

TRICARE Reserve Select

A Premium-Based TRICARE Health Plan



TRICARE Reserve Select

Quality Health Care for You and Your Family

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. This flyer summarizes health care benefits and costs, and explains how to qualify for and purchase TRS coverage.

Benefits of Purchasing TRS

- Comprehensive health care similar to TRICARE Standard and TRICARE Extra
- Two types of coverage available: TRS member-only and TRS member-and-family
- Freedom to access covered services from any TRICARE-authorized provider or hospital
- Access to military treatment facility (MTF) care on a space-available basis

Qualifying for and Purchasing TRICARE Reserve Select

National Guard and Reserve members may qualify to purchase TRS coverage if they are:

- A member of the Selected Reserve of the Ready Reserve
- Not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program

Note: If you are eligible for or enrolled in the FEHB program, you are not eligible for TRS. Contact your employer's personnel office for coverage under the FEHB program.

Step 1: Qualify

- Log on to the Guard and Reserve Web Portal at <https://www.dmdc.osd.mil/appj/trs/index.jsp>.
- Select "Purchase Coverage" and you will be guided through the process of selecting a start date and electing which family members you wish to enroll.
- Print the *TRS Request* form (DD Form 2896-1) and sign the form.

Step 2: Purchase

- If you qualify, you may purchase TRS coverage to begin in any month throughout the year.
- Mail your completed and signed *TRS Request* form along with the first month's premium payment to your regional contractor by the applicable deadline. (*See regional contractor information on the back of this flyer.*)
- Coverage begins on the first day of the first or second month (*whichever you select on the TRS Request form*) depending on the postmark date of your *TRS Request* form.

If you lose coverage under a non-premium TRICARE health plan and qualify for TRS, you may purchase TRS with no break in coverage. Submit your completed *TRS Request* form with an enclosed premium payment postmarked no later than 60 days after the loss of the non-premium TRICARE coverage. TRS coverage begins on the day after the loss of your other TRICARE coverage.

Note: If you are not able to complete or print the form, there may be a problem with your information in the Defense Enrollment Eligibility Reporting System (DEERS) or a problem with your eligibility. Contact your National Guard or Reserve personnel office for assistance. A list of TRS points of contact can be found at www.defenselink.mil/ra/html/tricare.html. If you experience a technical problem, contact the Defense Manpower Data Center Support Office at 1-800-538-9552.





Costs and Fees

Monthly Premiums

Your monthly premium rate is determined by the type of coverage you purchase: TRS member-only or TRS member-and-family. TRS premiums are adjusted annually effective January 1. Visit www.tricare.mil, enter your profile, and click on “Costs.”

After the initial premium payment, your regional contractor will bill you by the 10th of each month. Payments are due no later than the last day of each month, and payments are applied to the following month of coverage. **Do not miss payments—failure to pay overdue amounts by the deadline will result in termination of coverage and debt collection.**

Annual Outpatient Deductible

The amount you must meet each federal fiscal year* before TRICARE cost-sharing begins.

TRS Member Paygrade	Member-Only Coverage	Member-and-Family Coverage
E-4 and below	\$50	\$100
E-5 and above	\$150	\$300

Outpatient Costs

The amount you will pay for outpatient services after your annual deductible is met.

Type of Provider	Outpatient Cost-Share
TRICARE Network	15% of the negotiated rate
TRICARE-Authorized, Non-Network	20% of the allowable charge; plus fees up to 15% above the allowable charge

Catastrophic Cap

The maximum amount you will pay for health care out of pocket each federal fiscal year.* The cap applies to all TRICARE-covered services—annual deductibles, outpatient and inpatient cost-shares, and pharmacy copayments based on TRICARE-allowable charges. Monthly premiums and payments for non-covered services are not credited toward the TRS catastrophic cap.

TRS catastrophic cap = **\$1,000**

* The federal fiscal year is Oct. 1–Sept. 30.

Covered Services

TRS coverage is similar to TRICARE Standard and TRICARE Extra. Covered services include, but are not limited to:

- Annual eye exams
- Behavioral health care
- Emergency and urgent care
- Immunizations and health screenings
- Maternity care
- Prescription drug coverage

After you purchase TRS, you will receive a *TRICARE Reserve Select Handbook* with details about covered services, how to get care, and who to contact when you need assistance. For additional information, visit www.tricare.mil and click on “Overview.” Then, click on “TRICARE Plans” and “TRICARE Reserve Select” for more details about TRS.

Changes in Coverage

Changes in Family Composition

When you experience a change in your family composition (*e.g., marriage, birth, adoption, death*), you may request changes to your TRS coverage.

- You must report all family changes to your National Guard or Reserve personnel office so your information can be updated in the Defense Enrollment Eligibility Reporting System (DEERS).
- You must log on to the Guard and Reserve Web Portal at <https://www.dmdc.osd.mil/appj/trs/index.jsp> and complete the *TRS Request* form to add or remove a family member from coverage.
- Your *TRS Request* form must be received or postmarked no later than 60 days from the date of the change. The effective date of coverage is the date the event occurred.
- Changes to your TRS coverage that do not involve a change in family composition (*e.g., eligibility for other health coverage*) can be made at any time during your enrollment in TRS.

Voluntary Disenrollment

You may choose to disenroll from TRS coverage at any time.

If you want to disenroll, do not just stop making payments.

You must take the following action to end your coverage:

- Log on to the Guard and Reserve Web Portal at <https://www.dmdc.osd.mil/appj/trs/index.jsp>.
- Complete the *TRS Request* form.
- Print and mail your completed *TRS Request* form to your TRICARE regional contractor.

A one-year TRS purchase lockout will apply to members who voluntarily disenroll from coverage. A purchase lockout means you will not be able to purchase TRS coverage for up to one year.

If you do not take action to disenroll and you simply stop making premium payments, your coverage terminates. However, you are still responsible for any premium amounts that were due prior to the date you were officially terminated from TRS.

Termination Due to Non-Payment

Your payment is **due no later than the last day of each month**. Your payment will apply to the following month of coverage. Failure to pay monthly premiums on time will result in **termination of coverage, but you must still pay any overdue amounts**. (*This may result in up to two months or more of overdue premium payments.*) The government pursues collection action for overdue and delinquent premiums, and may notify your commander and collect these amounts from your National Guard or Reserve pay.

Termination of coverage due to non-payment will result in a TRS purchase lockout for one year or until overdue premiums are paid, whichever is longer.

Disenrollment Due to Change in Status

When you are called to active duty service for more than 30 days, you and your family become eligible for non-premium TRICARE plans (*e.g., TRICARE Prime*). At this time your TRS coverage is automatically terminated.

Once your active duty service ends, your eligibility for non-premium plans ends as well. You must reenroll in TRS within 60 days to continue uninterrupted health care coverage.

Your TRS coverage will also be automatically terminated if you leave the Selected Reserve. You may purchase TRS coverage again if you requalify.

TRS Survivor Coverage

If a National Guard or Reserve member is covered by TRS on the day of his or her death, eligible surviving family members may purchase or continue TRS coverage for an **additional six months** from the date of the member's death.

- If TRS member-and-family coverage is in effect at the time of death, DEERS will automatically convert your TRS member-and-family coverage to TRS survivor coverage.
- If TRS member-only coverage is in effect at the time of death, the coverage will terminate and survivors may purchase TRS survivor coverage within 60 days.
- Survivors are responsible for paying appropriate monthly premiums.



For Information and Assistance

Reserve Affairs

www.defenselink.mil/ra

Guard and Reserve Web Portal

<https://www.dmdc.osd.mil/appj/trs/index.jsp>

TRICARE North Region Contractor

Health Net Federal Services, LLC
TRS Enrollment
P.O. Box 870162
Surfside Beach, SC 29587-9762
1-800-555-2605
www.healthnetfederalservices.com

TRICARE South Region Contractor

Humana Military Healthcare Services, Inc.
P.O. Box 105389
Atlanta, GA 30348-5389
1-877-298-3408
www.humana-military.com

TRICARE West Region Contractor

TriWest Healthcare Alliance Corp.
P.O. Box 42048
Phoenix, AZ 85080-2048
1-888-TRIWEST (1-888-874-9378)
www.triwest.com

TRICARE Overseas

TRICARE Europe, TRICARE Latin America and
Canada, and TRICARE Pacific
Humana Military Healthcare Services, Inc.
P.O. Box 105389
Atlanta, GA 30348-5389
1-888-777-8343
1-800-834-5514 (TLAC only)
www.tricare.mil

For more information about TRS, visit www.tricare.mil/reserve/reserveselect.

An Important Note about TRICARE Program Changes

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continually made as public law is amended. For the most recent information, contact your TRICARE regional contractor. More information regarding TRICARE, including the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices, can be found online at www.tricare.mil.

Please provide feedback on this flyer at www.tricare.mil/evaluations/feedback.

