



# Reserve FTS Information Bulletin

## Navigating TRICARE for Reservists



As a Coast Guard Reserve member or family member, you have access to TRICARE, the Department of Defense's premier health care program. TRICARE brings together military hospitals and clinics with a network of civilian providers to offer you medical, pharmacy, and dental options. As a TRICARE beneficiary, you have access to the health care you need wherever you are.

### **First Step, Keep your DEERS Information Up To Date**

TRICARE eligibility is shown in the Defense Enrollment Eligibility Reporting System (DEERS). To be eligible for military benefits such as TRICARE, make sure your DEERS record is up to date at: <http://www.dmdc.osd.mil/milconnect>.

### **Your TRICARE Options are Determined by the Sponsor's Status**

As a Reserve member or family member, your TRICARE health care options depends on the sponsor's status: not activated, pre-activation/activated, deactivated, or retired.

#### **Not Activated**

This status includes qualified service members on inactive duty for training, yearly training or on active service for 30 days or less. TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR) may be purchased by qualified members of the Selected Reserve or Retired Reserve who are not in an activated status. Reserve members called or ordered to active service for more than 30 days are covered as active duty and have different options. Enrollment is required. To enroll, go to: [www.tricare.mil/enroll](http://www.tricare.mil/enroll). For more information on health care options for not activated status, go to [www.tricare.mil/TRS](http://www.tricare.mil/TRS) or [www.tricare.mil/TRR](http://www.tricare.mil/TRR).

#### **Pre-Activation/Activated**

Reserve members who are called or ordered to active service for more than 30 days and their eligible family members are eligible for active duty health and dental benefits. If issued delayed-effective-date active duty orders for activations of more than 30 days in support of a contingency operation, Reserve members and their family members may be eligible for early TRICARE benefits under Early Eligibility (E-ID). E-ID begins on the date the sponsor's orders are issued or 180 days before they report to active duty, whichever is later. Once eligible in DEERS, family members will be auto-enrolled in TRICARE Prime if they live in a Prime Service Area (PSA). Otherwise, they will be auto-enrolled in TRICARE Select.



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## **Deactivated**

National Guard and Reserve members who separate from active duty, or are deactivated, may be eligible to continue TRICARE coverage. Once deactivated, enrollment is required for TRS. In addition to TRS, eligible members can utilize the Transitional Assistance Management Program (TAMP), which offers 180 days of premium-free TRICARE coverage to certain service members and their families so they have ample time to make arrangements for ongoing health care coverage while transitioning to civilian life. For more information, go to [www.tricare.mil/tamp](http://www.tricare.mil/tamp).

## **Retired**

After retirement, your options change as you age. TRICARE Retired Reserve (TRR) is a premium based health plan for qualified retired reserve members and their family members until the sponsor turns 60 years old. Retired Reserve members ages 60-64 and their family members can enroll in TRICARE Select or TRICARE Prime. Retired Reserve members age 65 and up are eligible for TRICARE For Life (TFL), which is Medicare wraparound coverage for TRICARE beneficiaries entitled to Medicare Part A and who purchase Part B. TFL beneficiaries are also eligible for TRICARE Pharmacy benefits. For more information, go to [www.tricare.mil/tfl](http://www.tricare.mil/tfl).

## **Other TRICARE Options**

TRICARE offers other coverage options for those who have eligibility changes, such as children aging out of regular TRICARE coverage or sponsors separating from service. If you have lost all TRICARE eligibility, you may qualify to buy coverage under the Continued Health Care Benefit Program (CHCBP) which is a premium based health plan from Humana Military. For more information, go to [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp). TRICARE Young Adult (TYA) is another premium based health plan available for purchase by qualified dependents who have aged out of TRICARE. A parent who is a member of the Selected Reserve or Retired Reserve may be a TYA sponsor. You may generally purchase TYA coverage if you are a dependent of a TRICARE-eligible sponsor; unmarried; at least 21 but not yet 26; and not otherwise eligible for TRICARE or employer-based coverage. For more information, go to [www.tricare.mil/tya](http://www.tricare.mil/tya).

## **Information and Assistance**

For more information and assistance on how to navigate your TRICARE benefits, you can download and print the TRICARE Reserve handbook publication by visiting [www.tricare.mil/publications](http://www.tricare.mil/publications) and searching for reserve.

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