

TRICARE-For-Life

January 2005

Effective October 1, 2001

The following is based on information available from TRICARE and military association websites.

For more information

- Call TRICARE at 1-888-363-5433
- Websites: www.tricare.osd.mil or www.tricare.osd.mil/ndaa

Who Is Eligible for TRICARE-For-Life:

- All Medicare-eligible military retirees, regardless of age - (Retirees are those who had 20 or more years of active duty service.)
- Spouses and survivors, regardless of age, who are eligible for Medicare Part A and who are enrolled in Medicare Part B.
- Certain former spouses
- Reservists, including guardsman, drawing reserve retired pay, their spouses and other eligible family members, will be eligible for TRICARE-For-Life when they become 65.
- Medal of Honor winners who left the service before retirement plus their spouses and survivors
- You must have **both** Medicare Part A and Part B.

How TRICARE-For-Life Works to Supplement Medicare:

- You pay **no premium** to be enrolled in TRICARE-For-Life.
- Medicare automatically sends your claim to TRICARE.
- TRICARE pays Medicare deductibles and coinsurance or copayment amounts up to 115% of Medicare-allowable charges.
- When TRICARE pays for procedures not covered by Medicare, you are responsible for TRICARE deductibles and copayment amounts.
 - ✓ TRICARE deductible: \$150 per individual or \$300 per family
 - ✓ TRICARE copayments for services not covered by Medicare – see pages 2-3.
 - ✓ TRICARE annual out-of-pocket maximum cost for all services combined: \$1,500 per individual and \$3,000 per family
 - ✓ Once the out-of-pocket limit has been reached, TRICARE pays 100% of TRICARE-allowed charges for the remainder of the year.
- You don't need a Medicare supplement. If you have other insurance coverage, it will pay after Medicare and TRICARE will pay last.

If you have questions about information in this factsheet, call the Senior Health Insurance Information Program or SHIIP:

1-800-351-4664

TRICARE-For-Life Benefits:

Medicare + TRICARE-For-Life	
1. Procedures covered by both Medicare and TRICARE	TRICARE pays Medicare deductibles, coinsurance and copayments up to 115% of Medicare-allowed charges.
2. Procedures covered by Medicare but not TRICARE	Example: chiropractic care You pay Medicare deductible and coinsurance and excess charge amounts.
3. Procedures covered by TRICARE but not Medicare	You pay the TRICARE deductible and copayments. See details for these benefits below. a) Prescription drugs b) Extended hospital stay beyond 150 days c) Skilled Nursing Facility (SNF) stay past 100 days d) SNF stay not covered by Medicare e) Care received in foreign countries
4. Procedures not covered by Medicare or TRICARE	Examples: Dental care, eyeglasses and hearing aids You are responsible for 100% of the cost.

3a) Prescription drugs:

Those enrolled in TRICARE-For-Life have the benefits of the TRICARE Senior Pharmacy Program. You can be enrolled in the Senior Pharmacy Program without being enrolled in TRICARE-For-Life.

The Senior Pharmacy Program provides those over 65 the same pharmacy benefit as retirees who are under age 65. You can obtain low-cost prescriptions from many sources: Military Treatment Facility (MTF) pharmacies, NMOP, TRICARE Network Retail Pharmacies and Non-network Retail Pharmacies. For additional information call **1-877-363-6337**.

If you have a pharmacy benefit under another health insurance plan, you must use up that plan's pharmacy benefit before using TRICARE's retail or mail-order pharmacy services. TRICARE may reimburse you for part or all of your deductibles and copayments required by your other insurance.

Senior Pharmacy Program Benefits

Source	Generic Drug	Brand-Name Drug
National Mail Order Pharmacy (NMOP) Information source: call 1-800-903-4680 or visit www.merck-medco.com	\$3 copay for a 90-day supply	\$9 for a 90-day supply
Dept. of Defense Retail Network Pharmacy Information source: call 1-877-363-6337 or visit www.TRICARE.osd.mil/pharmacy	\$3 copay for a 30-day supply	\$9 for a 30-day supply
Military Treatment Facility (MTF)	You can continue to get up to a 90-day supply of most medications at no charge through MTF pharmacies. Not all medications are available at certain MTF pharmacies.	
Non-Network Pharmacies For claim forms: call 1-888-874-9378 or visit www.TRICARE.osd.mil/pharmacy	In most cases, you must pay the full retail price at the pharmacy and then file a claim for appropriate reimbursement. The TRICARE annual \$150 annual deductible applies if it hasn't been met. You are responsible for a copayment that is 20 percent of the bill or \$9, whichever is greater.	

3b) Extended hospital stay beyond 150 days:

Medicare no longer pays when your inpatient hospital stay exceeds 150 days in a benefit period. TRICARE-For-Life will pay for unlimited days once Medicare benefits are exhausted. You would be responsible for TRICARE copayments and deductibles. The copayment is 20% in TRICARE network hospitals and 25% in nonnetwork hospitals.

3c) SNF stay beyond 100 days:

Medicare pays for a maximum of 100 days of Skilled Nursing Facility (SNF) care. TRICARE-For-Life will pay for unlimited days once Medicare benefits are exhausted. You will be responsible for TRICARE 25% copayments and deductibles.

3d) SNF stay not covered by Medicare:

If you are admitted to a SNF but do not meet Medicare requirements such as a 3-day inpatient hospital stay, TRICARE will pay. You will be responsible for TRICARE deductible and 25% copayment amounts.

3e.) Care received in foreign countries:

TRICARE will pay for charges up to 115% of the TRICARE maximum allowable charge. You pay TRICARE deductibles and copayments.

How to Receive TRICARE-For-Life Benefits:

If you are in an eligible category (see page 1) and **have both Medicare Part A and Part B**, you will have TRICARE-For-Life.

- Each eligible person must have information current with DEERS (Defense Enrollment Eligibility Reporting System). To check eligibility for TRICARE-For-Life, call 1-800-538-9552. Hours of operation are 8:00 A.M. to 5:30 P.M. Monday through Friday.
- You must be enrolled in Medicare Part A and Part B. Call the SSA at 1-800-772-1213.
- When seeking care go to any Medicare doctor, hospital or other provider and present your military ID card and your Medicare card.

The Department of Defense will verify your Medicare Part A and Part B enrollment from Medicare records. If your DEERS information is current, you will receive all appropriate information without further action on your part.

Why You May Not Take TRICARE-For-Life:

If you don't have Medicare Part B for any reason, you will have to enroll in order to have TRICARE-For-Life. General enrollment for Medicare Part B is available each year from January 1 through March 31. Then TRICARE-For-Life coverage would begin when Medicare Part B is effective July 1. Your Medicare Part B premium will be 10% higher for each year enrollment was delayed since you turned 65 (or since you retired if you worked past 65).

If you have other insurance coverage and would have to pay a higher premium to enroll in Medicare Part B, you may decide it is more cost-effective to continue as you are.

TRICARE Dental Insurance for Military Retirees:

Dental insurance is another benefit available for the entire military retiree population and has no age restrictions. All retirees and other family members are eligible to enroll for the TRICARE Retiree Dental Program.

Information: 1-888-838-8737 or <http://www.ddpdelta.org/retiree/retirees.html>

SHIIP Can Help

If you have questions about information in this factsheet, contact the Senior Health Insurance Information Program or SHIIP:

- **Website:** www.shiip.state.ia.us
- **E-mail:** shiip@iid.state.ia.us
- **Toll-free:**

1-800-351-4664
(TTY 1-800-735-2942)

This factsheet has been created and produced by SHIIP with financial assistance through a grant from CMS, the federal Medicare agency.

