

# University of California



# TRICARE For Life Factsheet

TRICARE for Life (TFL) is a comprehensive health benefits program established by the National Defense Authorization Act. This program is available to uniformed services retirees, their spouses, and their survivors who are age 65 or older and entitled to Medicare. The uniformed services are:

- Army
- Air Force
- Navy
- Marine Corps
- Coast Guard
- Public Health Service
- National Oceanic & Atmospheric Administration
- National Guard and reservists

TFL has no monthly premium cost. Eligibility is based on three components:

- Retired from one of the above uniformed services,
- Enrolled in Medicare Parts A and B, and
- Registered in the Defense Enrollment Eligibility Reporting System (DEERS).

Effective August 1, 2002, a University of California annuitant or survivor enrolled in TFL may elect to suspend UC-sponsored medical coverage and remain eligible to reenroll in UC-sponsored medical coverage in the future.

Please note that UC does not recommend one insurance program over the other. Each member should weigh the advantages and disadvantages of all their medical insurance plan options in light of their circumstances and insurance needs. If you need advice about a specific medical benefit, call your UC-sponsored medical plan or TFL directly.

## Frequently Asked Questions

---

### **1. I'm a uniformed service retiree. How can I find out if I'm eligible for TFL coverage?**

Call the Defense Enrollment Eligibility Reporting System (DEERS) at 1-800-538-9552.

### **2. Where can I get more information about the TFL program?**

Call the Department of Defense at 1-888-363-5433 or go to the TFL web site at <http://www.tricare.osd.mil>.

### **3. If I'm enrolled in TFL, what is the advantage of suspending rather than canceling my UC coverage?**

The new option to suspend UC medical coverage allows future reenrollment in a UC medical plan as long as you meet the eligibility requirements.

### **4. Am I *required* to suspend my UC-sponsored medical coverage if I'm enrolled in TFL?**

No. You may continue your UC-sponsored medical coverage. However, you should understand how your UC medical coverage and TFL medical benefits coordinate with each other.

### **5. If I suspend my UC medical coverage, can I continue my UC dental coverage?**

Yes. The new suspension option applies only to your UC medical coverage. If you are currently enrolled in a UC-sponsored annuitant dental plan, that coverage will continue for you and your eligible family members.

## 6. If I'm enrolled in Medicare, TFL, and a UC-sponsored medical plan, how will my medical claims be handled?

TRICARE for Life (TFL) becomes the third payer. Your medical provider will file a claim with Medicare first since by law Medicare must pay first. After Medicare pays its portion, Medicare will forward the claim to your UC-sponsored medical plan. Generally, claims are not forwarded automatically to a third insurance carrier, so you would be responsible for filing claims with TFL.

## 7. If I'm enrolled in a UC-sponsored Medicare + Choice HMO plan such as Kaiser Permanente (Senior Advantage), Health Net (Seniority Plus), PacifiCare (Secure Horizons), or Western Health Advantage (WHA Care+), can I still see "any doctor" through my TFL coverage?

**No!** If you want to use the TFL "any doctor" provision, you must suspend your UC-sponsored Medicare + Choice coverage first, or transfer during the next Open Enrollment to a UC-sponsored medical plan that allows you to see "any doctor."

If you do not suspend your UC-sponsored Medicare + Choice coverage, you must continue to receive all your medical care (except for emergencies) from your HMO plan providers. Otherwise, you might have to pay for the medical services.

The reasons for this are as follows:

- If you are enrolled in one of the Medicare + Choice HMO plans above, Medicare pays a monthly fee to the HMO to provide your medical care. Except for emergencies, the HMO will not pay for care from a non-HMO provider.
- TFL relies on Medicare to pay for services first. Because your Medicare benefits are assigned to the HMO, Medicare will not pay for services from a non-HMO provider, and TFL (by law) cannot pay for the medical care.

## 8. If I suspend my UC-sponsored medical coverage, when would the suspension be effective?

Generally, if UC receives your completed UBEN 100 form by the 15th of the month, the suspension would be effective on the first of the following month. If UC receives your completed form after the cut-off date, your suspension would be effective on the first of the subsequent month. For example, if UC receives your

form on July 8, the suspension would be effective August 1. If UC doesn't receive the form until July 25, the suspension wouldn't be effective until September 1.

If you are enrolled in one of the UC-sponsored Medicare + Choice HMO plans mentioned above, you will also need to submit disenrollment forms for your HMO plan. **Please note that processing the HMO disenrollment form might take a little longer, and you are not disenrolled until all forms have been processed.**

Once your UC-sponsored medical coverage has been suspended, you will receive an acknowledgement letter showing the suspension effective date.

## 9. If I suspend my UC-sponsored medical coverage, will UC pay me the UC medical plan contribution amount each month?

No. UC does not allow for monthly payments in lieu of insurance coverage.

## 10. If I suspend my UC-sponsored medical coverage, what happens to the medical coverage for my family members?

If you suspend your UC-sponsored medical coverage, family member coverage will be suspended automatically. **(Note: It is your responsibility to make sure your eligible family members are covered under your military plan.)**

## 11. If I suspend my UC medical coverage, will UC continue to reimburse Medicare Part B premiums?

No. UC reimbursement for Medicare Part B premiums, if any, will stop when you suspend your UC-sponsored medical coverage.

## 12. I'm enrolled in TFL and I would like to suspend my UC-sponsored medical coverage. What should I do?

Call UC HR/Benefits Customer Service and explain that you want to suspend your UC medical coverage because of your enrollment in TFL. They will help you.

## 13. Under what circumstances can I reenroll in UC-sponsored medical coverage in the future?

You can reenroll in a UC-sponsored medical plan at the following times:

- If you lose TFL coverage involuntarily, you may reenroll during a 31-day period of initial eligibility

(PIE) immediate following your loss of TFL coverage, or

- During the next Open Enrollment (as long as your coverage is continuous under TFL).

#### **14. Are there any special requirements for reenrolling in UC-sponsored coverage?**

Yes. Medical coverage must be continuous; you cannot have a break between TFL and UC-sponsored medical coverage. You and your eligible family members must provide UC with proof of continuous coverage under TFL before reenrolling in a UC-sponsored medical plan. Additionally, if you lose TFL coverage involuntarily and want to reenroll in UC medical coverage during a PIE, you will be required to provide TFL cancellation information.

#### **15. If I have more questions about suspending my UC-sponsored medical coverage or reenrolling in a UC-sponsored medical plan, whom should I call?**

UC HR/Benefits Customer Service is available to answer your questions at 1-800-888-8267, Monday through Friday, 9:00 a.m. to 4:00 p.m. Pacific Time.

By authority of The Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, annuitants, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director Mattie Williams, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Executive Director Sheila O'Rourke, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Website address: [www.ucop.edu/bencom](http://www.ucop.edu/bencom)



University of California  
Human Resources and Benefits  
300 Lakeside Drive, 5th Floor  
Oakland, CA 94612-3557

