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Medigap Helpline Services

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Tricare for Life and Medicare

Tricare for Life is comprehensive health care coverage for Medicare beneficiaries over 65 or individuals with disabilities who are also uniformed services retirees, spouses, and survivors. This includes retired guard members/reservists, family members, widows/widowers, and former spouses if they meet certain criteria. A widow/widower who remarries outside of the uniformed services will no longer be eligible for TFL, even if remarriage ends in death or divorce (the only exception is if the remarriage is annulled).

Tricare for Life (TFL) is coverage secondary to Medicare. It is required that beneficiaries starting Medicare are enrolled in both Medicare Parts A & B (unless they or their sponsor is still in active service.) Medicare automatically sends claims information to TFL for coverage. TFL behaves much the same as a traditional supplement would, covering services after Original Medicare. Health care services under TFL are not limited to only Military Treatment Facilities (MTF). TFL will also cover out-of-pocket copays after a Medicare Advantage Plan. However, copays need to be covered by the beneficiary first, then claims are submitted to TFL for reimbursement. Also, if the beneficiary has other health care coverage such as a retiree group plan from an employer, TFL will cover claims after all health care coverages.

Tricare for Life has a \$0 monthly premium. TFL pays the out of pocket deductibles and coinsurance on services covered by both Medicare and TFL. There may be services that are Medicare approved but not covered by TFL (such as chiropractic services) and vice versa. The beneficiary is responsible for the out-of-pocket deductibles/coinsurance for those services. A nice benefit with TFL is the comprehensive coverage for services overseas/out of the country where Medicare typically does not cover.

Along with Tricare for Life is the Tricare Senior Pharmacy Benefit at \$0 annual premium cost to the beneficiary. This coverage is considered "creditable" therefore enrolling into a Medicare Prescription Plan (Part D) is not required. There will be copays for Rx at levels depending upon the location of the pharmacy: military pharmacy, home delivery, or Retail network pharmacy. The Tricare Senior

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Pharmacy Benefit wraps around a Part D Plan with Medicare primary/Tricare secondary. The home delivery program cannot be used if they have Part D or other health insurance with Rx. Once the Part D coverage gap is reached, then Tricare cost shares apply after the Medicare Prescription Drug Plan (PDP) pays. Prescriptions may be filled at Military Pharmacies, Tricare Pharmacy, home delivery, at Tricare Retail network pharmacies, or at non-network pharmacies. There are higher copays for prescriptions purchased at the latter options. There is a \$3000 Max out of pocket for all health care costs under Tricare, including prescription copays. TFL's prescription coverage is available overseas where Part D coverage does not cover.

If the beneficiary is eligible for military retiree benefits, it is also worthwhile to check if they are eligible for Tricare for Life and Tricare Pharmacy Benefits. Contact the local County Veteran Service Officer at 1-800-947-8387 or Tricare for Life at 1-866-773-0404. The beneficiary also needs to be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) 800-538-9552. The information in this publication is meant for general educational purposes and is not advice. Call to speak with a Medigap Insurance Counselor (1-800-242-1060) to learn about Medicare and other health care options.

*Submitted by:
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