

WEBINAR: March 25, 2021, 1 p.m. EST

TRICARE[®] For Life: Coverage Basics, Eligibility and Costs

Presenter: Anne Breslin, TRICARE For Life Program Manager, TRICARE Health Plan, Defense Health Agency
TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

Disclaimer

The appearance of hyperlinks does not constitute endorsement by the Department of Defense of this website or the information, products or services contained therein. For other than authorized activities such as military exchanges and Morale, Welfare and Recreation sites, the Department of Defense does not exercise any editorial control over the information you may find at these locations. Such links are provided consistent with the stated purpose of this Department of Defense-sponsored webinar.

Agenda

- What is TRICARE For Life? [PAGE 4-5](#)
- Medicare Parts A, B, C and D [PAGE 6-7](#)
- Medicare Eligibility [PAGE 8-12](#)
- Getting Care and Costs [PAGE 13-17](#)
- Health Care Claims [PAGE 18-21](#)
- Dental and Vision Coverage [PAGE 22](#)
- Resources and Contact Information
[PAGE 23-24](#)



What is TRICARE For Life?, 1 of 2

- TRICARE For Life, or TFL, is **Medicare-wraparound coverage** for TRICARE beneficiaries who have **Medicare Part A** and **Medicare Part B**, regardless of age or place of residence.
- TFL **coverage is automatic** if you have both Medicare Part A and Part B.
 - You must pay Medicare Part B monthly premiums. Learn more at <https://www.medicare.gov>.
 - Your Part B premium is based on your income. See Form SSA-44, *Medicare Income-Related Monthly Adjustment Amount – Life-Changing Event*, at <https://www.ssa.gov/forms>.
- TFL **coverage is available worldwide**.

What is TRICARE For Life?, 2 of 2

- TFL is an **individual entitlement**. Coverage is only for the Medicare and TRICARE-eligible beneficiary. This means coverage doesn't extend to family members.
 - If you're turning 65 and your spouse is under 65, he or she may stay in their current health plan until they also become eligible for Medicare Part A and Part B. The enrollment fees will reduce to the individual rate.
 - If you also have children enrolled in a health plan, your eligible children may continue in their current plan until they lose eligibility. The enrollment fees will stay at the family rate.
- Becoming Medicare-eligible is a **TRICARE Qualifying Life Event**, or QLE. This means all eligible family members have the option to change health plans during the 90-day QLE period. Learn more at <https://www.tricare.mil/lifeevents>.
- To ensure effective and timely delivery of your TFL benefits, keep your information current in the **Defense Enrollment Eligibility Reporting System**. Learn more at <https://www.tricare.mil/deers>.

Medicare Part A and Medicare Part B

- **Medicare Part A** is hospital insurance funded through payroll taxes and helps cover costs for:
 - Inpatient hospital care
 - Hospice care
 - Inpatient skilled nursing facility care
 - Some home health care
- **Medicare Part B** is medical insurance funded through monthly premiums and helps cover costs for:
 - Provider services
 - Outpatient care
 - Home health care
 - Durable medical equipment
 - Some preventive services

Note: Medicare Supplement Insurance, or Medigap, coverage is optional. You pay a premium each month. Medigap pays your out-of-pocket costs in Original Medicare, which includes Medicare Part A and Part B. Learn more at <https://www.medicare.gov>.

Medicare Part C and Medicare Part D

- **Medicare Part C** refers to **Medicare Advantage plans**, which are offered by private companies that contract with Medicare. A Medicare Advantage plan provides all of your Part A and Part B services and usually Part D pharmacy coverage.
- You may pay a plan premium each month in addition to your Medicare Part B premium. You must get all your health care services from the Medicare Advantage plan's network of providers. This doesn't apply to emergency services.
- If you enroll in a Medicare Advantage plan, you'll have to pay copayments at the time of service. TFL can reimburse you for copayments you paid for TRICARE covered services, when you file a paper claim.
- **Medicare Part D** is prescription drug coverage with a monthly premium. You don't need to purchase a Medicare prescription drug plan if you have TRICARE coverage. TFL beneficiaries are covered under the TRICARE Pharmacy Program, which is managed by Express Scripts.

Medicare Eligibility at Age 65

- Your **birth date determines** when you become Medicare-eligible and when you should sign up for Medicare Part A and Part B.
 - Five months before your 65th birthday, you'll receive notification from the Defense Manpower Data Center reminding you to sign up for Medicare.
- Your **TFL coverage starts the first day** that Medicare Part A and Part B are in effect and you meet all eligibility requirements.
- **If your birthday falls on the first day of the month:**
 - You become eligible for Medicare on the first day of the month before you turn 65. Sign up for Medicare between two and four months before the month you turn 65.
- **If your birthday falls after the first day of the month:**
 - You become eligible for Medicare on the first day of the month you turn 65. Sign up for Medicare between one and three months before the month you turn 65.

Medicare Eligibility Before Age 65

- You may become entitled to Medicare under age 65 in certain circumstances:
 - Severe illness, injury or disability
 - End-stage renal disease, permanent kidney failure
 - Amyotrophic lateral sclerosis, Lou Gehrig's Disease
 - Mesothelioma, Lincoln County, Montana
 - Call the Social Security Administration at 888-482-3128 for information.

Medicare Part B General Enrollment Period

- **If you don't sign up for Medicare Part B** during your initial enrollment period, your next opportunity to sign up for Medicare Part B is during the **general enrollment period, January 1–March 31.**
- Your **coverage begins July 1** of the year you sign up and your monthly premium for Medicare Part B may go up 10% for each 12-month period that you could have had Medicare Part B, but didn't.



***Note:** TRICARE Open Season doesn't apply to TRICARE For Life. Learn more about open season at <https://www.tricare.mil/openseason>.*

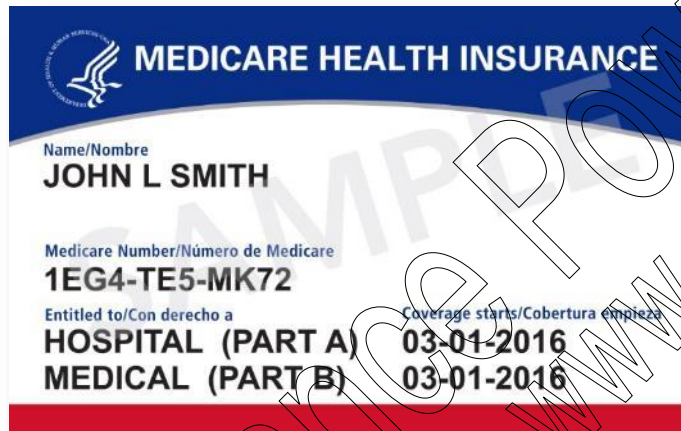
Medicare Part B Special Enrollment Period

- If you're covered by **employer-sponsored health coverage based on current employment**, you may delay enrollment in Medicare Part B.
- You may enroll in Medicare Part B anytime while covered by employer-sponsored health coverage based on current employment or during the first eight months following termination of employment or health plan coverage, whichever occurs first. The Medicare Part B late enrollment surcharge won't apply.
- Regardless of this provision, you must have Medicare Part A and Part B to have TFL coverage. Delaying enrollment in Medicare Part B results in a break in your TRICARE coverage.



Proof of Coverage

- Your proof of coverage is your Medicare card and your Uniformed Services identification card.



- If you lose your Medicare card, call the Social Security Administration at 800-772-1213 or visit <https://www.socialsecurity.gov>.

Getting Care with TRICARE For Life, 1 of 2

- You can get care from **Medicare participating**, **Medicare nonparticipating** and **opt-out providers**.
 - Medicare participating providers accept the Medicare-allowed amount as payment in full.
 - Medicare nonparticipating providers don't accept the Medicare-allowed amount as payment in full. They may bill up to 15% above the Medicare-allowed amount; TFL will cover this cost.
 - Opt-out providers can't bill Medicare. When you see an opt-out provider, TRICARE will pay up to 20% of the TRICARE-allowable amount. You're responsible for paying the remainder of the billed charges.
- To find and compare providers near you, search the Medicare Provider Directory at <https://www.medicare.gov/care-compare> or call 800-633-4227.

Getting Care with TRICARE For Life, 2 of 2

- You may also receive care at **military hospitals and clinics** if space is available.
- The **Department of Veterans Affairs, or VA**, providers can't bill Medicare, and Medicare can't pay for services received from VA facilities.
 - If you're eligible for both TFL and VA benefits and choose to use your TFL benefit to see a VA provider for non-service connected care, you'll incur significant out-of-pocket expenses.
 - By law, TRICARE can only pay up to 20% of the TRICARE-allowable amount. If you get care at a VA facility, you may be responsible for the remaining amount.
- When using your TFL benefit, your least expensive option is to see a Medicare participating or Medicare nonparticipating provider.

Cost Comparison Based on Provider

Mr. Jones gets care from a Medicare participating or nonparticipating provider	Costs	Mr. Jones gets non-service connected care from Veterans Affairs doctor/hospital	Costs
Billed amount	\$1,000	Billed amount	\$1,000
Medicare-allowed amount	\$400	TRICARE-allowable amount	\$400
Medicare pays 80%	\$320	Medicare pays nothing	\$0
TRICARE pays remaining 20% of Medicare-allowed amount	\$80	TRICARE pays 20% of TRICARE-allowable amount	\$80
Mr. Jones pays	\$0	Mr. Jones pays	\$320

- Visit <https://www.tricare.mil/tfl> or <https://www.tricare.mil/comparecosts> for TFL costs.

Medical Coverage

- TRICARE For Life covers proven, medically necessary and appropriate care.
- To see if Medicare covers a specific service or benefit, visit <https://www.medicare.gov> or contact Medicare.
- To see if TFL covers the service or benefit, visit <https://www.tricare.mil/coveredservices> or contact the TFL contractor.
- Examples of services that aren't generally covered by Medicare or TFL:
 - Long-term care
 - Acupuncture
 - Experimental or investigational services, in most cases
 - Routine eye exams
 - Hearing aids
 - Retirees may be eligible for the *Retiree-At-Cost Hearing Aid Program* and should call a participating military hospital or clinic. Visit <http://www.militaryaudiology.org>.

TRICARE For Life Out-of-Pocket Costs

Type of Service	Medicare Pays	TRICARE Pays	You Pay
Covered by TRICARE and Medicare	Medicare-allowed amount	Remaining amount	\$0
Covered by Medicare only	Medicare-allowed amount	\$0	Medicare annual deductible and cost-share
Covered by TRICARE only	\$0	TRICARE-allowable amount	TRICARE annual deductible and cost-share
Not covered by TRICARE or Medicare	\$0	\$0	100% of the billed charges

Health Care Claims in U.S. and U.S. Territories

- In most cases, your provider files your health care claims with Medicare first.
- Medicare pays its portion and sends the claim to TFL to process and pay the TRICARE-allowable amount.
- When TFL is the primary payer, your provider may be required to file your claim directly with the TFL contractor.
- You're responsible for making sure your claims are filed within one year of either the date of service or the date of an inpatient discharge.
- Find more information, claim form and instructions at <https://www.tricare.mil/claims> or <https://www.tricare4u.com>.

Health Care Claims Overseas

- TFL is the primary payer for care overseas unless you have other health insurance. Medicare pays nothing.
- You should file health care claims in the overseas area where you received care.
- You're required to submit proof of payment with all claims for care received overseas.
- You must file claims for care you get outside the U.S. and U.S. territories within three years of either the date of the service or the date of an inpatient discharge.
- Find more information, claim form and instructions at <https://www.tricare.mil/claims>.

TRICARE For Life and Other Health Insurance

- You can have TFL, Medicare and other health insurance, or OHI. How Medicare coordinates with OHI depends on whether or not the OHI is based on current employment. In either case, TFL pays last.
- **If you have employer-sponsored insurance based on current employment,** the OHI pays first, Medicare pays second and TRICARE pays last.
 - Your provider will file your health care claims.
- **If you have OHI that isn't based on your or a family member's current employment,** Medicare pays first, the OHI pays second and TRICARE pays last.
 - When your OHI processes the claim after Medicare, you need to submit a claim to the TFL contractor for any remaining balance.

Claims and Customer Service

- The **TRICARE For Life contractors** process claims and provide customer service.
- In the U.S. and U.S. territories, **Wisconsin Physicians Service—Military and Veterans Health** is the TFL contractor.
 - For more information, visit <https://www.tricare4u.com> or call 866-773-0404.
- For care received overseas, **International SOS Government Services Inc.** is the TFL contractor.
 - For more information, visit <https://www.tricare-overseas.com>.



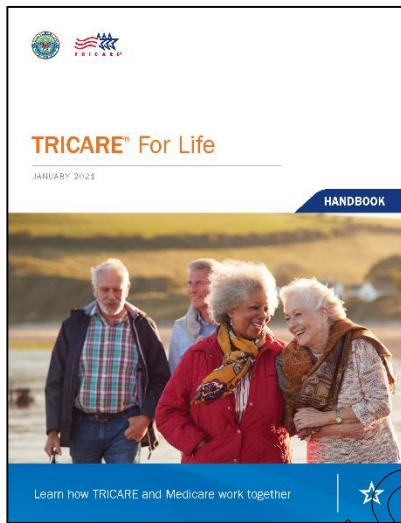
Dental Coverage and Vision Coverage

- You may qualify to purchase dental and vision coverage through the **Federal Employees Dental and Vision Insurance Program**, or FEDVIP.
- FEDVIP, offered by the U.S. Office of Personnel Management, is available to retired service members and their eligible family members.
- For information about FEDVIP, visit <https://www.benefeds.com>.

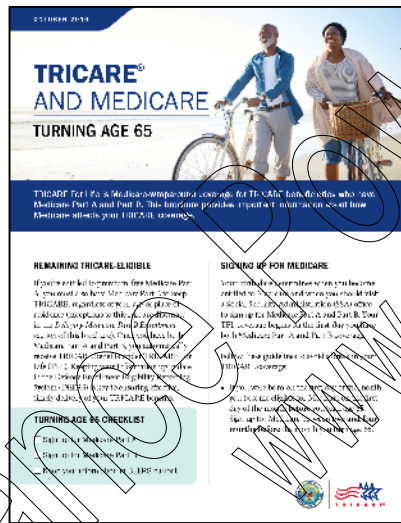


TRICARE For Life Resources

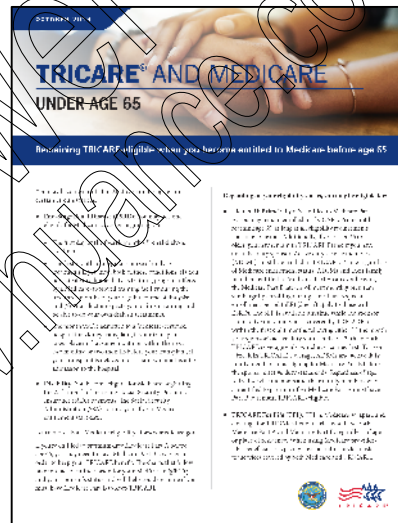
- Download resources at <https://www.tricare.mil/publications>.



TRICARE For Life Handbook



TRICARE and Medicare Turning Age 65 Brochure



TRICARE and Medicare Under Age 65 Brochure

General Plan 2024 BENEFIT for Civilian Beneficiaries

Beneficiary Status (Plan and Enrollment)	Days	Medicare Part	TRICARE Part	Cost Pay
TRICARE For Life (TRICARE For Life Only)	1 year	None	TRICARE For Life	0% for Medicare Part A and Part B
TRICARE For Life (TRICARE For Life and Medicare Part A)	1 year	Medicare Part A	TRICARE For Life	0% for Medicare Part A and Part B
TRICARE For Life (TRICARE For Life and Medicare Part A and Part B)	1 year	Medicare Part A and Part B	TRICARE For Life	0% for Medicare Part A and Part B
TRICARE For Life (TRICARE For Life and Medicare Part A and Part B and Medicare Part D)	1 year	Medicare Part A, Part B, and Part D	TRICARE For Life	0% for Medicare Part A and Part B

TRICARE For Life Cost Matrix

TRICARE For Life Contact Information

- **TRICARE For Life information**
<https://www.tricare.mil/tfl>
- **TRICARE For Life contractor**
Wisconsin Physicians Service—
Military and Veterans Health
U.S. and U.S. territories
866-773-0404
866-773-0405, TTY/TDD
<https://www.tricare4u.com>
- **TRICARE For Life contractor**
International SOS Government
Services, Inc.
Outside U.S. and U.S. territories
<https://www.tricare-overseas.com>
- **Defense Manpower Data Center**
800-538-9552
866-363-2883, TTY/TDD
<https://milconnect.dmdc.osd.mil>
- **Social Security Administration**
800-772-1213
800-325-0778, TTY/TDD
<https://www.socialsecurity.gov>
- **Medicare**
800-MEDICARE, 800-633-4227
<https://www.medicare.gov>
- **Office of Personnel Management**
888-767-6738
<https://www.opm.gov>

Q&A

- Submit your question using the live chat feature in the webinar platform.





For more information on TRICARE, visit www.TRICARE.mil.

For more information on Military OneSource, visit www.MilitaryOneSource.mil or call 800-342-9647.