

Retiring From National Guard or Reserve? Know Your TRICARE Options

By **TRICARE Communications** - Aug. 9, 2022

FALLS CHURCH, Va. – Are you thinking about retiring from the [National Guard or Reserve](#)? Retirement benefits depend on your age and service time. For questions regarding retirement benefits such as retirement pay, be sure to contact your unit personnel office. As for TRICARE health plan eligibility, your age determines which [health plan](#) you may enroll in.

“When you retire from the National Guard or Reserve, TRICARE health plan options for you and your family change,” said Brian Smith, a program analyst with the TRICARE Health Plan Division at the Defense Health Agency. “These options depend on your age, location, preferences for receiving care, and whether or not you have Medicare.”

Since your TRICARE health plan options change as you age, it’s important to understand these options at each stage of your retirement years.

Under age 60

[TRICARE Retired Reserve](#) (TRR) is available for qualified retired members of the National Guard and Reserve under age 60 and their eligible family members. Before age 60, retired members of the Reserve Component are “Gray Area Retirees.” They don’t qualify for TRICARE Prime or TRICARE Select coverage. If you don’t purchase TRR, you don’t qualify for any other TRICARE health plans until you turn age 60.

TRR is a premium-based health plan. You’ll have to pay a monthly premium to stay enrolled. With TRR, you can see any TRICARE-authorized provider. You’ll save money by going to a TRICARE-authorized [network provider](#). You can also get care and use pharmacy services at any [military hospital or clinic](#), if space is available.

You may purchase TRR coverage at any time. If you’re currently enrolled in [TRICARE Reserve Select](#), your coverage will end on your retirement date. You can avoid a break in coverage by purchasing TRR within 90 days of your retirement date. TRR coverage ends the day you turn age 60.

Ages 60 to 64

When you turn age 60, you and your family become eligible for the same TRICARE health benefits as all other retired service members. Your 60th birthday counts as a TRICARE [Qualifying Life Event](#). This means you need to actively enroll in a TRICARE health plan within 90 days to continue health care coverage as a retiree. What if you miss the 90-day window? Then you must pay TRICARE enrollment fees or monthly premiums retroactive up to 12 months from your 60th birthday for continuous coverage. Otherwise, you and your family will only be able to get care at a military hospital or clinic if space is available.

As outlined in the [Retiring from the National Guard or Reserve Brochure](#), you and eligible family members can enroll in one of these health plans:

- [TRICARE Prime](#) (if available in your area)
- [US Family Health Plan](#) (if available in your area)
- [TRICARE Select](#)
- [TRICARE Select Overseas](#) (TRICARE Prime Overseas isn't available to retirees and family members)
- [TRICARE Young Adult](#) (for unmarried adult children of sponsors)

You'll have to pay retiree enrollment fees or premiums for these health plans. You can review costs using the [Compare Costs tool](#), or by downloading the [TRICARE Costs and Fees Fact Sheet](#).

Age 65 and above

Once you reach age 65, you're no longer eligible for TRICARE Prime or TRICARE Select. [TRICARE For Life](#) (TFL) is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who are entitled to Medicare Part A and have Medicare Part B. Coverage is automatic once you:

- Show as eligible in the [Defense Enrollment Eligibility and Reporting System](#) (DEERS)
- Are entitled Medicare Part A
- Have Medicare Part B

You should receive information from the [Centers for Medicare & Medicaid Services](#) six months before turning age 65. This will tell you when and how to purchase Medicare Part B. To avoid any gap in TFL coverage, purchase Medicare Part B as soon as possible. If you wait until the month you turn age 65, your TFL coverage won't begin until the next month. This will result in a gap in your coverage. Family members who aren't eligible for TFL will continue in their current health plan.

Pharmacy coverage

If you have a TRICARE health plan, you have pharmacy coverage through the [TRICARE Pharmacy](#)

[Program](#). If you enroll in the US Family Health Plan, you must use their pharmacy program.

Dental and vision options

Once you retire, you and your family members no longer qualify for TRICARE dental benefits. However, retirees and eligible family members may qualify to purchase dental and vision coverage through the [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP). Your specific eligibility for FEDVIP dental and vision plans depends on your age.

Check out the [Retiring from the National Guard or Reserve Brochure](#) for more detail on your health care options. You can also find what actions you need to take to make sure your health care coverage is in place when you retire from the military service. Meanwhile, [active duty service members](#) with questions about your health care options can find answers in the [Retiring from Active Duty Brochure](#).