Adopting a child is a Qualifying Life Event (QLE).

You have 90 days from your child’s date of adoption to register your child in the Defense Enrollment Eligibility Reporting System (DEERS). You don’t need a Social Security number, but are required to have a record of adoption/letter of placement of the child into the home by a recognized placement/adoption agency or the court before the final adoption, and signed DD Form 1172-2. Once you have your child’s social security, be sure to update DEERS with that number.

Your child’s health plan depends on their sponsor’s military status and where you live.

**STEPCHILDREN**

Your step children are eligible for TRICARE coverage.

- The sponsor doesn’t have to adopt the stepchild if married to the stepchild’s parent.

If the sponsor and parent get a divorce, the stepchild’s coverage will end on the date the divorce decree is final.