



This flyer is **not** intended to be all-inclusive. For additional information, please contact your local TRICARE Service Center or TRICARE Area Office.

## TRICARE For Life Eligibility

TRICARE For Life (TFL) serves as Medicare wraparound coverage for all TRICARE beneficiaries entitled to Medicare Part A and who have Medicare Part B coverage. **Note:** Beneficiaries entitled to premium-free Medicare Part A, regardless of their age, **must** have Medicare Part B coverage to remain eligible for TRICARE benefits.

## Enrolling In Medicare

To enroll in Medicare Part B, contact the Social Security Administration. Once you have Medicare Part A and Medicare Part B coverage and it is confirmed in the Defense Enrollment Eligibility Reporting System (DEERS), your DEERS record should show you as “TRICARE For Life-eligible.” To confirm your TFL eligibility, visit the nearest ID card-issuing facility or contact DEERS. For information on Medicare and TRICARE entitlements, visit [www.tricare.mil/factsheets](http://www.tricare.mil/factsheets) and select “Browse by Topic.”

## Getting Care

When receiving care in the U.S. and its territories, show your Medicare card and uniformed services ID card. In the U.S., you may seek care from any

Medicare-participating or nonparticipating provider, and use any host nation provider overseas. You may receive care at military treatment facilities on a space-available basis.

## How TFL and Medicare Work

In the U.S. and its territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands*), providers bill Medicare first and Medicare then forwards the claim to TFL for payment (*see the chart on the reverse*). If you have other health insurance (OHI), Medicare forwards your claim to your OHI. You must then file a paper claim with the TFL contractor listed in the *For Information and Assistance* section.

Medicare does not pay for services received overseas. For overseas care, TRICARE is the primary payer and you are responsible for the TRICARE Standard annual deductible and cost-shares, unless you have OHI. For additional TFL details, including local overseas contact information, visit [www.tricare.mil/mybenefit](http://www.tricare.mil/mybenefit) and enter your profile, or refer to the *TRICARE For Life Handbook* available at [www.tricare.mil/tricaresmart](http://www.tricare.mil/tricaresmart). For TFL cost details, visit [www.tricare.mil/tricarecost](http://www.tricare.mil/tricarecost) and enter your profile.



## How TFL and Medicare Work *(continued)*

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
<b>Covered by TRICARE and Medicare</b>	Medicare's authorized amount	Remaining amount	Nothing
<b>Covered by Medicare but Not TRICARE</b>	Medicare's authorized amount	Nothing	Medicare deductible and cost-share
<b>Covered by TRICARE but Not Medicare</b>	Nothing	TRICARE's authorized amount	Medicare deductible and cost-share
<b>Not Covered by TRICARE or Medicare</b>	Nothing	Nothing	Total amount charged

## TRICARE Pharmacy Benefit

Your TRICARE pharmacy benefit does not change under TFL. You don't need to enroll in a Medicare Part D prescription drug plan to keep your TRICARE benefits. Visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) for additional details.

## For Information and Assistance

<b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <a href="http://www.healthnetfederalservices.com">www.healthnetfederalservices.com</a>	<b>TRICARE South Region</b> Humana Military Healthcare Services, Inc. 1-800-444-5445 <a href="http://www.humana-military.com">www.humana-military.com</a>	<b>TRICARE West Region</b> TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) <a href="http://www.triwest.com">www.triwest.com</a>
<b>TRICARE Area Office: Europe</b> 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 DSN: 496-7433 <a href="http://www.tricare.mil/europe">www.tricare.mil/europe</a>	<b>TRICARE Area Office: Latin America and Canada</b> 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 <a href="http://www.tricare.mil/tlac">www.tricare.mil/tlac</a>	<b>TRICARE Area Office: Pacific</b> 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: 643-2036 <a href="http://www.tricare.mil/pacific">www.tricare.mil/pacific</a>
<b>Defense Enrollment Eligibility Reporting System (DEERS)—Update Information</b> Phone: 1-800-538-9552 Fax: 1-831-655-8317 <a href="http://www.tricare.mil/DEERS">www.tricare.mil/DEERS</a>	<b>TRICARE Mail Order Pharmacy</b> 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center <i>(convert retail prescriptions to mail-order):</i> 1-877-363-1433 <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a>	<b>TRICARE Retail Network Pharmacy</b> 1-866-DoD-TRRX (1-866-363-8779) <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a>
<b>TRICARE For Life (TFL) Contractor</b> Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD) <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a>	<b>Social Security Administration</b> 1-800-772-1213 1-800-325-0778 (TTY/TDD) <a href="http://www.ssa.gov">www.ssa.gov</a> <a href="http://www.ssa.gov/foreign">www.ssa.gov/foreign</a> (overseas)	<b>Medicare</b> 1-800-633-4227 <a href="http://www.medicare.gov">www.medicare.gov</a>
<b>TRICARE Web Site</b> <a href="http://www.tricare.mil">www.tricare.mil</a>	<b>Military Health System (MHS) Web Site</b> <a href="http://www.health.mil">www.health.mil</a>	<b>Locate an ID Card-Issuing Facility</b> <a href="http://www.dmdc.osd.mil/rsl">www.dmdc.osd.mil/rsl</a>

### **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. Changes to TRICARE programs are continually made as public law is 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.

Please provide feedback on this flyer at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).