

## Non-Grandfathered Members

# Frequently asked questions for those turning 65.

### **How do I confirm that I am a Non-Grandfathered Member of the US Family Health Plan?**

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

### **How is my prescription coverage handled when I transition to TRICARE for Life (TFL)?**

- a. A retail network pharmacy may be used to fill prescriptions (30-day supply or first-time fill).
- b. Mail-Order Pharmacy (Express Scripts) is used for maintenance medications.
- c. Contact Express Scripts to get established in their system. Once established, ask your provider to send your maintenance prescriptions to Express Scripts.
- d. Wait until at least the first week of your birthday month to contact Express Scripts, as eligibility may not show until files sync between Medicare and Express Scripts.
- e. Your copays for prescriptions will remain the same as you currently pay because all TRICARE beneficiaries pay the same copays.

### **When I transition to TFL, can I continue my vision and dental coverage through Benefeds?**

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

### **When do I need to sign up for Medicare Part B?**

Medicare's initial enrollment period allows you to sign up for your Medicare Part B three months prior to your birthday month. If you use this 90-day enrollment window, it will ensure that Medicare Part B and, therefore, TFL eligibility will be in place the first day of your birthday month. This also allows time for you to update your military ID card.

### **Is Medicare Part B required for TRICARE for Life?**

Yes. Medicare Parts A and B are mandatory in order to have TRICARE for Life; therefore, it is best to obtain your Medicare Parts A and B in a timely fashion to be effective on the first day of your birthday month.

### **Do I need to update my military ID card and when should I do this?**

Yes, you will need to update your military ID card. Present your Medicare card to the DEERS operator as DEERS will reflect your immediate eligibility for TFL. We recommend that you contact your local ID facility to determine the best timing to schedule an appointment.

### **How do I pay my Medicare Part B premium?**

If you are already drawing Social Security benefits, the premium is deducted monthly from this benefit. If you are not drawing Social Security, the Social Security office will provide you with information about your payment options. The initial payment required will be three months.

## **How do I know if my current US Family Health Plan network providers accept Medicare and TRICARE for Life?**

If your provider accepts Medicare, then they are obligated to accept TRICARE for Life. If you have any concerns about this, you should speak with your provider's office.

## **Why would I consider a Medicare Advantage plan?**

There are additional benefits offered with Medicare Advantage plans that are not covered under traditional Medicare or TRICARE for Life. Many plans are available depending on your location. We suggest you reach out to a Medicare Advantage expert to explore what type of plan, if any, may work best for you.

## **Can I use the VA if I'm enrolled in Medicare Part B and TFL?**

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.

## **How is the coverage for my other family members affected when I turn 65?**

Family members remain enrolled in their current plan until such time as their eligibility changes. If they are enrolled in the US Family Health Plan, the monthly premium will drop to a single rate.

## **With TRICARE for Life, what is my out-of-country coverage?**

Medicare does not cover out-of-country services. However, your TRICARE coverage would apply.

Visit <https://tricare.mil/Plans/HealthPlans/TFL> and navigate to "Does TRICARE for Life work overseas?"

## **What steps do I need to take when transitioning to Tricare for Life?**

- a. Obtain your Medicare Parts A and B.
- b. Update your military ID card and present your Medicare card to the ID operator.
- c. Update your providers with your TRICARE for Life information. Present your Medicare card and your military ID card when seeking medical care.