

TRICARE For Life (TFL) is TRICARE's Medicare-wraparound coverage available to *all* Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Parts A and B.

- Learn more about your requirements for Medicare.

While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's coinsurance and deductible.

Key features of TRICARE For Life include:

- Minimal out-of-pocket costs (aside from Medicare part B premium).
 - No enrollment fees for TFL. But, you must purchase Medicare Part B and pay monthly premiums to be eligible for TFL.
- Coordination of benefits between Medicare and TRICARE
 - TRICARE is the secondary payer for all services covered by both TRICARE and Medicare.
 - TRICARE is the primary payer for those services covered only by TRICARE.
 - Additional steps may be required in order to coordinate benefits if you have other health insurance in addition to TRICARE and Medicare.
- Freedom to manage your own health care
 - No assigned primary care manager.
 - Visit any Medicare provider.
 - Receive care at a military treatment facility on a space-available basis.
- No claims to file (in most cases).
 - Your provider files your claim with Medicare
 - Medicare processes the claims
 - Medicare forwards it electronically to TRICARE.
- TRICARE pays similarly to TRICARE Standard in those overseas locations where Medicare is not available.

Eligibility

TFL is available to all Medicare-eligible TRICARE beneficiaries, regardless of age, including retired members of the National Guard and Reserve who are in receipt of retired pay, family members, widows and widowers and certain former spouses. Dependent parents and parents-in-law are not eligible for TFL.

Note: If you're under age 65, have Medicare Part B, and live in a TRICARE Prime service area, you have the option to enroll in TRICARE Prime. TRICARE waives your TRICARE Prime enrollment fee.

You should confirm that your Medicare status is current in the Defense Enrollment Eligibility Reporting System (DEERS). Your uniformed services ID card and your Medicare card, which must reflect enrollment in Medicare Part B, are evidence of your TFL eligibility.

For assistance in the US and US Territories contact:

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