

# Understanding the **TRICARE**



## Change in Family Composition

### ADOPTING A CHILD

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

