

Grandfathered Members

Frequently asked questions for those turning 65.

How do I confirm if I am a Grandfathered Member of the US Family Health Plan?

Please call Member Services at 888-674-8734 to determine if you are a Grandfathered Member of the US Family Health Plan.

How is my coverage affected if I move out of state?

If you move to another state that offers the US Family Health Plan, you will not lose your Grandfathered status. You will want to “port” your coverage to the new service area. If you move outside the US Family Health Plan service area, you can explore your new options under the Regional Contractor and decide on the best coverage available for you and your eligible family members. If you move outside of the US Family Health Plan coverage area and decide to return in the future, you will have lost your grandfathered status and may not rejoin the US Family Health Plan.

If I stay with the US Family Health Plan, can I continue my vision and dental coverage through Benefeds?

Turning 65 does not impact your current coverage with BENEFEDS/FEDVIP programs.

Can I switch from the US Family Health Plan to TRICARE for Life (TFL) anytime?

As a Grandfathered Member of the US Family Health Plan, you may choose to disenroll at any time and use TRICARE for Life, as long as you are enrolled in Medicare Part B. If you are NOT enrolled in Medicare Part B, you will have to wait for the Medicare Annual

Enrollment Period. If you are married, your spouse does not have to make the change at the same time if they have no reason to. If you choose to leave the US Family Health Plan, you may not re-enroll.

If I stay with the US Family Health Plan, do NOT enroll in Medicare Part B, and then move out of the area later, will I incur a penalty for not enrolling in Medicare Part B?

Medicare will penalize you 10% for every 12-month period you were not enrolled in Medicare Part B, from when you were first eligible. Medicare can tell you what your monthly cost will be at the time you enroll. This higher rate will be the amount you pay for the rest of your life. This is why Martin's Point highly encourages you to enroll in Medicare Part B when you first become eligible.

If I am traveling outside the area, what services am I covered for?

As a Grandfathered Member of the US Family Health Plan, you are covered for urgent and emergency care anywhere in the world. For any other non-urgent or emergent services, the point of service benefit will apply.

Do I need a new military ID when I turn 65?

Yes. Please plan to bring your new Medicare card with you when you renew your military ID card and show it to the DEERS operator who will make sure it is reflected in DEERS.

Am I required to enroll in Medicare Parts A and B if I stay with the US Family Health Plan?

Medicare Part A is available to *most* people if they have worked 40 quarters and paid into the Medicare system. As a Grandfathered Member of the US Family Health plan, you are not required to enroll in Medicare Part B, but we highly encourage you to do so. Considerations for your decision include a Medicare Part B late enrollment penalty, transitioning to a Long-Term Care Facility, End Stage Renal Disease (kidney failure) or moving outside of our Service Area.

Will my Martin's Point enrollment premium change if I decide to stay with the US Family Health Plan?

If you are a Grandfathered Member of the US Family Health Plan and you enroll in Medicare Part B, you will need to send us a copy of your Medicare card. Your monthly premium will go to \$0 per month and all copays for medical services will become \$0 (in network). The only copays you will have will be for prescription drugs. If you have a spouse or other eligible family members enrolled, their monthly premium will go to a single rate, and they will continue to have copays.

Can I use the VA if I stay enrolled with the US Family Health Plan?

You are always able to use the VA for any health care needs that you may qualify for. The VA is a separate earned benefit. For example, many service members use the VA to get their prescription medications as they may be less expensive than the TRICARE copays. You will need to retain a civilian Primary Care Provider in our network.

If I disenroll from the US Family Health Plan now, can I reenroll in the future?

If you choose to disenroll from the US Family Health Plan for any reason, you will not be able to re-enroll in the US Family Health Plan.