

TRICARE® Young Adult Program

TRICARE extends health care coverage to eligible young adult dependents.

The TRICARE Young Adult (TYA) program is a premiumbased health care plan available for purchase by qualified dependents. TYA offers TRICARE Standard coverage worldwide, and TRICARE Prime coverage will be available for purchase at a later date. TYA includes medical and pharmacy benefits, but excludes dental coverage.

WHO IS ELIGIBLE?

If you are an adult-age dependent, you may purchase TYA Standard coverage based on the eligibility established by your uniformed service sponsor. **Note:** Special eligibility conditions may exist.

You may purchase TYA coverage if you are all of the following:

- A dependent of an eligible uniformed service sponsor*
- Unmarried
- At least age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support), but have not yet reached age 26
- Not eligible to enroll in an employer-sponsored health plan as defined in TYA regulations
- Not otherwise eligible for TRICARE program coverage
- * If you are an adult child of a non-activated member of the Selected Reserve of the Ready Reserve or of the Retired Reserve, your sponsor must be enrolled in TRICARE Reserve Select or TRICARE Retired Reserve for you to be eligible to purchase TYA coverage.

PURCHASING TRICARE YOUNG ADULT

TYA offers open enrollment, so if you qualify, you may purchase coverage at any time. The *TRICARE Young Adult Application* is available at <u>www.tricare.mil/tya</u>. When applying, you must verify that you are not married and not eligible to enroll in an employer-sponsored health plan. **Note:** If you are not already in the Defense Enrollment Eligibility Reporting System (DEERS),

your sponsor must add you to the system before starting the application process. For information on adding family members to DEERS, visit <u>www.tricare.mil/deers</u>.

Once you complete and sign the application, take it, along with your initial premium payment, to a TRICARE Service Center, or mail or fax it to your regional contractor.

Your completed application must include the first three months of premium payments, paid by personal check, cashier's check, money order, or credit/debit card. After the initial three-month payment, premiums must be paid in advance by monthly automated payment.

Send TRICARE Young Adult Applications to:		
North Region	Health Net Federal Services, LLC P.O. Box 870162 Surfside Beach, SC 29587-9762 Fax: 1-888-745-1545	
South Region	Humana Military Healthcare Services, Inc. TRICARE Young Adult Program P.O. Box 538025 Atlanta, GA 30353-8025 Fax: 1-877-371-6661	
West Region	TriWest Healthcare Alliance Corp. P.O. Box 43315 Phoenix, AZ 85080-3315 Fax: 1-866-259-0419	
Overseas Region	International SOS Assistance, Inc. TYA Enrollments P.O. Box 11520 Philadelphia, PA 19116 Fax: +1-215-354-5015	

ENROLLMENT IN TRICARE YOUNG ADULT

After enrolling in TYA, you and your sponsor will need to visit a uniformed services identification (ID) card issuing facility to obtain an ID card for you. You must bring two forms of ID—one must be an unexpired government-issued ID card with a picture. After your enrollment application is processed and payment is received, TRICARE Standard coverage will begin the first day of the following month.

Retroactive Coverage

You may purchase TRICARE Standard coverage retroactively back to January 1, 2011, or back to the date you became eligible for coverage. All premiums must be paid back to that date in order for care to be reimbursed. Beneficiaries who may want to purchase retroactive coverage should keep receipts for care received to get reimbursed for covered services. The opportunity to purchase retroactive coverage ends on September 30, 2011.

Note: Retroactive coverage is limited to the TRICARE Standard benefit only.

COVERED SERVICES

At first, the TYA benefit only includes TRICARE Standard. The TYA benefit will expand to other TRICARE programs (*e.g., TRICARE Prime*) at a later date. TYA coverage includes medical and pharmacy, but excludes dental. TYA enrollees are eligible for care at military treatment facilities on a spaceavailable basis. TYA is only available for individuals and is not offered as a family plan. For more information, visit www.tricare.mil/coveredservices.

TRICARE YOUNG ADULT STANDARD COSTS AND FEES

The 2011 monthly premium for TYA Standard coverage is \$186. TYA premiums are adjusted annually, effective January 1. Ongoing premiums must be paid in advance by automated payment. Premiums are not credited to deductibles or catastrophic caps.

TYA Standard has the same cost-shares as TRICARE Standard and TRICARE Extra. TYA cost-shares contribute to individual and family deductibles and to your family's catastrophic cap. The annual deductible varies based on your sponsor's category.

For more information on costs, visit www.tricare.mil/costs.

ENDING TRICARE YOUNG ADULT COVERAGE

Choosing to End Coverage

You may choose to end TYA coverage at any time by completing the fields related to terminating coverage on the *TRICARE Young Adult Application* and submitting it to your regional contractor. If you decide to end TYA coverage, you will be locked out from purchasing TYA coverage for one year from the date of termination. There will be no lockout if the coverage is terminated because you gain access to employersponsored coverage.

Nonpayment

Your premium payment is due no later than the last day of the month for the next month's coverage. Failure to pay total premium amounts due and any insufficient fund fees owed will result in a termination of coverage. A 12-month TYA purchase lockout will go into effect.

Change in Status

Your sponsor must always report all family and status changes to DEERS.

Your TYA coverage ends when any of the following occurs:

- You reach age 26
- You get married
- You become eligible for an employer-sponsored health plan as defined in TYA regulations
- You gain other TRICARE coverage
- You lose eligibility because your sponsor ends TRICARE coverage

FOR INFORMATION AND ASSISTANCE

For more information on how to purchase TYA, please visit <u>www.tricare.mil/tya</u>. E-alerts about benefit changes and updates are available by searching "TRICARE Young Adult" under "benefit updates" at <u>www.tricare.mil/subscriptions</u>.

N TRICARE North Region	S TRICARE South Region	W TRICARE West Region
Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <u>www.hnfs.com</u>	Humana Military Healthcare Services, Inc. 1-800-444-5445 Active duty programs: 1-877-249-9179 www.humana-military.com	TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa ¹ +44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com	TOP Regional Call Center— Latin America and Canada ¹ +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com	TOP Regional Call Center—Pacific ¹ Singapore: +65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com

1. For toll-free contact information, visit www.tricare-overseas.com.

An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is 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 treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this fact sheet at <u>www.tricare.mil/evaluations/feedback</u>.