

TRICARE

[www.tricare.mil](http://www.tricare.mil)

All activated Guard and Reserve are **required** to enroll themselves and their family into TRICARE Prime or one of the TRICARE options, depending on where they live and work.

### **New TRICARE Reserve Select Explained**

#### **TRICARE Reserve Select Program at a Glance**

Here's a snapshot of the new program. Many aspects of the program are not changing. This section will focus on the changes that went into effect on October 1, 2007.

To qualify for TRS, you must be a member of the Selected Reserve of the Ready Reserve, and you cannot be eligible for or enrolled in the FEHB program. Once you qualify, you may purchase the plan at any time throughout the year, there are no tiers or open seasons. Qualifying for and purchasing TRS is a 2-step process.

#### TRICARE Important Telephone Numbers

- TRICARE For Life Program 1-888-DOD-LIFE (1-888-363-5433)
- Pharmacy Program 1-877-DOD-MEDS (1-877-363-6337)
- National Mail Order Pharmacy 1-800-903-4680 (1-888-DOD-CARE)
- TRICARE Prime Remote (1-888-363-2273)
- TRICARE Dental Program 1-800-866-8499
- Retiree Dental Program 1-888-838-8737
- Active Duty Claims (Military Medical Support Office) 1-800-876-1131

Hearing or speech-impaired beneficiaries may call TTY/TDD at 1-877-535-6778. You can call Monday through Friday 8:00 a.m.-11:00 p.m., Saturday 9:00 a.m.-8:00 p.m. and Sunday 10:00 a.m.-5:30 p.m. (closed on holidays).

#### **TRICARE Early Eligibility for Reserve Component**

If you have received delayed-effective-date active duty orders with a reporting date some time in the future, did you know you and your family might already be eligible for health care coverage under TRICARE?

If your orders are for more than 30 days of active duty and in support of a contingency operation (either within the fifty states or overseas), you and your family may be eligible for certain TRICARE medical and dental benefits even before you report for active duty. This early eligibility period may start up to 90 days prior to your reporting date, depending on your orders.

You should be notified of your eligibility when your orders are issued. To verify eligibility for the early benefit, you may check your status on the [Guard-Reserve Portal](#), speak with your unit administrator or call [DEERS](#) at 1-800-538-9552. Eligibility is directly related affected by the accuracy of your DEERS information. Please update DEERS with any

changes in your duty status, family status or address. We also suggest you do an annual verification at [www.tricare.mil/deers/](http://www.tricare.mil/deers/) even if no changes have occurred. A claim for using your TRICARE benefit can be filed as soon as DEERS shows eligibility. The provider may or may not submit the claim for you. If a claim was declined due to incorrect eligibility, you can contact TriWest for reprocessing once eligibility is updated in DEERS.

You, the Reserve Component member, will not be responsible for cost-shares. Family members who receive covered care will still be responsible for paying a share of the maximum allowable cost under [TRICARE Standard](#) and [TRICARE Extra](#). The costs are dependent upon if the provider is in the TRICARE network. All annual deductibles are currently waived under the TRICARE Reserve Family Demonstration Project if you, the service member have been activated under a contingency program.

If your orders are cancelled prior to reporting for active duty or if you are released before reporting, eligibility for you and your family will end on the order cancellation date.

You have the option of enrolling your family for coverage under the [TRICARE Dental Program](#). As a service member, your TDP coverage will end once you are ordered to active-duty for more than 30 days and given the early eligibility benefit. During activation you will have the same benefits as an active duty service member. If you had TDP coverage before activation, you will be automatically re-enrolled upon deactivation.

Your family members are eligible to enroll, or remain enrolled, in the TDP, regardless of the service member's enrollment. Active-duty family members (including activated Guard and Reserve) pay a reduced monthly premium for the TDP. Initial enrollment requires a 12-month commitment, and then continues on a month-to-month basis.

Once you report for active-duty, you, the service member, must enroll in [TRICARE Prime](#) or [Prime Remote](#). Your family members may be eligible to enroll in either TRICARE Prime or Prime Remote for Active Duty Family Members (TPRADFM) if they meet certain requirements and if all information is accurately updated in the DEERS system. Please visit [www.triwest.com](http://www.triwest.com) or [www.tricare.mil](http://www.tricare.mil) for additional information on these programs.

### **TRICARE Reserve Select Overview**

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra.

To qualify for TRS, you must be a member of the Selected Reserve of the Ready Reserve, and you cannot be eligible for or enrolled in the FEHB program. Once you qualify, you may purchase the plan at any time throughout the year, there are no tiers or open seasons. Qualifying for and purchasing TRS is a 2-step process:

Qualifying and Purchasing

### **Step 1: Qualify**

1. Log on to the [Guard and Reserve Web Portal](#).
2. Click on the "TRICARE Reserve Select" box.
  - Select the type of coverage that you want to purchase: TRS Member-Only or TRS Member-and-Family
  - Certify that you are not eligible for or enrolled in the FEHB program
  - Select when you want your coverage to begin
3. Print and sign the *TRS Request Form (DD Form 2896-1)*

### **Step 2: Purchase**

Mail or fax your completed *TRS Request Form* along with the first month's premium payment to your regional contractor by the applicable deadline.

Your coverage begins on the first day of the first or second month (whichever you select on the *TRS Request Form*) following the postmark of your *TRS Request Form*. For example, if your form is postmarked in July, you may choose for your coverage to begin on the first day of the next month, August, or on the first day of the second month, September.

### **Monthly Premiums and Other Costs**

**Premium Update:** Effective Jan. 1, 2009, TRICARE reduced the rates for TRICARE Reserve Select (TRS). Monthly premiums for TRS individual coverage dropped 44 percent from \$81.00 to \$47.51, and TRS family coverage dropped 29 percent from \$253.00 to \$180.17. Premiums can be paid by check, money order or cashier's check (payable to your regional contractor), or by Visa/MasterCard. After the initial premium payment, your regional contractor will bill you by the 10th of each month. Payments are due no later than the 30th of each month, and payments are applied to the following month of coverage. Do not miss payment; failure to pay overdue amounts by the deadline will result in termination of coverage and debt collection.

**Note:** *Other fees such as annual deductibles and cost shares are not changing.*

### **Covered Services**

TRS covered services will not be changing, and continues to be comparable to TRICARE Standard and Extra. You'll still be able to access a wide variety of services from any TRICARE-authorized provider network or non-network. Additionally, you'll be eligible for TRICARE's prescription drug coverage.

### **Qualifying Life Events**

You may change the type of TRS coverage, TRS Member-Only or TRS Member-and-Family, with a qualifying life event:

- Marriage
- Birth or adoption
- Placement of child in the legal custody of the member by order of the court
- Divorce or annulment
- Death of a spouse or family member
- Family member loses eligibility (e.g. child turns 21 or 23 if enrolled in college)

Sponsors must report all qualifying life events to a military personnel office and record the information in the Defense Enrollment Eligibility Reporting System (DEERS).

To change the TRS coverage, download a new *TRS Request Form* from the [Guard and Reserve Web Portal](#), complete the form, and submit it to your regional contractor (postmarked) within 60 days of the qualifying life event. The change in coverage is effective the date the qualifying life event occurred.

Changes to your TRS coverage that don't involve a change in family composition, (e.g., eligibility for other health coverage) can be made at any time during your enrollment in TRS.

### **Voluntary Disenrollment**

You may choose to disenroll from TRS coverage at any time. **If you want to disenroll, do not just stop making payments.** You must take the following action to end your coverage:

1. Log on to the [Guard and Reserve Web Portal](#).
2. Complete the *TRS Request Form*.
3. Print and mail your completed *TRS Request Form* to your regional contractor.

A one-year TRS purchase lockout will apply if you voluntarily disenroll from TRS, which means you will not be able to purchase TRS coverage for up to one year. If you do not take action to disenroll and you simply stop making premium payments, your coverage terminates. However, you are still responsible for any premium amounts that are due prior to the date you were officially terminated from TRS.

### **Disenrollment Due to Change in Status**

When you're activated you and your family become eligible for TRICARE (without premiums) and your TRS coverage is automatically terminated.

When you deactivate and lose eligibility for TRICARE (without premiums), you may purchase TRS with no break in coverage as long as you re-qualify. Submit your completed *TRS Request Form* with a premium payment postmarked no later than 60 days after the loss of the TRICARE coverage. Your TRS coverage begins on the day after the loss of other TRICARE coverage.

Your TRS coverage will also be automatically terminated if you leave the Selected Reserve. You may purchase TRS coverage again if you re-qualify.

### **Termination Due to Non-Payment**

Your payment is due no later than the 30th day of each month. Your payment will apply to the following month of coverage. Failure to pay monthly premiums on time will result in termination of coverage, but you must still pay any overdue amounts. (This may result in up to two months of overdue premium payments.) The government pursues collection action for overdue and delinquent premiums and may notify your commander and collect overdue and delinquent amounts from your National Guard or Reserve pay. Termination of coverage due to non-payment will result in a TRS purchase lockout for one year or until overdue premiums are paid, whichever is longer.

### **Survivor Coverage**

If a National Guard and Reserve member is covered by TRS on the day of his or her death, surviving family members may purchase or continue TRS coverage for an additional six months from the date of the member's death.

- If TRS Member-and-Family coverage is in effect at the time of death, DEERS will automatically convert the TRS Member-and-Family coverage to TRS survivor coverage.
- If TRS Member-Only coverage is in effect at the time of death, the coverage will terminate and survivors may purchase TRS survivor coverage within 60 days.
- Survivors are responsible for paying appropriate monthly premiums

#### TRICARE Important Telephone Numbers

- **TRICARE For Life Program** 1.866.773.0404
- **Pharmacy Program** 1.877.363.1303
- **US Family Health Plan** 1.800.748.7347
- **TRICARE Dental Program** 1.800.866.8499
- **TRICARE Active Duty Dental Plan** 1.866.984.2337
- **TRICARE Retiree Dental Program** 1.888.838.8737
- **Active Duty Claims** (Military Medical Support Office) 1.888.647.6676

Hearing or speech-impaired beneficiaries may call TTY/TDD at 1-877-535-6778. You can call Monday through Friday 8:00 a.m.-11:00 p.m., Saturday 9:00 a.m.-8:00 p.m. and Sunday 10:00 a.m.- 5:30 p.m. (closed on holidays).

### **TRICARE for Activated Guard and Reserve**

If you are a Reservist or National Guardsman called to Active Duty you may be worried about your health care coverage. Don't worry - you and your family are covered under TRICARE.

The following is a summary of the facts you need to know:

- Important Benefits Updates
- Eligibility
- Important TRICARE Contact Information
- TRICARE Enrollment and Claim Forms

#### Important TRICARE Updates:

The DoD has announced that all members of the selected reserve now have the option to purchase their health coverage from TRICARE. Check out the [TRICARE Reserve Select](#) fact sheet to learn more.

In addition, as a reservist you may be eligible for the [Transitional Assistance Management Program \(TAMP\)](#).

#### TRICARE While on Duty

When on military duty, Reserve Component (RC) members are covered for any injury, illness or disease incurred or aggravated in the line of duty. This includes traveling directly to or from the place where they perform military duty.

When ordered to active duty for more than 30 consecutive days, RC members and their family's health and dental care needs are covered under several TRICARE options.

TRICARE offers options: [TRICARE Standard](#), [TRICARE Extra](#), [TRICARE Prime](#), and [TRICARE Prime Remote](#) for Active Duty Family Members (TPRADFM).

Eligibility:

Reserve members and National Guard members called to active duty are covered under TRICARE. Family members are covered as well.

### **Early Eligibility for Reserve Component**

If you have received delayed-effective-date active duty orders with a reporting date some time in the future, did you know you and your family might already be eligible for health care coverage under TRICARE? [Learn more about Early Eligibility](#).

Go to our [TRICARE Overview page](#) to read more about TRICARE.

If you aren't sure whether TRICARE covers a service or supply, contact your regional [TRICARE contractor](#). They can advise you about covered services, but they can't guarantee payment by TRICARE. If you're enrolled in TRICARE Prime, be sure to see your PCM for a referral before getting any type of civilian specialized medical care.

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Guard and Reserve Pay

<http://www.military.com/benefits/military-pay/reserve-and-guard-pay>

Proposed 2015 Military Pay Chart

<http://www.military.com/benefits/military-pay/charts/military-pay-charts.html?comp=7000022860158&rank=1>

Pay Calculator

<http://www.military.com/benefits/military-pay/calculator>

Navy Reserve – [www.navyreserve.com](http://www.navyreserve.com)

Air Force Reserve – [www.afreserve.com](http://www.afreserve.com)

Marine Reserve – <http://www.marines.com/eligibility/service-options/reserve>

Army Reserve – <http://www.goarmy.com/reserve.html>

Coast Guard Reserve – <http://www.uscg.mil/reserve/>

Army National Guard – <http://www.nationalguard.com/>

Air National Guard – <http://www.ang.af.mil/>

Nine Myths about Reservist Life - <http://spousebuzz.com/blog/2012/08/9-myths-about-reservist-life.html>