



TRICARE OVERVIEW

★ 1. VERIFY ENROLLMENT OF YOUR DEPENDENTS IN DEERS

You must first be registered in the Defense Enrollment Eligibility Reporting System (DEERS) to be eligible for TRICARE. While sponsors are automatically registered in DEERS, sponsors must register eligible family members in the system.

UPDATE DEERS WHENEVER YOU HAVE A QUALIFYING LIFE EVENT

In most cases, you have 90 days (stateside) and 120 days (overseas) from the qualifying life event to make your changes in DEERS/TRICARE. Qualifying life events include:

- Change in sponsor's status
- Getting married or divorced
- Having a child
- Moving to a new location for any reason
- Becoming eligible for Medicare
- Death of sponsor or family member

ONLY SPONSORS CAN ADD OR REMOVE FAMILY MEMBERS IN DEERS

In most cases, these changes must be done in person at a local ID card office. To add or remove family members in DEERS:

- Go to a local ID card office. Call ahead first to verify business hours or set up an appointment.
- Or, visit rapids-appointments.dmdc.osd.mil to set up an appointment online.

ADDING A NEW SPOUSE IN DEERS

Remember, your spouse and dependents must first be registered in DEERS to be eligible for TRICARE.

- Go to any ID card-issuing office to add your spouse to DEERS.
- You need the following documents (originals or certified copies):
 - Marriage certificate
 - Spouse's birth certificate
 - Spouse's Social Security card
 - Spouse's photo ID

ADDING A NEW CHILD IN DEERS

- Obtain an official copy of your child's (or children's) birth or adoption certificate(s).
- Bring the birth certificate(s) and/or court documents to the nearest Defense Enrollment Eligibility Reporting System/Real-Time Automated Personnel Identification System (DEERS/RAPIDS) office.
- Be sure to bring two forms of acceptable identification documents.

REMOVING AN EX-SPOUSE DUE TO DIVORCE

Visit your nearest DEERS/RAPIDS office with your divorce decree. You will want to get a new military ID if you are changing your name.

★ 2. GETTING STARTED WITH TRICARE

As a uniformed service member, TRICARE is your comprehensive health plan benefit. With TRICARE, uniformed service members are offered a menu of health care plans, a pharmacy program and covered dental plan. Family members (DEERS-registered spouses and dependents) have access to many of the same benefits under TRICARE, with several health plans to choose from, a pharmacy program, and a purchased dental plan.

The plan and benefits you and your dependents qualify for and choose depends on your beneficiary category. Visit [tricare.mil/Plans/Eligibility](https://www.tricare.mil/Plans/Eligibility) to find your beneficiary category.

Visit [tricare.mil/Plans/New](https://www.tricare.mil/Plans/New) for an overview of benefits, health plan options and out-of-pocket expenses.

COMPARE COSTS

You can even compare the cost of different plans, here: [tricare.mil/Plans/ComparePlans](https://www.tricare.mil/Plans/ComparePlans).

Then, take action by confirming your eligibility, exploring plan options, and enrolling!

- Confirm your eligibility online or call **1-800-538-9552**.
- Explore your health plan options.
- Decide which plan is right for you and enroll (if required).
- Reserve Sailors, learn about your benefit at [tricare.mil/Plans/HealthPlans/TRS](https://www.tricare.mil/Plans/HealthPlans/TRS).

★ 3. ENROLL/WITHDRAW DEPENDENTS IN TRICARE

Once an eligible dependent has been registered in DEERS, he or she may be enrolled or withdrawn from TRICARE.

Enrolling and withdrawing dependents in TRICARE varies depending on which plan you're eligible for and select. Visit [tricare.mil/Plans/Enroll](https://www.tricare.mil/Plans/Enroll) to see which plan is right for you and follow the appropriate steps to enroll/withdraw from TRICARE.

Much like with DEERS, qualifying life events (usually) open a 90-day (stateside) and 120-day (overseas) window of opportunity to enroll dependents in TRICARE. Visit [tricare.mil/LifeEvents](https://www.tricare.mil/LifeEvents) for a list of these milestones to track and windows.

★ 4. OTHER HEALTH INSURANCE (OHI) BEYOND TRICARE

Active duty Service members must enroll in TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas or TRICARE Prime Remote Overseas depending on where they are stationed. However, for National Guard and Reservists, your eligibility depends on your status. Visit [tricare.mil/Plans](https://www.tricare.mil/Plans) "TRICARE Plan Finder" to check your plan eligibility. Compare costs/benefits with your civilian health coverage to decide what's best for your family at [tricare.mil/Plans/ComparePlans](https://www.tricare.mil/Plans/ComparePlans). If you are a Reservist and have health insurance through your civilian employer, or your spouse has additional health care with their employer, TRICARE pays after all other health insurance with some exceptions. For more information, visit [tricare.mil/Plans/OHI](https://www.tricare.mil/Plans/OHI).

★ 5. TRICARE FOR DEPLOYMENTS AND MOBILIZATION

Guard/Reserve members are eligible for TRICARE Prime when activated for 30 days or more. Visit [tricare.mil/Plans/New/NewNGRM](https://www.tricare.mil/Plans/New/NewNGRM) to see what programs are available. When you separate from active duty or demobilize, Transitional Assistance Management Program provides TRICARE benefits for 180 days. Additional information is available at www.tricare.mil/Plans/SpecialPrograms/TAMP.

Still have questions? Speak with a TRICARE benefit specialist to discuss your specific situation:

TRICARE West: **1-844-866-9378**

TRICARE East: **1-800-444-5445**