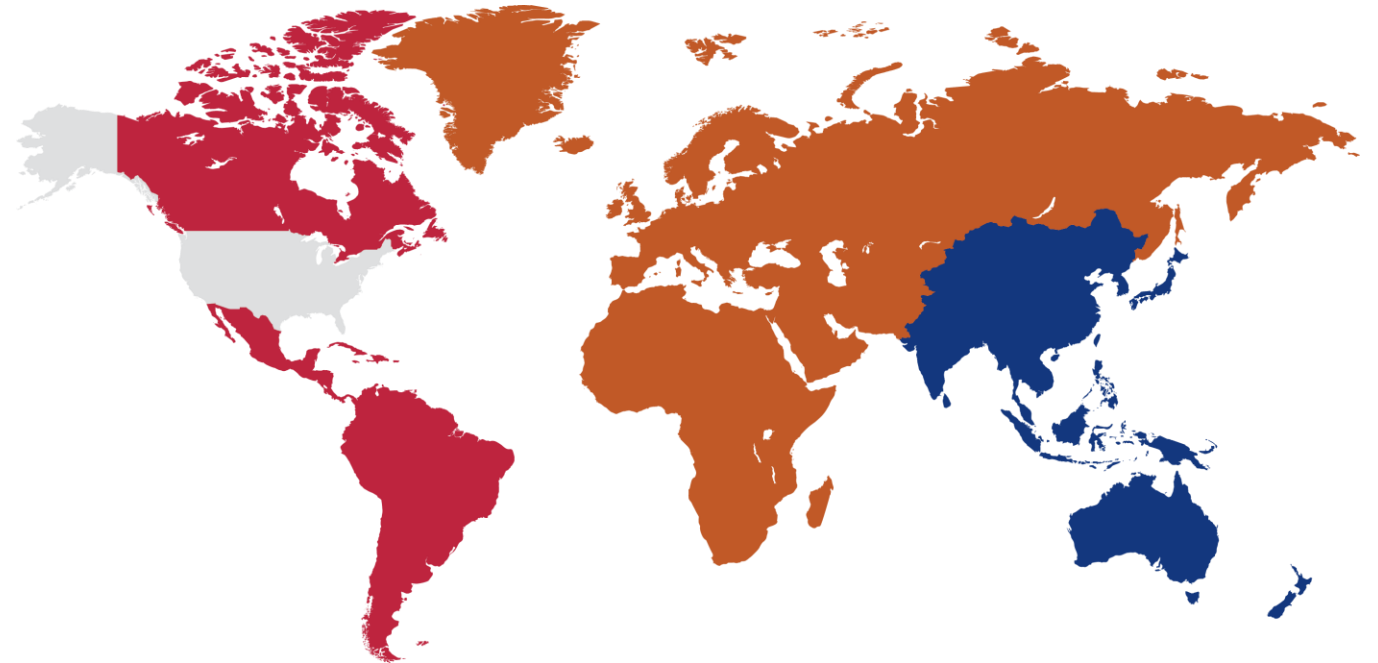
Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

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>.

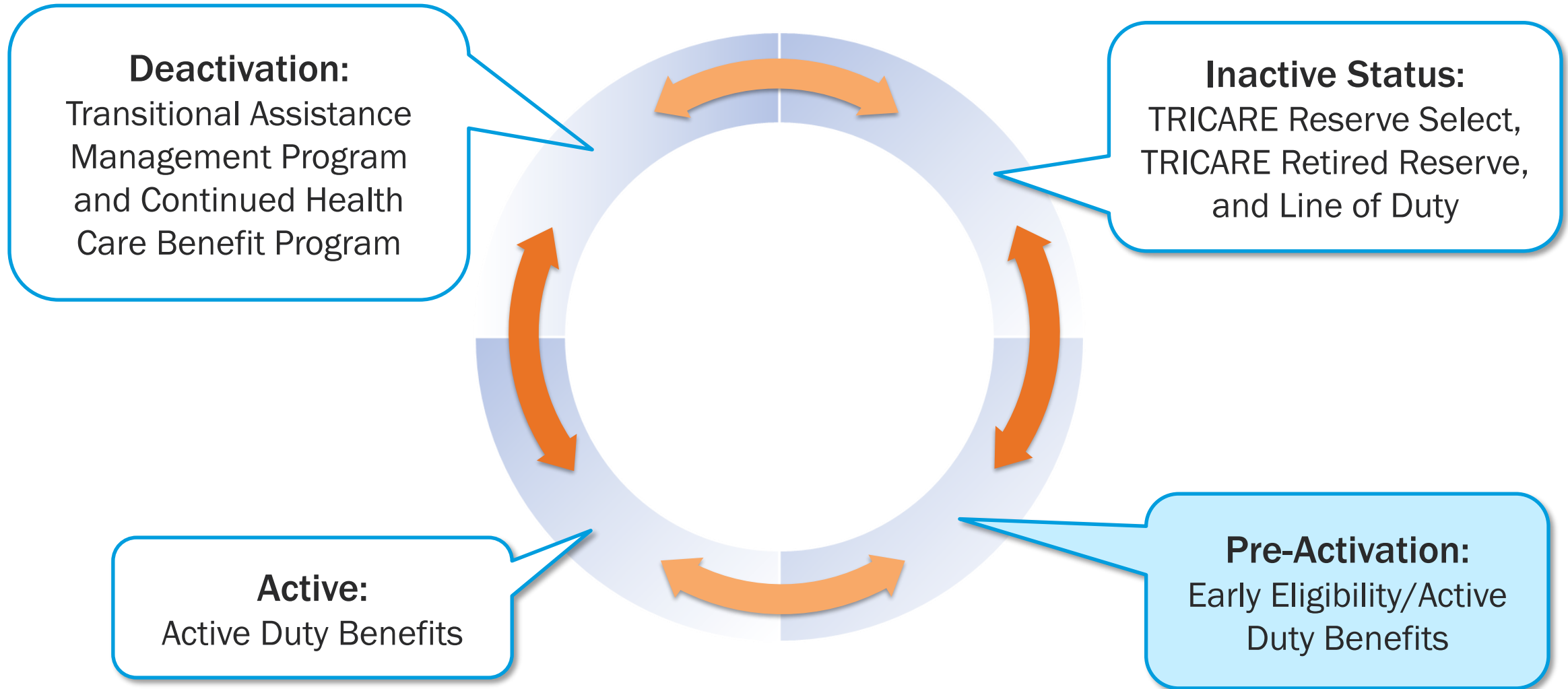


Call 800-538-9552.



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- If the orders are rescinded prior to the report date: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
 - Find a civilian TRICARE-authorized provider via your regional contractor when a military hospital or clinic isn't available.
 - 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
 - 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.

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.
 - 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.

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.

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.
 - **In person** (overseas only): Go to an overseas TRICARE Service Center.
- For enrollment fees, premium amounts and copayments, go to 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.

Other Important Information

Priority for Access to Military Hospitals and Clinics

	Priority for Access to Military Hospitals and Clinics
1	ADSMs
2	ADFMs in TRICARE Prime
3	Retired service members, their family members, and all others in TRICARE Prime and TRICARE Plus (primary care)
4	ADFMs enrolled in TRICARE Select and TRS members
5	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.
 - 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.

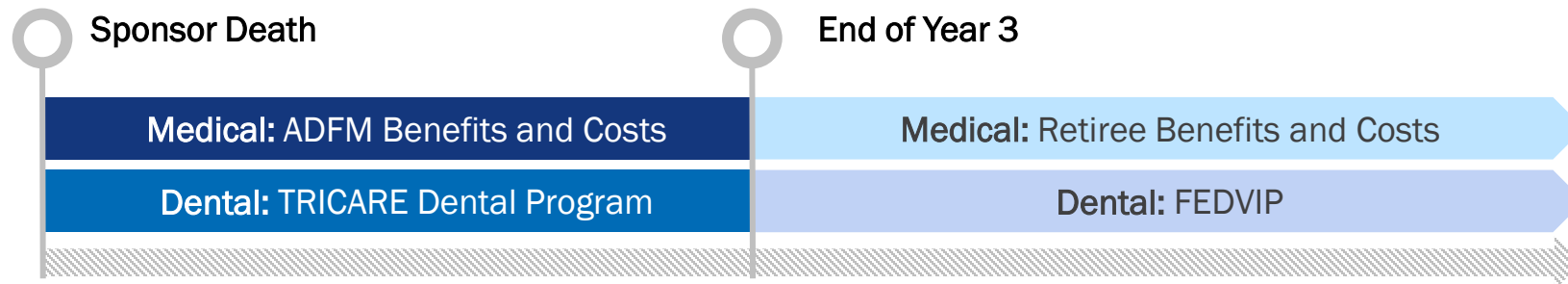
TRICARE Dental Program

- 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.

Survivor Benefits: Activated More Than 30 Days

Surviving Spouses Benefit Timeline



Surviving Children Benefit Timeline



Survivor Benefits: Activated 30 Days or Less

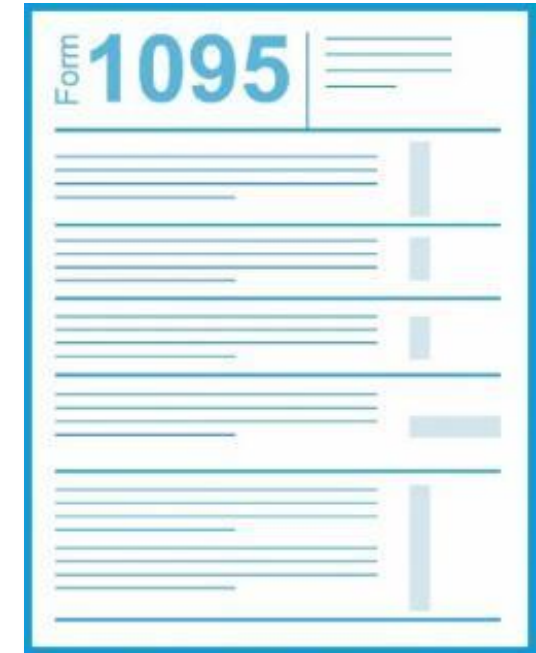
- If a National Guard or Reserve member dies while serving on federal active duty orders for a period of 30 days or less, family members remain eligible as survivors:
 - They have retiree benefits and costs.
 - They're eligible for the TDP Survivor Benefit.
- If a National Guard or Reserve member dies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

A graphic of an IRS Form 1095, which is a statement of health coverage. The form is titled "Form 1095" in large blue letters. It features a table with multiple rows and columns, designed for listing covered individuals and their health coverage details for each month of the year. The form is shown with a blue border and a light blue background.

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, LLC
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/>