

Health and Dental Options During Retirement

Your coverage will vary depending on your age and retirement status.

Sponsor's Status	Potential Coverage	Coverage for Retiree (Sponsor)	Coverage for Family Members
Reserve Retiree Age <60 (Gray Area Retiree)	TRICARE Retired Reserve	A premium-based, worldwide health plan that qualified retired Reserve members and survivors may purchase. TRR offers comprehensive health coverage from any TRICARE-authorized provider or hospital.	Eligible Family Members are covered if Service Member purchases TRR member-and-family coverage.
Active Duty Retiree Age <65 Reserve Retiree Age 60-65	TRICARE Standard/Extra	TRICARE Standard and Extra is a fee-for-service plan. Enrollment is not required, and coverage is automatic as long as your information is current in the Defense Enrollment Eligibility Reporting System. You are responsible for 20% of the negotiated rate for outpatient visits with network providers and 25% of the TRICARE allowable charge for outpatient visits with non-network providers.	Eligible Family Members receive the same coverage and have the same cost shares as their sponsors. Coverage is automatic as long as you are an eligible dependant in the Defense Enrollment Eligibility Reporting System.
	TRICARE Prime	TRICARE Prime offers the most affordable and comprehensive coverage. Available in the United States in Prime Service Areas to all beneficiaries who are not entitled to Medicare due to age (65). Enrollment is required. You must select a provider from the network. The annual enrollment fee for Member-only coverage is \$273.84/year.	Eligible Family Members will receive the same Prime Coverage as their sponsor if they choose to enroll. The annual enrollment fee for Member and Family coverage is \$547.68/year.
Retiree 65+	TRICARE for Life	Medicare-wraparound coverage available to <i>all</i> Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses.	If you're not Medicare eligible, you will remain TRICARE Standard eligible and have the option to enroll in TRICARE Prime until you are Medicare eligible
	Medicare Part B	When using TFL, you do not pay any enrollment fees, but you must pay Medicare Part B monthly premiums. Your Part B premium is based on your income. For more information about Part B premiums visit www.medicare.gov or call at 1-800-772-1213	If you are Medicare eligible, you must have Medicare Part B to remain TRICARE-eligible
All Retirees	TRICARE Retiree Dental Program (TRDP)	Premium based comprehensive dental benefits at an affordable cost. Monthly premium amounts for enrollees in the Enhanced TRDP will vary depending on where you live <u>and</u> the number of family members you elect to enroll.	If you purchase TRDP member-and-family coverage, your Family Members are covered by TRDP.