

## **TRICARE Information for Retirees and their Families**

TRICARE is the Defense Health Agency's (DHA) premier health care program serving 9.2 million beneficiaries worldwide. TRICARE brings military hospitals and clinics together with a network of civilian providers to offer you medical, pharmacy and dental options to meet your need.

### **TRICARE Prime Option**

TRICARE Prime is a health care option for retirees and their family members. It is similar to a managed-care or health maintenance organization also known as an HMO option, which means you are assigned to a primary care manager (PCM) and access to specialty care is managed by your PCM.

To enroll in TRICARE Prime, you must live in a Prime Service Area (PSA). The PSA is located within a 50 mile radius surrounding a Military Treatment Facility (MTF). You may also choose TRICARE Prime if you live within 100 miles of an available PCM and you would waive your drive-time access standards.

You must take action to enroll in TRICARE Prime. To enroll, contact Health Net Federal Services, choose a Network PCM and pay the enrollment fee. You can find the enrollment fees at <https://tricare.mil/CompareCosts>

### **TRICARE Select Option**

TRICARE Select is for TRICARE-eligible beneficiaries who aren't able to, or choose not to enroll in a TRICARE Prime option. This program lets you manage your own health care and get care from any TRICARE-authorized provider without a referral. This program is also referred to as a preferred provider organization or a PPO. There is a deductible and cost share or copay for this TRICARE Select option. Contact Health Net Federal Services to enroll.

Starting January 1, 2021 you and your family must pay a monthly TRICARE Select enrollment fee to maintain your TRICARE Select coverage. If you choose this option you'll need to set up your enrollment fee premium payment during open season (2020 TRICARE Open Season begins November 9 and ends December 14, 2020).

Both TRICARE Prime and TRICARE Select options require you to enroll. You can only enroll or make changes to your enrollment following a Qualifying Life Event (QLE) or during the annual fall TRICARE Open Season.

For more information please contact:

Health Net Federal Services

[www.tricare-west.com](http://www.tricare-west.com)

Phone number: 1-844-866-9378

### **TRICARE for Life (TFL)**

TFL is a Medicare-wraparound coverage for TRICARE beneficiaries if you are over 65 years old or at any age if you're eligible for Medicare. You must have Medicare Part A and Part B. With TFL, you also get prescription coverage under the TRICARE Pharmacy Program.

Medicare Part A covers inpatient hospital benefits and beneficiary will be automatically enrolled to Part A when a beneficiary becomes eligible for Medicare. Medicare Part B is the outpatient services and requires an enrollment and enrollment fee. To enroll in TFL you must take your Medicare card showing you are enrolled in both Medicare Part A and Part B to the DEERS, Force Support Squadron office and receive a new Military ID card.

There are also no TFL enrollment fees. But you must continue to be eligible for TRICARE and pay Medicare Part B premiums to remain eligible for TFL benefits.

Medicare and TFL work together to minimize your out-of-pocket expenses. Medicare is the primary payer and TFL is the supplement to Medicare. Claims will be submitted to Medicare as the primary insurance, then Medicare will forward remaining balance to TFL.

**Note: It is mandatory to purchase Medicare Part B in order have TFL.**

TRICARE for Life	Social Security Administration	Medicare
<a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a>	<a href="http://www.ssa.gov">www.ssa.gov</a>	<a href="http://www.medicare.gov">www.medicare.gov</a>
1-866-773-0404	1-800-772-1213	1-800-633-4227

### **Dental and Vision**

BENEFEDS administers the enrollment, plan change and premium payment processed for FEDVIP (Federal Employees Dental and Vision Insurance Program).

FEDVIP is a voluntary enrollee-pay-all dental and vision program available to retired uniformed service members and certain family members. It is sponsored by the U.S. Office of Personnel Management (OPM) and offers eligible participants a choice between ten dental and four vision carriers.

Please contact BENEFEDS if you have any questions about FEDVIP enrollment.

Websites: [www.BENEFEDS.com](http://www.BENEFEDS.com) and/or [www.tricare.mil/fedvip](http://www.tricare.mil/fedvip)

Phone: 1-877-888-3337

**Eligibility for all TRICARE programs and BENEFEDS is determined by the Defense Enrollment Eligibility Reporting System (DEERS). Always keep your information updated in DEERS:**

### **Defense Manpower Data Center Support Office**

[www.dmdc.osd.mil](http://www.dmdc.osd.mil)

1-800-538-9552

You can find useful information and signup for any TRICARE updates on <https://tricare.mil/>.