



TRICARE® AND MEDICARE

TURNING AGE 65

TRICARE For Life is Medicare-wraparound coverage for retirees and their family members who are eligible for Medicare Part A and Part B. Learn how Medicare affects your TRICARE coverage at age 65.

Understanding Your Healthcare at Age 65

As you transition to Medicare, you'll also transition to TRICARE For Life (TFL), which significantly changes how you access healthcare.

This pamphlet provides a basic overview of how TFL works.

Important Note: TRICARE for Life begins when you turn 65 and have both Medicare Part A and Part B.

What is TRICARE For Life (TFL)?

Tricare for Life is TRICARE's comprehensive health plan for Medicare-eligible beneficiaries. It works with Medicare to provide near-complete healthcare coverage.

How TFL Works:

- **Medicare is Primary, TRICARE is Secondary:** Medicare pays first for your healthcare services, and then TRICARE pays the remaining allowable costs, generally meaning very little out-of-pocket expenses for you.
- **Accessing Care:** You will see civilian healthcare providers who accept Medicare.
- **Present Both Cards:** Always show both your Medicare card and your military ID card to your provider at each visit. This ensures correct billing and prevents claim processing errors.

TURNING AGE 65 CHECKLIST

- ☐ Sign up for Medicare Part A.
- ☐ Sign up for Medicare Part B.
- ☐ Review your information in DEERS to make sure it's current.

Key Changes You Should Know About:

- **No Assigned Primary Care Manager (PCM)** at Lyster Army Health Clinic.
- **Transitioning Away from Lyster Army Health Clinic:**

Once you're eligible for Medicare and enrolled in TRICARE for Life, you will no longer see a primary care provider at Lyster Army Health Clinic. You will need to find a Medicare-accepting provider in the civilian network.

TURNING AGE 65

CONTINUED

Medicare Eligibility and Enrollment: The Key to TRICARE for Life Coverage

Your eligibility for Medicare is based on your birth date.

- If your birthday is on the first day of the month: You become eligible for Medicare on the first day of the month before you turn 65.
- For all other birthdays: You become eligible for Medicare on the first day of the month you turn 65.
- On the first day you are eligible for Medicare you will no longer be able to see your Primary Care Manager (PCM) at Lyster Army Health Clinic.

Important: Avoid a Break in Coverage!

To ensure continuous TRICARE coverage, you must enroll in both Medicare Part A and Part B as soon as you are eligible. Contact the Social Security Administration well in advance of your 65th birthday to begin the enrollment process.

Before You Turn 65: What You Need to Do:

- Contact Social Security Administration: Apply for Medicare Part A and Part B.
- Find a Medicare-Accepting Provider: Research and select a primary care provider and any specialists you require in the civilian network.
- Understand the Benefits: Familiarize yourself with the specifics of TRICARE for Life coverage and how it works with Medicare.

Remember to transition and find a primary care manager out in the network when turning 65.

Where to Find More Information:

- TRICARE Website: www.tricare.mil/tfl
- Medicare Website: www.medicare.gov
- Social Security Administration: www.ssa.gov

This pamphlet provides a general overview of healthcare when turning 65. It is essential to consult official resources for complete and up-to-date information. TRICARE For Life Handbooks are available in hard copy. To order, call WPS at 866-773-0404.

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It's 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 the TRICARE For Life contractor or your local military hospital or clinic.

TRICARE is managed by the Defense Health Agency.

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