

Vets Views 13 Aug 08

## TRICARE

OK, I know, this is cut and paste from some other article, but why not? It's good info for our military retirees, so if you're a retired veteran and on Tricare, stay with me as we go de-bunking some Tricare myths.

Myth 1: If I have employer-sponsored healthcare, I don't need Medicare Part B to use Tricare after age 65.

Truth: To be eligible to use your TRICARE For Life (TFL) benefit after age 65 you must have a valid military ID card, be entitled to Medicare Part A, and have purchased Medicare Part B. If you're still employed, or your spouse is, and you are covered by employer sponsored healthcare after age 65, you can opt out of Medicare Part B without incurring a late enrollment penalty. However, you must purchase Medicare Part B in order to use your TFL benefit.

Myth 2: Long Term Care (LTC) is covered by Medicare or TFL.

Truth: LTC, which is often confused with skilled nursing facility (SNF) care, is not a Tricare-covered benefit. Although SNF care can include activities of daily living, the intended end result of SNF care is recovery.

Myth 3: It's difficult to enroll in the Tricare Mail Order Pharmacy (TMOP).

Truth: No it ain't. The Member Choice Center provides an easy way to enroll and transfer your prescriptions. Try calling toll-free (877)363-1433 and let me know how it goes.

Myth 4: As a Guard/Reserve retiree, my health care begins with TFL.

Truth: A Guard/Reserve retiree's entitlement to health care begins upon receipt of retired pay.

Myth 5: When I age into TFL so does my spouse.

Truth: Nope. Each person ages into TFL upon turning age 65.