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TRICARE and Marriage: What You Need To Know

Getting married is an exciting time in your life. If you're a military spouse, you probably have questions about your TRICARE health coverage. There are certain things you need to do to enroll in a TRICARE health plan.

"After you get married, it's important to add your spouse to the Defense Enrollment Eligibility Reporting System, also known as DEERS, as soon as possible," said Shane Pham, program analyst with TRICARE Health Plan's Policy and Programs Branch. "Your spouse has a limited time period—90 days—to enroll in a TRICARE health plan."

Marriage as a Qualifying Life Event

Getting married is a TRICARE Qualifying Life Event (QLE). QLEs allow you and eligible family members to make enrollment changes outside the annual TRICARE Open Season period. As explained in the TRICARE Qualifying Life Events Fact Sheet, newlyweds have 90 days to make any eligible changes. These changes may include:

Enrolling in TRICARE Prime or TRICARE Select for the first time

Switching health plans

Adding family members to a health plan

These rules apply to TRICARE Prime and TRICARE Select. If you use TRICARE For Life, marriage is a QLE for your spouse if they're under age 65. And keep in mind that premium-based plans (TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult) offer continuous open enrollment throughout the year.

Step 1: Register in DEERS

Your sponsor must first register you in the Defense Enrollment Eligibility Reporting System (DEERS). To do this, visit a RAPIDS ID card office. You'll

need to bring documentation such as your marriage certificate, birth certificate, Social Security card, and photo ID. You should add your spouse to DEERS within 90 days of getting married.

If your new spouse has children, they may also become TRICARE-eligible when you marry. Biological children, adopted children, and stepchildren are eligible up to age 21, or age 23 if they're full-time students. If you want to enroll stepchildren in TRICARE, you must register them in DEERS within 90 days of your marriage. To learn more, go to [Eligibility for Children](#).

Step 2: Enroll in a plan

Once they're registered in DEERS, your new spouse and any stepchildren can enroll in a TRICARE health plan. New active duty family members are automatically enrolled in TRICARE Prime or TRICARE Select, depending on their location. If eligible for other plans, these family members have 90 days from the date of your marriage to change their plan.

Family members of retirees aren't automatically enrolled in TRICARE. These family members have 90 days from the date of your marriage to enroll in a plan.

If you miss this deadline, you'll have to wait until the next TRICARE Open Season to enroll in a plan, unless you have another QLE. Be sure to take action soon after you're married so you get the coverage your family needs.

Your TRICARE health plan options depend on your beneficiary status and where you live. Check out the [TRICARE Plan Finder](#) tool to help you find which TRICARE plans you're eligible for. You can also look at the [TRICARE Compare Plans](#) tool to compare TRICARE plans to find which works best for you and your family. Remember that different family members may be eligible for and enroll in different plans.

Taking the next steps with TRICARE

Understanding your benefits and taking the right steps to register and enroll will ensure you have access to the care you need. Keep in mind, you only have 90 days to enroll in TRICARE Prime and TRICARE Select plans.

Have questions? Reach out to your TRICARE regional contractor for help or check out [TRICARE 101](#) or [New Spouses](#) to learn more.

Congratulations! Welcome to TRICARE.

National Guard and Reserve Members: Explore Plan Options With This TRICARE Handbook : Are you a National Guard or Reserve member looking to

learn more about your TRICARE plan options? The TRICARE Choices for National Guard and Reserve Handbook is a great place to start. This handbook provides an overview of the TRICARE plans available to you and your family members. You'll learn about your options, which depend on your sponsor's status, location, and age. The handbook also defines common health plan terms related to costs, referrals, and pre-authorizations.

"The TRICARE Choices for National Guard and Reserve Handbook is a good starting point to see which plans are available to you stateside and overseas," said Robert Agnello, deputy director of Digital Communications at the Defense Health Agency. "You'll also find information about prescription drug coverage and options for dental and vision coverage."

Here are some topics you can learn more about in the handbook.

TRICARE plan options

Your TRICARE health plan options depend on whether you or your sponsor is pre-activated/activated, inactive, deactivated, or retired. Your age and location also determine your options.

Based on these factors, you and your family members may be able to enroll in:

TRICARE Reserve Select

TRICARE Retired Reserve

TRICARE Prime, including TRICARE Prime Remote or the US Family Health Plan

TRICARE Select

TRICARE For Life

TRICARE Young Adult

Not sure which plans you're eligible for? Have questions about how to get care with a certain plan? Read the handbook for more details. You can also use the Compare Plans tool to figure out which plans work best for your family's needs.

Pharmacy, dental, and vision coverage

All TRICARE beneficiaries have prescription drug coverage through the TRICARE Pharmacy Program. The handbook has information about how TRICARE covers different prescription drug categories, and your options for filling prescriptions.

You and your family may also be eligible to purchase dental or vision coverage. The handbook describes these options: the TRICARE Dental Program and the Federal Employees Dental and Vision Insurance Program. In some cases, National Guard and Reserve members are eligible for the Active Duty Dental

Program.

Other National Guard and Reserve resources

Have more questions about your benefits as a National Guard or Reserve member? TRICARE has answers. National Guard and Reserve Members and Families is your hub learning more about your eligibility and coverage options.

If you or your sponsor is retiring soon, check out the TRICARE Retiring from the National Guard or Reserve Brochure. This brochure explains what stays the same, what changes, and what actions you'll need to take as you plan your retirement. It also includes details on dental and pharmacy coverage.

About GI Bill benefits : GI Bill benefits help you pay for college, graduate school, and training programs. Since 1944, the GI Bill has helped qualifying Veterans and their family members get money to cover all or some of the costs for school or training. Learn more about GI Bill benefits on this page—and how to apply for them.

If you applied for and were awarded Post-9/11 GI Bill education benefits, your GI Bill Statement of Benefits will show you how much of your benefits you've used and how much you have left to use. **Review your GI Bill Statement of Benefits** . The GI Bill Comparison Tool and Veterans Service Organizations can help you explore options and find out what benefits you can get. **Find a Veteran Service Organization**

The GI Bill Comparison Tool Apply for Education Benefits

**Age 45 or Older? Screen for Colorectal Cancer With TRICARE*

Colorectal cancer is the third most common cancer among men and women in the United States—and it's on the rise among people under age 50, according to the National Cancer Institute.

In 2022, colorectal cancer screening guidelines changed. Now, anyone at average risk for colorectal cancer should start regular screenings at age 45.

“Getting regular screenings is the best way to catch colorectal cancer early, when it's most treatable,” said Jeannine Pickrell, RN, director of Disease Management & Population Health at the Defense Health Agency. “Since colorectal cancer rates in younger people are increasing, it's important to start getting screened as soon as you turn 45.”

Getting screened is easy, and TRICARE covers several options for colorectal cancer exams. Here's what to know about these routine screenings.

Know your risk level

The recommendation to start screening for colorectal cancer at age 45 applies to anyone at average risk for colorectal cancer. If you're at increased risk, you may need to start screenings before you turn 45. You may be at increased risk if you have:

Inflammatory bowel disease, such as Crohn's disease or ulcerative colitis

Personal or family history of colorectal cancer or polyps

Certain genetic syndromes related to colorectal cancer

If you believe you're at increased risk for colorectal cancer, ask your provider when to start getting screened and which exams are right for you.

Types of screenings

There are a few different types of colorectal cancer exams. These include colonoscopies and stool tests. You can even take some stool tests at home, by using a kit to collect a stool sample and sending it back to a lab.

Here are some of the common tests TRICARE covers for people at average risk, starting at age 45:

Fecal occult blood testing: covered once every 12 months

Fecal immunochemical testing (FIT): covered once every 12 months

Flexible sigmoidoscopy: covered once every 5 years

CT colonoscopies: covered once every 5 years

Conventional colonoscopies: covered once every 10 years

If your test result is positive or abnormal on some tests (like FIT or a CT colonoscopy), you may need to get a conventional colonoscopy to be sure of your results.

Not sure which exam is right for you? Ask your provider at your next visit or during a Health Promotion and Disease Prevention Exam.

Screening costs

Your screening costs will depend on the type of screening you get and if it occurs at a preventive care visit or specialty care outpatient visit. Check out the TRICARE Compare Cost Tool to find out your costs for these visits.

Know the signs and symptoms

Colorectal cancer screenings are meant to catch cancer before you start showing signs or symptoms. If you're having any of these symptoms of colorectal cancer, see your provider right away:

Change in bowel habits

Abdominal pain, aches, or cramps that don't go away

Diarrhea

Constipation

Unexplained weight loss

Rectal bleeding or blood in your stool

With many options, getting screened for colorectal cancer is easier than ever. If you're 45 or older, don't delay your regular exam. Learn more about other routine cancer screenings you should get based on your age, sex, and risk factors.

**Thank you for your Service !,
Eastern Region Military Affairs Committee**



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