



## Veterans Affairs

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Director

Fact Sheet #15  
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# TRICARE FOR LIFE

### Benefits

The most sweeping improvements to the Department of Defense's healthcare system in nearly 30 years began October 1, 2001. You will gain access to expanded medical coverage known as TRICARE For Life, as long as you are a uniformed services beneficiary who is Medicare-eligible, and have purchased Medicare Part B.

- TRICARE For Life acts as a secondary payer to Medicare
- Claims filed automatically
- No monthly premium (except Medicare Part B)

### Eligibility

TRICARE For Life is provided to:

- Medicare-eligible military retirees, including retired guard members and reservists
- Medicare-eligible family members and widows/widowers (dependent parents and parents-in-law are excluded)
- Certain former spouses if they were eligible for TRICARE before age 65

### Cost

There is no fee for TRICARE For Life. All you need to do is pay your monthly fee for Medicare Part B. Your monthly fee for Medicare Part B is automatically deducted from your Social Security check once you are enrolled.

### Services in Military Facilities

You may continue to obtain medical services at military hospitals and clinics. Under a program known as TRICARE Plus, some beneficiaries may be allowed to enroll for primary care at military facilities, based on local availability. Check with your local military treatment facility for details.

### Services Payable by TRICARE and Medicare

In most cases, Medicare will pay first and the remaining out-of-pocket expenses will be paid by TRICARE.

### **Services Payable by TRICARE but Not Medicare, such as overseas care**

TRICARE will pay and the patient will be responsible for an annual deductible and cost share.

### **Services Payable by Medicare but Not TRICARE, such as chiropractic services**

Medicare pays as usual with TRICARE paying nothing. You must pay Medicare copays.

### **Services Not Payable by Medicare or TRICARE, such as most cosmetic surgery**

You are responsible for the cost of non-covered services.

### **Registering in DEERS**

To take advantage of this benefit, you and your eligible family members must enroll in Medicare Part B and have up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS). As a retiree, you are registered in DEERS through the Defense Finance and Accounting Service (DFAS), so any information updates are made through DFAS. Your family members with valid military ID cards are registered in DEERS, so, updates must be made through DEERS. Contact DEERS at **1-800-538-9552**. **ID card will need to register in DEERS.**

To obtain a military ID card, contact your local military personnel office.

### **Enrolling in Medicare Part B**

DEERS automatically notifies eligible beneficiaries within 90 days prior to their attaining the age of 65 that their medical benefits are about to be changed. They will ask you to contact the nearest Social Security Office regarding enrollment in Medicare. When you receive your initial information from Medicare, you will receive a Medicare Card indicating both Medicare Part A and Part B coverage. If you only have Medicare Part A, you can enroll in Medicare Part B during the annual General Open Enrollment Period, which runs from January 1st to March 31st every year. Medicare Part B coverage will then begin on July 1st of the year in which you enroll. For more information on enrolling in Medicare Part B, beneficiaries should visit the Social Security Administration online at [www.ssa.gov](http://www.ssa.gov) or call toll free 1-800-772-1213, TTY/TDD: 1-800-325-0778.

### **How Reimbursement Works**

When you receive medical care, your doctor or hospital will usually file a claim with Medicare since by law Medicare must pay your bills first. When Medicare receives your claims, they will determine if the services you received are a benefit and, if so, pay your doctor and/or hospital. Medicare will then automatically send your claim to TRICARE for payment of the remaining amount. The TRICARE payment will automatically be sent to your doctor or hospital. You will receive an Explanation of Benefits from TRICARE indicating the amount they paid with a tear-off notice/appeal.

## Receiving Care Overseas

If you and/or your family members are receiving health care overseas and are enrolled in Medicare Part B, you can take advantage of TRICARE For Life. Because Medicare typically does not provide benefits for medical care received overseas, TRICARE becomes your primary source of health benefits. TRICARE For Life will provide the same level of coverage afforded retirees under the age of 65 and you will be responsible for the same TRICARE cost shares and deductibles as under-65 retirees.

## Frequently Asked Questions

- **Is TRICARE For Life a permanent program, or must Congress renew it each year?**

TRICARE For Life is a permanent program.

- **I'm thinking about dropping my other health insurance (Medigap or other private insurance), what should I be aware of?**

This is a personal decision. We suggest you carefully evaluate your health insurance needs to determine if you should continue purchasing coverage. If you have other health insurance and you drop it, keep in mind that you may not be able to get this coverage back if you change your mind. The other consideration is that according to some state laws you may not get back your annual premium.

- **When should I drop my other health insurance coverage?**

If you choose to drop your coverage, the best time to do so is after you are entitled to TRICARE For Life.

- **How do I drop my other health insurance?**

You will need to contact your other health insurance program for details on disenrollment. Remember to allow yourself enough time to disenroll so it coincides with the date you become eligible for TRICARE For Life.

- **If I keep my other health insurance, what happens?**

TRICARE becomes the third payer.

- **Is there an annual fee?**

There is no fee for TRICARE For Life.

## Veterans Affairs Office Locations:

- 222 W. Hospitality Lane, Third Floor, San Bernardino, CA 92415-0470 (909) 382-3290
- 15900 Smoke Tree Street, Hesperia, CA 92345 (760) 995-8010
- 8575 Haven Ave., Rancho Cucamonga, CA 91730 (909-948-6470
- **Or call Toll Free from anywhere in San Bernardino County : 1-866-4SBVets (1-866-472-8387)**