



# TRICARE® For Life

## Health care coverage for those with Medicare Part A and Part B

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TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or where you live.

With TFL, you can visit:

- Medicare-participating providers
- Medicare-nonparticipating providers
- Military hospitals and clinics (space-available care)

If you see a Medicare-participating provider, that provider files claims with Medicare for you. Medicare pays its part and automatically sends the claim to TRICARE for processing. If you have other health insurance (OHI), Medicare will forward the claim to your OHI and you are responsible for filing a claim with TRICARE if there is any remaining balance after your OHI pays. TRICARE pays after Medicare and OHI for TRICARE-covered services.

### UNDERSTANDING MEDICARE

TFL is managed by the Department of Defense. Medicare is managed by the Centers for Medicare & Medicaid Services. The two agencies work together to coordinate your benefits. Medicare is a federal entitlement health insurance program for people:

- Age 65 or older
- Under age 65 with certain disabilities
- With end-stage renal disease, Lou Gehrig's Disease (also called amyotrophic lateral sclerosis [ALS]) or mesothelioma in limited cases

You must have Medicare Part A and Part B to have TFL. See the table that follows for information on Part A and Part B.

MEDICARE PART A (HOSPITAL INSURANCE)	MEDICARE PART B (MEDICAL INSURANCE)
<ul style="list-style-type: none"> <li>• Inpatient hospital care</li> <li>• Hospice care</li> <li>• Inpatient skilled nursing facility care</li> <li>• Some home health care</li> </ul>	<ul style="list-style-type: none"> <li>• Provider services</li> <li>• Outpatient care</li> <li>• Home health care</li> <li>• Durable medical equipment</li> <li>• Some preventive services</li> </ul>

### Medicare Part A

The Social Security Administration (SSA) determines your entitlement to Part A. You're entitled to premium-free Medicare Part A at age 65 if you or your spouse (includes former or deceased spouses) has 40 quarters or 10 years of Social Security-covered employment.

### Medicare Part B

Medicare Part B has a monthly premium, which may change yearly and varies based on your income. If you sign up after your initial enrollment period for Medicare Part B, you may have to pay higher monthly premiums for as long as you have Medicare Part B. For information about your Part B premium amount, call the SSA at **1-800-772-1213**.



## HOW DOES TRICARE FOR LIFE WORK WITH MEDICARE?

Many medical services are covered by Medicare and TRICARE. For those services, you have no costs. There are other times when a service is only covered by Medicare or TRICARE, or when a service isn't covered by either. In those cases you are responsible for deductibles and cost-shares.

### Care Covered by Medicare and TRICARE

When you see a Medicare provider (participating or nonparticipating) for medically necessary care covered by Medicare and TRICARE, you have no out-of-pocket costs. As the first payer, Medicare determines if the care provided was medically necessary. TFL follows Medicare's determination. If Medicare determines:

- **Care is medically necessary:** Medicare pays its portion of the claim first. Then, TRICARE pays the remaining amount if the care is a TRICARE-covered service.
- **Care isn't medically necessary:** Neither Medicare nor TRICARE pays. You are responsible for the whole bill, but can appeal the decision. If Medicare reconsiders and decides to cover the service, TFL will reprocess the claim, too.
- **Care is medically necessary, but you have used up your Medicare benefits:** TRICARE is the primary payer. If the service is covered by TRICARE, you are responsible for the TFL deductible and cost-share.

### Opt-Out and Veterans Affairs Providers

Please note that some providers opt out of Medicare. That means they cannot bill Medicare and can charge any amount for your care. When you see an opt-out provider, Medicare pays nothing and TRICARE is the second payer, unless you have OHI.

TRICARE pays up to 20 percent of the amount allowed by TRICARE for that service and you are responsible for the rest of the bill.

This rule also applies to any care you get from a U.S. Department of Veterans Affairs (VA) provider for an injury or illness that is not connected to your military service. For more information about VA care and costs, visit [www.va.gov/healthbenefits/apply/veterans.asp](http://www.va.gov/healthbenefits/apply/veterans.asp).

### Care Covered by Medicare but Not by TRICARE

When you get care that is only covered by Medicare, like chiropractic care, Medicare processes the claim and pays its portion. TRICARE pays nothing. You are responsible for the Medicare deductible and cost-shares.

### Care Covered by TRICARE but Not by Medicare

When you get care that only TRICARE covers, like TRICARE-covered services received overseas, Medicare pays nothing. You pay the TFL deductible, cost-shares and rest of the bill. Be aware that overseas nonparticipating non-network providers can charge any amount for your care. You are responsible for any amount over the TRICARE-allowable charge in addition to your deductible and cost-shares. For more information, visit [www.tricare.mil/overseas](http://www.tricare.mil/overseas).

Your provider normally files claims with Medicare first. For overseas care, be prepared to pay up front and file a claim to get money back. See the *Looking For More Information?* section of this fact sheet for TRICARE Overseas Program (TOP) Regional Call Center contact information. If you have OHI, your OHI pays first. Then you file a claim with the TOP claims processor. Medicare pays nothing because it does not cover care you get overseas.

### Care for Services Not Covered by Medicare or TRICARE

When you get care that is not covered by Medicare or TRICARE, neither pays the claim. You pay the entire bill. For example, this is the case with most cosmetic surgeries.

Please visit [www.tricare.mil/coveredservices](http://www.tricare.mil/coveredservices) or [www.medicare.gov](http://www.medicare.gov) for more information on covered services, or call Wisconsin Physicians Service (WPS)—Military and Veterans Health. For more information about costs, see the “TRICARE For Life Out-of-Pocket Costs” table that follows.



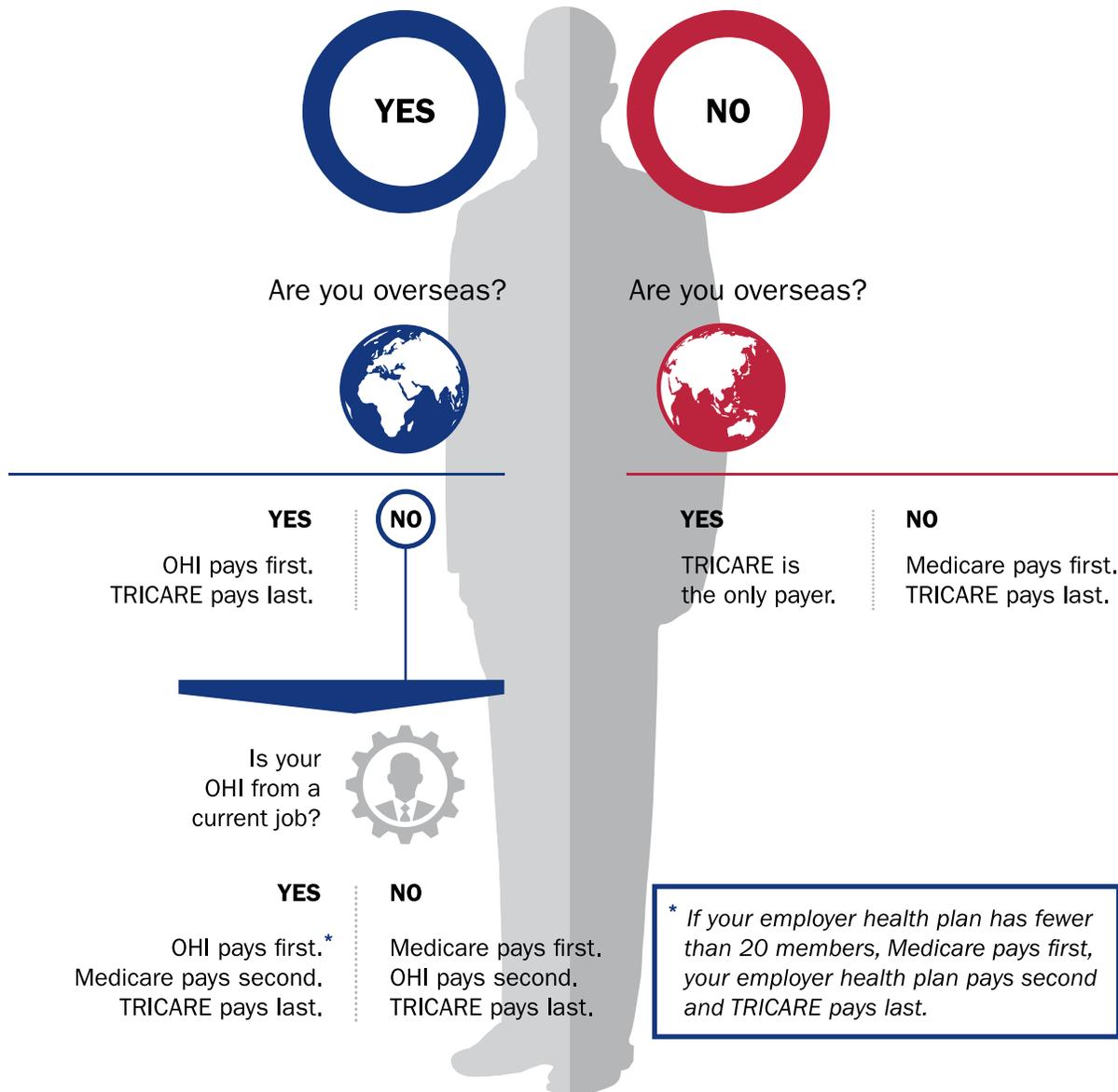
### TRICARE For Life Out-Of-Pocket Costs

TYPE OF SERVICE	WHAT MEDICARE PAYS	WHAT TRICARE PAYS	WHAT YOU PAY
<b>Covered by TRICARE and Medicare</b>	Medicare-authorized amount	TRICARE-allowable amount	Nothing
<b>Covered by Medicare only</b>	Medicare-authorized amount	Nothing	Medicare deductible and cost-share
<b>Covered by TRICARE only</b>	Nothing	TRICARE-allowable amount	TRICARE deductible and cost-share
<b>Not Covered by TRICARE or Medicare</b>	Nothing	Nothing	All billed charges (which may exceed the Medicare-authorized or TRICARE-allowable amount)

## HOW DOES TRICARE FOR LIFE WORK WITH OTHER HEALTH INSURANCE?

Like Medicare, OHI normally processes and pays claims before TFL. The order in which Medicare and OHI process claims depends on whether your OHI is based on current employment or not. Payment of your claim also depends on whether or not you're outside the U.S. when you get care. Your OHI and TFL may pay for care overseas, but Medicare doesn't cover care outside the U.S., U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) or aboard ships outside U.S. territorial waters.

### DO YOU HAVE OTHER HEALTH INSURANCE?



## HOW DOES TRICARE FOR LIFE WORK OVERSEAS?

You must have Medicare Part A and Part B to get TFL coverage overseas, even though Medicare doesn't cover care outside the U.S., U.S. territories or aboard ships outside U.S. territorial waters.

Unless you have OHI, TFL is the only payer for TRICARE-covered services you get overseas.

When you are overseas, TFL generally gives you the same coverage, deductible and cost-shares as TOP Standard. Prior authorization may be required (except for emergency care).

You should be prepared to pay up front and submit claims to the TOP claims processing address for the area where you got care. See the *Looking For More Information?* section of this fact sheet to contact a TOP Regional Call Center for address information.

## HOW DOES TRICARE FOR LIFE WORK IN U.S. TERRITORIES?

In the U.S. territories and aboard ships in U.S. territorial waters, TFL works exactly as it does in the U.S. Unless you have OHI, Medicare pays its portion first and automatically forwards the claim to WPS.

## PRESCRIPTION DRUG COVERAGE

TRICARE offers all-around drug coverage and several options for filling your prescriptions. All you need is a prescription and a valid uniformed services ID card or a Common Access Card. You do not need to have the Medicare Part D prescription plan to use the TRICARE Pharmacy Program. Your options for filling a prescription depend on the type of

drug you are prescribed. For more information, go to [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-877-363-1303.

## DENTAL COVERAGE

Medicare does not cover most dental care, dental procedures or supplies. However, you may be able to get dental coverage through one of TRICARE's dental programs.

The TRICARE Retiree Dental Program (TRDP) is available to retired service members, including retired National Guard and Reserve members, and their eligible family members, certain survivors and Medal of Honor recipients and their immediate family members and survivors. For information about the TRDP, visit [www.trdp.org](http://www.trdp.org) or call Delta Dental at 1-888-838-8737.

The TRICARE Dental Program (TDP) is available to active duty family members, National Guard and Reserve members and their eligible family members, survivors and Individual Ready Reserve members and their eligible family members. For more information about the TDP, visit [www.metlife.com/tricare](http://www.metlife.com/tricare) or call MetLife at 1-855-638-8371.

## TRICARE AND THE AFFORDABLE CARE ACT

The Affordable Care Act requires individuals to maintain health care coverage that meets the definition of "minimum essential coverage." The TRICARE program meets this requirement. If you don't have minimum essential coverage, you might have to pay a penalty for each month you aren't covered. The penalty will be collected yearly when you file your federal taxes. For more information, go to [www.tricare.mil/aca](http://www.tricare.mil/aca) or [www.healthcare.gov](http://www.healthcare.gov).

LOOKING FOR **More Information?**GO TO **www.tricare.mil/contactus**

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**TRICARE North Region**

Health Net Federal Services, LLC  
1-877-TRICARE (1-877-874-2273)

[www.hnfs.com](http://www.hnfs.com)

S

**TRICARE South Region**

Humana Military  
1-800-444-5445

[HumanaMilitary.com](http://HumanaMilitary.com)

W

**TRICARE West Region**

UnitedHealthcare  
Military & Veterans  
1-877-988-WEST (1-877-988-9378)

[www.uhcmilitarywest.com](http://www.uhcmilitarywest.com)

O

**TRICARE Overseas Program (TOP)**

International SOS  
Government Services, Inc.

[www.tricare-overseas.com](http://www.tricare-overseas.com)

*For toll-free contact information,  
visit this website.*

**TOP Regional Call Centers***Eurasia-Africa*

+44-20-8762-8384 (overseas)  
1-877-678-1207 (stateside)

[tricarelon@internationalsos.com](mailto:tricarelon@internationalsos.com)

*Latin America and Canada*

+1-215-942-8393 (overseas)  
1-877-451-8659 (stateside)

[tricarephl@internationalsos.com](mailto:tricarephl@internationalsos.com)

*Pacific (Singapore)*

+65-6339-2676 (overseas)  
1-877-678-1208 (stateside)

[sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com)

*Pacific (Sydney)*

+61-2-9273-2710 (overseas)  
1-877-678-1209 (stateside)

[sydricare@internationalsos.com](mailto:sydricare@internationalsos.com)

**TRICARE For Life**

Wisconsin Physicians Service—  
Military and Veterans Health

1-866-773-0404

1-866-773-0405 (TDD/TTY)

[www.TRICARE4u.com](http://www.TRICARE4u.com)

**Centers for Medicare  
& Medicaid Services**

1-800-MEDICARE (1-800-633-4227)

[www.medicare.gov](http://www.medicare.gov)

**Social Security Administration**

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

[www.ssa.gov/foreign](http://www.ssa.gov/foreign) (overseas)

***An Important Note About TRICARE Program Information***

*At the time of publication, 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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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