



TRICARE OVERVIEW

TRICARE is the comprehensive health care program for Service members and eligible family members. It offers a menu of health care plans, a pharmacy program, and even dental coverage.

TRICARE and DEERS

You must first be registered in the Defense Enrollment Eligibility Reporting System (DEERS) to be eligible for TRICARE. While sponsors are automatically registered in DEERS, sponsors must register eligible family members in the system.

In most cases, these changes 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 <https://idco.dmdc.osd.mil/idco/#/> to set up an appointment online.



Update DEERS Whenever You Have a Qualifying Life Event

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

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

Processes and Procedures for Common DEERS Tasks

Adding a New Spouse in DEERS

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

- Go to any ID card-issuing office to add your spouse to DEERS
- You need the following documents (originals or certified copies):
 - Marriage certificate
 - Spouse's birth certificate
 - Spouse's Social Security card

Adding a New Child in DEERS

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

- 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/RAPIDS office.

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.



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Understand TRICARE Options and Benefits

As a Service member, TRICARE is your comprehensive health plan benefit. DEERS-registered spouses and dependents have access to many of the same benefits. TRICARE offers different types of coverage and the right plan for you and your family will depend on several factors including eligibility, location, and health care needs. Every Service member's situation is unique so it is important to do your research and find the right plan for your needs.

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 Options

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).
- Reserve Service members can learn more about their TRICARE benefits at tricare.mil/Plans/HealthPlans/TRS.

Enrolling and Withdrawing Dependents

Once an eligible dependent's information has been added to, or updated in DEERS, he or she may be enrolled in or withdrawn from TRICARE.

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 or withdraw.

Much like with DEERS, qualifying life events (including birth, adoption, or court-appointed custody) 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 and enrollment windows.

Additional Considerations

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 members, your eligibility depends on your status. Visit tricare.mil/Plans and use the "TRICARE Plan Finder" to check your plan eligibility. Compare costs and benefits with your civilian health coverage to decide what's best for your family at tricare.mil/Plans/ComparePlans. If you are a Reserve member and have health insurance through your civilian employer, or your spouse has additional health care with their employer, TRICARE pays after all other health insurance with some exceptions. For more information, visit tricare.mil/Plans/OHI.

TRICARE for Deployments and Mobilization

National Guard and 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, the Transitional Assistance Management Program provides TRICARE benefits for 180 days. Additional information is available at www.tricare.mil/Plans/SpecialPrograms/TAMP.

Additional Resources:



Need further assistance? Speak with a TRICARE benefit specialist to discuss your specific situation:

TRICARE West: 1-844-866-9378

TRICARE East: 1-800-444-5445