



TRICARE OVERVIEW

MILSPOUSE MONEY MISSION

EDUCATE EMPOWER ELEVATE

★ VERIFY ENROLLMENT OF DEPENDENTS IN DEERS

To be eligible for TRICARE, you must first be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Service members, or sponsors, are automatically registered in DEERS, but they must register eligible family members in the system.

UPDATE DEERS WHENEVER THERE IS A QUALIFYING LIFE EVENT

In most cases, you have 90 days (stateside) and 120 days (overseas) from the qualifying life event to make changes in DEERS/TRICARE. Qualifying life events include:

- Change in sponsor's status
- Getting married or divorced
- Having or adopting a child
- Moving to a new location for any reason
- Becoming eligible for Medicare
- Death of sponsor or family member

ONLY SPONSORS CAN ADD OR REMOVE FAMILY MEMBERS IN DEERS

This must be done in person at a local ID card office. To add or remove family members in DEERS:

- Go to a local ID card office. Call ahead first to verify business hours or set up an appointment.
- Or, visit rapids-appointments.dmdc.osd.mil to set up an appointment online.

ADDING A NEW SPOUSE IN DEERS

Remember, spouse and dependents must first be registered in DEERS to be eligible for TRICARE.

- Adding a spouse to DEERS must be done at any ID card-issuing office.
- Your Service member will need the following documents (originals or certified copies):
 - Marriage certificate
 - Spouse's birth certificate
 - Spouse's Social Security card
 - Spouse's photo ID

ADDING A NEW CHILD IN DEERS

- Obtain an official copy of your child's (or children's) birth or adoption certificate(s).
- Bring the birth certificate(s) and/or court documents to the nearest DEERS/Real-Time Automated Personnel Identification System (DEERS/RAPIDS) office.
- Be sure to bring two forms of acceptable identification documents.

REMOVING AN EX-SPOUSE DUE TO DIVORCE

Visit your nearest DEERS/RAPIDS office with your divorce decree. You will want to get a new military ID if you are changing your name.

★ GETTING STARTED WITH TRICARE

TRICARE is the comprehensive health plan benefit. With TRICARE, Service members are offered a menu of health care plans, a pharmacy program and covered dental plan. Family members (DEERS-registered spouses and dependents) have access to many of the same benefits under TRICARE, with several health plans to choose from, a pharmacy program, and a purchased dental plan.

The plan and benefits your family qualify for and choose depends on your beneficiary category. Visit tricare.mil/Plans/Eligibility to find your beneficiary category.

Visit tricare.mil/Plans/New for an overview of benefits, health plan options and out-of-pocket expenses.

COMPARE COSTS

You can even compare the cost of different plans, here: tricare.mil/Plans/ComparePlans. Then, take action by confirming your eligibility, exploring plan options, and enrolling!

- Confirm your eligibility online or call **1-800-538-9552**.
- Explore your health plan options.
- Decide which plan is right for you and enroll (if required).
- Guard/Reserve, learn about your benefits at tricare.mil/Plans/Eligibility/NGRMandFamilies.

★ ENROLL/WITHDRAW DEPENDENTS IN TRICARE

Once an eligible dependent has been registered in DEERS, he or she may be enrolled or withdrawn from TRICARE.

Much like with DEERS, qualifying life events (usually) open a 90-day (stateside) and 120-day (overseas) window of opportunity to enroll dependents in TRICARE. Visit tricare.mil/LifeEvents for a list of these milestones.

Enrolling and withdrawing dependents in TRICARE varies depending on which plan you're eligible for and select. Visit tricare.mil/Plans/Enroll to see which plan is right for you and follow the appropriate steps to enroll/withdraw from TRICARE.

★ OTHER HEALTH INSURANCE (OHI) BEYOND TRICARE

Active duty Service members must enroll in TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas or TRICARE Prime Remote Overseas depending on where they are stationed. However, for National Guard and Reserve, eligibility depends on status. Visit tricare.mil/Plans "TRICARE Plan Finder" to check plan eligibility. Compare costs/benefits with your civilian health coverage to decide what's best for your family at tricare.mil/Plans/ComparePlans. If your Service member is Guard/Reserve and has health insurance through their civilian employer, TRICARE pays after all other health insurance with some exceptions. For more information, visit tricare.mil/Plans/OHI.

★ TRICARE FOR DEPLOYMENTS AND MOBILIZATION

Guard/Reserve members are eligible for TRICARE Prime when activated for 30 days or more. Visit tricare.mil/Plans/New/NewNGRM to see what programs are available. When you separate from active duty or demobilize, Transitional Assistance Management Program provides TRICARE benefits for 180 days. Additional information is available at www.tricare.mil/Plans/SpecialPrograms/TAMP.

Still have questions? Speak with a TRICARE benefit specialist to discuss your specific situation:

TRICARE West: **1-844-866-9378**

TRICARE East: **1-800-444-5445**

Visit tricare.mil for more information and a complete list of phone numbers.

