

TRICARE Survivors Benefits

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TRICARE Management Activity
August 01, 2011

The loss of a loved one can bring tremendous grief and sadness to surviving family members. It's comforting to know that TRICARE continues to provide coverage for family members if a sponsor dies. ("Sponsor," refers to the person who is serving or who has served on active duty or in the National Guard or Reserves.)

TRICARE options and costs will vary based on:

- . The sponsor's military status when he or she dies
- . If the surviving beneficiary is a spouse or child

If a beneficiary is the spouse of an active duty service member (ADSM) who died while on active duty, the beneficiary remains eligible for TRICARE as a "transitional survivor" for three years following his or her death and will have active duty family member (ADFM) benefits and costs. After three years, a beneficiary remains eligible, as a "survivor," for TRICARE Standard and TRICARE Extra, and may purchase TRICARE Prime at the retiree rates. If a beneficiary is overseas, he or she remains eligible for TRICARE Overseas Program TOP standard once the transitional survivor status ends.

If a beneficiary is the child of an ADSM who died while on active duty, he or she remains eligible for TRICARE benefits as an ADFM. Their transitional survivor status ends at age 21 or 23 if the beneficiary is enrolled in a full-time course of study.

In the United States and U.S. territories, pharmacy benefit remains the same regardless of the TRICARE program option the beneficiary uses. Beneficiaries may fill prescriptions through a military treatment facility, TRICARE Pharmacy Home Delivery (<http://www.tricare.mil/homedelivery>), TRICARE retail network pharmacies or a non-network pharmacy.

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit for transitional survivors offering the same coverage as the regular TDP plan.

The beneficiary will have no monthly premiums but is responsible for paying applicable cost-shares for covered services. If enrolled in the TDP at the time of his or her sponsor's death, the beneficiary will be dis-enrolled from the TDP and enrolled in the TDP Survivor Benefit Plan. When the TDP Survivor Benefit Plan ends, the beneficiary is eligible for the TRICARE Retiree Dental Program (TRDP). The TRDP may also be available if the beneficiary doesn't qualify for the TDP Survivor Benefit Plan because he or she was not enrolled in the TDP at the time of his or her sponsor's death.

It is important that all information in the Defense Enrollment Eligibility Reporting System (<http://www.tricare.mil/deers>) is up-to-date for this process to move quickly and smoothly. For more detailed information of TRICARE Survivor Benefits and other TRICARE programs, beneficiaries can go to TRICARE's website (<http://www.tricare.mil>) or talk with their regional health care manager.

SOURCE: TRICARE News Release at
http://www.tricare.mil/mediacenter/press_article.aspx?fid=563