



TRICARE[®] and Medicare Under Age 65

Remaining TRICARE-eligible when you become Medicare-eligible before age 65

If you are entitled to premium-free Medicare Part A before age 65, you may need to have Medicare Part B coverage in order to keep your TRICARE benefits. The charts in this fact sheet take into account the reason for your Medicare eligibility and your sponsor's status and will help you determine if you must have Medicare Part B in order to keep your TRICARE coverage.

Depending on your eligibility status, you may be eligible to use:

- **TRICARE Prime:** If you are entitled to Medicare Part A, you may remain enrolled in TRICARE Prime until age 65, as long as all eligibility requirements continue to be met. Additionally, if you are 65 or older, you may remain in TRICARE Prime if you have an active duty sponsor. Active duty service members must be enrolled in TRICARE Prime regardless of age or Medicare entitlement status. Active duty service members and their family members entitled to Medicare Part A will avoid paying the Medicare Part B late enrollment surcharge by enrolling during their Part B special enrollment period. The special enrollment period is available anytime while the sponsor

is active duty, or within the first eight months of retirement. To avoid a break in TRICARE coverage, enroll in Medicare Part B before the sponsor retires from active duty.

- **TRICARE For Life (TFL):** TFL is TRICARE's Medicare-wraparound coverage. For more information about TFL, visit www.tricare.mil/tfl.
- **TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), or US Family Health Plan (USFHP):** TRS, TRR, and USFHP enrollees entitled to premium-free Medicare Part A are not required to have Medicare Part B to remain eligible under these programs. However, TRS, TRR, and USFHP enrollees are strongly encouraged to enroll in Medicare Part B when first eligible to avoid paying the Medicare Part B premium surcharge if and when they disenroll from TRS, TRR, or USFHP. Enrollment in TRS or TRR does not qualify beneficiaries for a special enrollment period. USFHP enrollees with an active duty sponsor are eligible for a special enrollment period. The Defense Manpower Data Center (DMDC) provides proof of active duty coverage for the special enrollment period.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

As long as you remain TRICARE-eligible, you will have comprehensive TRICARE prescription drug coverage. For most TRICARE beneficiaries, there is no advantage to enrolling in Medicare Part D. The exception is that TRICARE beneficiaries with limited income and resources may qualify for extra help paying Medicare prescription drug costs.

For additional information about Medicare prescription drug plans, call **1-800-MEDICARE (1-800-633-4227)**. Text phone (*TDD/TTY*) users should call **1-877-486-2048**.

END-STAGE RENAL DISEASE

Beneficiary Category	Keeping Your TRICARE Benefit	Important Information for You
Active duty service member with end-stage renal disease (ESRD) or active duty family member (ADFM) with ESRD	You are not required to have Medicare Part B to keep your TRICARE benefits, but are strongly advised to keep Part B when first eligible.	<ul style="list-style-type: none"> • Unlike other Medicare-eligible ADFMs, you do not have a Medicare Part B special enrollment period (SEP). • If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (<i>January 1–March 31</i>), and your Medicare Part B coverage will be effective July 1 of the year you reenroll. You will have to pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not.
Retirees with ESRD and retiree family members with ESRD	You are required to have Medicare Part B to keep your TRICARE benefits.	<ul style="list-style-type: none"> • If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (<i>January 1–March 31</i>), and your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You will have to pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not.
Reserve retiree with ESRD or Reserve retiree family member with ESRD	You are required to have Medicare Part A and Part B to be eligible for TRICARE when the retiree reaches age 60 and is in receipt of retired pay.	<ul style="list-style-type: none"> • If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (<i>January 1–March 31</i>), and your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You will have to pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not.
US Family Health Plan enrollees with ESRD	You are not required to have Medicare Part B to keep your current benefits, but it is strongly advised.	<ul style="list-style-type: none"> • If you do not enroll in Medicare Part B, you will be responsible for the full cost of ESRD-related expenses.

OTHER DISABILITIES (NOT END-STAGE RENAL DISEASE)

Beneficiary Category	Keeping Your TRICARE Benefit	Important Information for You
Disabled active duty service member or disabled active duty family member	You are not required to have Medicare Part B to keep your TRICARE benefits.	<ul style="list-style-type: none"> You may be eligible for a Medicare Part B special enrollment period (SEP), and the late-enrollment surcharge is waived. The SEP is available while the sponsor is on active duty or within eight months of retirement. To use your SEP, you must request an active duty certificate of creditable coverage from the Defense Manpower Data Center Support Office. To avoid a break in coverage, enroll in Medicare Part B before the sponsor retires. If you do not enroll during the SEP, you may enroll during the general enrollment period. Your Medicare Part B coverage and TRICARE coverage will be effective July 1 of the year you enroll in Medicare Part B. You will pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not.
Disabled retiree or disabled retiree family member	You are required to have Medicare Part B to keep your TRICARE benefits.	<ul style="list-style-type: none"> If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (<i>January 1–March 31</i>). Your Medicare Part B coverage will be effective July 1 of the year you reenroll. You will pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not.
US Family Health Plan enrollees, TRICARE Reserve Select beneficiaries, or TRICARE Retired Reserve beneficiaries	You are not required to have Medicare Part B to keep your current TRICARE program benefits, but you are strongly advised to keep Part B when you are first eligible.	<ul style="list-style-type: none"> If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (<i>January 1–March 31</i>), and your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You will have to pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not. If you lose eligibility for your current program, and do not have Medicare Part B, you will be ineligible for other TRICARE programs.
Retirees or retiree family members awarded disability on appeal with a Part B effective date of October 2009 or later	You are required to have Medicare Part B to keep your TRICARE benefits.	<ul style="list-style-type: none"> You are not required to retroactively enroll in Medicare Part B back to your Part A effective date.

OTHER DISABILITIES (NOT END-STAGE RENAL DISEASE) (CONTINUED)

Beneficiary Category	Keeping Your TRICARE Benefit	Important Information for You
Disabled Reserve retiree or disabled Reserve retiree family member	You are required to have Medicare Part A and Part B to be eligible for TRICARE when the retiree has reached age 60 and is in receipt of retired pay.	<ul style="list-style-type: none"> If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (<i>January 1–March 31</i>), and your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You will have to pay a 10 percent Medicare Part B premium surcharge for each 12-month period you could have enrolled but did not.

IMPORTANT PAYMENT INFORMATION

Your Medicare Part B premium is automatically taken out of your monthly Social Security Disability Insurance (SSDI) or U.S. Railroad Retirement Board payment. If you do not get payments from these programs, you will receive a bill for your Medicare Part B premiums every three months.

IMPORTANT INFORMATION REGARDING RETURNING TO WORK AND ENTITLEMENT TO MEDICARE

If your SSDI payments have been suspended because you have returned to work, please be advised that you remain entitled to Medicare for up to 8½ years. You will receive a quarterly bill for your Medicare Part B premiums. Failure to pay your Part B premiums will result in the termination of your TRICARE coverage.

FOR INFORMATION AND ASSISTANCE

<p>TRICARE For Life (TFL) Program Information www.tricare.mil/tfl</p> <p>TFL Contractor <i>(United States and U.S. territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)</i> Wisconsin Physicians Service (WPS) 1-866-773-0404 1-866-773-0405 (TDD/TTY) www.TRICARE4u.com</p>	<p>TRICARE Overseas Program Contractor <i>(TFL outside the United States and U.S. territories)</i> International SOS Assistance, Inc. www.tricare-overseas.com</p> <p>Defense Manpower Data Center Support Office 1-800-538-9552 1-866-363-2883 (TDD/TTY) http://milconnect.dmdc.mil</p>	<p>Social Security Administration 1-800-772-1213 1-800-325-0778 (TDD/TTY) www.ssa.gov</p> <p>Medicare 1-800-MEDICARE (1-800-633-4227) www.medicare.gov</p>
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An Important Note About TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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