TRICARE

TRICARE is a family of healthcare programs for the Military Health System that are designed to meet the needs of service members and their families based on location and status (active duty, reserve, or retired). TRICARE provides health plans, special programs, prescriptions and dental plan coverage to beneficiaries. TRICARE is managed by the Defense Health Agency under the leadership of the Assistant Secretary of Defense (Health Affairs).

TRICARE applies to active duty, retirees, reservists, current spouses or unmarried surviving spouses, and children up to age 21 (23 for full time college students).

Receiving Care Under TRICARE

Service members on active duty typically receive their care under TRICARE Prime, including reservists on orders for more than 30-days or on Medical Hold. When retired from active duty, the former active duty member is required to re-enroll in TRICARE under retiree status within 30 days of the retirement date in order to avoid a break in coverage.

Active duty or retired service members are automatically registered in DEERS. However, family members must be separately registered to be eligible for TRICARE coverage. Once registered in DEERS, addresses and other contact information must be kept up to date for all family members. Keeping DEERS information current is critical to ensuring uninterrupted TRICARE coverage.

TRICARE for Life

TRICARE for Life is available to TRICARE beneficiaries regardless of age and place of residence, if they have Medicare Parts A and B. Medicare is a federal entitlement health insurance program for people age 65 and older and those under 65 who’ve received Social Security Disability Insurance (SSDI) payments for 24 months. Once a service member becomes eligible, his or her primary health insurance becomes Medicare, and TRICARE for Life serves as secondary coverage. Medicare and TRICARE for Life work together to coordinate benefits and minimize out-of-pocket expenses.

Please note: Marines still serving on Permanent Limited Duty/Expanded Permanent Limited Duty who also receive SSDI will become eligible for Medicare and must sign up for both Medicare Parts A and B to participate in TRICARE for Life. Family members can continue to receive benefits under TRICARE Prime even though the service member is covered under TRICARE for Life.
TRICARE—Transitional Assistance Management Program (TAMP)

The Transitional Assistance Management Program (TAMP) will provide 180 days of minimum essential coverage, premium-free, after regular TRICARE benefits end. Eligibility for TAMP is determined by the Marine Corps and will be documented in DEERS.

For those who qualify, the 180 day period begins upon the sponsor’s separation. During this time, sponsors and family members are eligible to use military hospitals and clinics as well as: TRICARE Prime, TRICARE Standard and Extra, US Family Health Plan, TRICARE Prime Overseas, and TRICARE Standard Overseas.

TRICARE Retiree Dental Program (TRDP)

The TRICARE Retiree Dental Program (TRDP) is group dental insurance offered to retirees of the military and their families. This program offers comprehensive coverage for most common dental services — including dental accidents — immediately upon the coverage effective date. Major benefits like crowns, bridges, dentures, dental implant services and orthodontics are available after 12 months.

How to Enroll in TRDP

Ongoing open enrollment is available online (trdp.org), or through the mail. Service members can enroll from the month before retirement or any time thereafter, with benefits beginning the first day of the month after enrollment.

There is a grace period of 30 days from your coverage effective date during which you may rescind your enrollment without any further obligation. If you do not exercise your option to rescind within the 30 day grace period, you must remain enrolled in the program for the duration of the initial 12 month period without further opportunity for voluntary disenrollment. After the initial 12 month commitment is satisfied, enrollment continues on a month-to-month basis.

Please note: New retirees who enroll within four months after retirement are eligible to waive the 12 month waiting period for major services. To ensure no gaps in coverage, a service member should enroll the month prior to their retirement date. Premiums are deducted automatically from retired pay. If the retiree has waived receipt of Department of Defense retired pay to receive Veterans Affairs compensation, the premium will NOT be automatically deducted and Delta Dental (the company offering TRDP) will provide payment options.