

RAO Newsletter #2019-3 - TRICARE Health Coverage after Retirement - 4/23/2019

When you turn age 60 as a retired reserve member, you become eligible for TRICARE Health Coverage. After this Qualifying Life Event (QLE), you must take action and enroll in a TRICARE retiree health plan. Typically, you have up to 90 days after your retirement date to enroll in a TRICARE plan as a retiree. If you don't, you and your family members will only be able to get care at a military hospital or clinic if space is available.

Each service is responsible for updating the Defense Enrollment Eligibility Reporting System (DEERS) with your retirement date. Until that date is posted to DEERS, you can't enroll in a retiree TRICARE plan. In some cases, such as delayed approval of retirement eligibility, the retirement date doesn't show up in DEERS until days or even months after you've retired.

PLEASE NOTE: For the time being, the Defense Health Agency (DHA) is allowing retiring members and their eligible family members up to 12 months from their retirement date, or turning age 60 (for retired reserve members).

"This 12-month period is longer than the standard Qualifying Life Event period of 90 days," said Mark Ellis, TRICARE Select Program Manager, DHA. "This allows plenty of time to update DEERS and enroll in a TRICARE health plan."

Coverage must begin effective the day after you ended your previous TRICARE coverage, if any, and any TRICARE enrollment fees must be paid retroactive to that date.

Continuing TRICARE health care coverage isn't automatic following these QLEs. If you don't enroll in a plan after turning age 60, you'll lose TRICARE coverage and only be able to receive care at military hospitals and clinics if space is available. After the 12-month period, you may only enroll in or make changes to your health plan during the annual TRICARE Open Season or following another QLE.

You'll need to make sure you update your and your family's information in DEERS. You and your family members will also need new identification cards upon the sponsor's status change. No matter when you enroll within the 12-month period, coverage begins on the first day of your retirement and you must pay enrollment fees, if any, back to that date.

Retiring from Active Duty

If you're retiring from active duty (e.g. AGR), you previously paid nothing out of pocket and your family's costs were minimal (if covered under TRICARE Select). As a retiree, you'll now pay retiree

costs for care. Depending on the retiree TRICARE health plan you choose, you may see an increase in your enrollment fees, deductibles, copayments, cost-shares, and other fees.

Retired Reservists Turning Age 60

If you're a retired reserve member who turns age 60 and were enrolled in TRICARE Retired Reserve (TRR), your TRR coverage ends the day you turn age 60 and become eligible for TRICARE Prime or TRICARE Select coverage. You must have your retirement fully completed with your service personnel office or command. This means your retirement pay is processed and activated with the Defense Finance and Accounting Services.

To confirm your retired status is properly reflected in DEERS, visit <https://www.dmdc.osd.mil/milconnect> or call the DEERS Support Office (1-800-538-9552).

Once DEERS is accurate, enroll in a TRICARE health plan based on your residence within 12 months from your 60th birthday. As a retiree, you'll pay retiree costs such as enrollment fees, deductibles, copayments, and cost-shares.

Health Plan Options

Visit the TRICARE Plan Finder to learn more about your options. Once you enroll in a TRICARE health plan, you also have pharmacy coverage.

Dental and Vision Options

Retiring/retired service members and their eligible family members have the option to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You don't have to be enrolled in a TRICARE retiree health plan to purchase dental coverage. However, you must be enrolled in a TRICARE health plan to potentially qualify to purchase vision coverage through FEDVIP. For more information about FEDVIP and to check your eligibility, visit the FEDVIP website.

SOURCE: Extracted from TRICARE News Release dated 4/23/2019