

Frequently Asked Questions

Please find below some frequently asked questions about the TRICARE Select enrollment fees.

I was told I have to pay an enrollment fee for TRICARE Select. I didn't before. Is this true?

Yes. Starting Jan. 1, 2021, TRICARE Select Group A- If you or your sponsor's initial enlistment or appointment occurred before January 1, 2018, you are in Group A. retired enrollees must pay TRICARE Select enrollment fees.

Note:

- You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.
- You're in Group B if you or your sponsor's initial enlistment or appointment occurs on or after January 1, 2018, are in Group B. DS if your initial enlistment or appointment or that of your uniformed services sponsor began after Jan. 1, 2018. Most Group B beneficiaries are already paying TRICARE Select enrollment fees.

I thought TRICARE Select was free. Now I have to pay an enrollment fee. Why?

Section 701 of the National Defense Authorization Act for Fiscal Year October 1 - September 30 2017 (NDAA-17) made major changes to the TRICARE program by:

- Terminating TRICARE Standard and establishing TRICARE Select.
- Requiring beneficiaries to elect enrollment in a TRICARE plan to keep TRICARE coverage (purchased care coverage). Per TRICARE policy, you may enroll in TRICARE Prime or TRICARE Select during [TRICARE Open Season](#) or within 90-days of having a [Qualifying Life Event](#).
- Requiring a monthly enrollment fee payment.

Who makes up Group A or Group B?

You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. You're in Group B if your initial enlistment or appointment or that of your uniformed services sponsor began after Jan. 1, 2018.

I'm active duty. If my spouse decides to enroll in TRICARE Select, does my spouse have to pay the enrollment fee?

No. The following beneficiaries don't have to pay the TRICARE Select Group A enrollment fees:

- Active duty family members (includes transitional survivors)
- Survivors of members who died while on active duty
- Medically retired service members and their eligible family members

How much is the TRICARE Select Group A enrollment fee?

The fee is:

- \$12.50 per month or \$150 annually for an individual plan
- \$25 per month or \$300 annually for a family plan

The following beneficiaries don't have to pay the fee:

- Active duty family members (includes transitional survivors)
- Survivors of members who died while on active duty
- Medically retired service members and their eligible family members

I'm retired military, Group A, and enrolled in TRICARE Select. Is the catastrophic cap for Group A changing?

Yes. TRICARE Select Group A retiree catastrophic cap increases from \$3,000 to \$3,500 starting Jan. 2021. It will continue to be \$1,000 for active duty families (includes transitional survivors), and \$3,000 for:

- Survivors of service members who died while on active duty
- Medically retired service members and their families

My child just turned 23 and is still a full-time college student. I know they aged out of regular TRICARE coverage. My child is going to enroll in a TRICARE Young Adult (TYA) plan. Do they only pay \$150.00 per month to enroll in TRICARE Select?

No. Since your child is no longer eligible for regular TRICARE benefits, they must enroll in TYA and pay the monthly TYA premiums.

I'm retired military, Group A, and already TRICARE Select. I heard I have to pay an annual enrollment fee. When do I have to pay and can I just pay it all at once?

Based on the National Defense Authorization Act for Fiscal Year 2017 (NDAA-17), you must establish a method of payment for TRICARE Select enrollment fees in 2020 for coverage in 2021. You can call your regional or overseas contractor now to set up payment.

You pay enrollments fees by:

- Monthly allotment, if feasible.
- Recurring monthly electronic payment, which may include recurring credit or debit card payment if your retired pay isn't enough to cover the amount of the monthly fee.
- One time annual or quarterly payments may be arranged but isn't encouraged.

Note: Unremarried former spouses aren't able to pay by allotment. They must contact their [TRICARE contractor](#) to set up monthly recurring fee payments by electronic funds transfer. This can include bank withdrawals, or credit or debit card payments. You can set up payment now.

I'm a Group A survivor whose sponsor died while on active duty. I have TRICARE Select. How do I pay my enrollment fees?

As long as you show as a survivor in the Defense Enrollment Eligibility Reporting System (DEERS) A database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DoD and uniformed services civilians, other personnel as directed by the DoD, and their family members. You need to register in DEERS to get TRICARE. (DEERS), you don't have to pay TRICARE Select enrollment fees.

I'm an unremarried former spouse and am in Group A. I have TRICARE Select. How do I pay my enrollment fees?

You have to contact your [TRICARE contractor](#) to set up monthly recurring fee payments by electronic funds transfer. This can include electronic bank withdrawals, or credit or debit card payments. You can set up payment now.

I'm a TRICARE Select enrollee and considered Group A. I have employer-sponsored health insurance and TRICARE Select. Do I have to pay the TRICARE Select enrollment fee to keep TRICARE as second payer?

Yes. Failure to enroll or pay required fees results in you losing all TRICARE health care benefits. You would only be able to get care at a military hospital or clinic if space is available, or get drugs from a military pharmacy.

I'm a Group B TRICARE Select enrollee. Are my fees changing?

For coverage starting Jan. 1, 2021, **Group B** fees may change. Fees may change each calendar year based on the retiree cost-of-living adjustment (COLA). Possible COLA changes usually come out in October of each year. Visit www.tricare.mil/comparecosts to stay up-to-date on your costs.

I'm a TRICARE Select Group A beneficiary. What if I didn't know I had to start paying an enrollment fee or call my TRICARE contractor to start an allotment? Will I be disenrolled on Dec. 31, 2020? What can I do to get TRICARE Select again?

You'll have up to 180 days after Dec. 31, 2020 to:

- Contact the contractor and pay all enrollment fees back to Jan. 1, 2021.
- Set up your enrollment fee payment by:
 - Monthly allotment, if feasible.
 - Recurring electronic payment. This may include recurring credit or debit card payment if your retired pay isn't enough to cover the amount of the monthly fee.
 - One time annual or quarterly payments may be arranged but isn't encouraged.

Note: Unremarried former spouses aren't able to pay by allotment. They must contact their TRICARE contractor to set up monthly recurring fee payments by electronic funds transfer. This can include bank withdrawals or credit or debit card payments. You can set up payment now.

Failure to take action will cause you to be direct care only. This means you'll only be able to get health care at a military hospital or clinic if space is available and only use a military pharmacy. You won't be able to enroll in a TRICARE plan until the next [TRICARE Open Season](#), or if you or a family member has a [Qualifying Life Event](#).

I'm TRICARE For Life (TFL). Do I have to pay the TRICARE Select enrollment fee?

No. This fee doesn't apply to TRICARE For Life beneficiaries.

I'm a retired Group A beneficiary. My family has TRICARE Prime. My spouse wants to enroll in TRICARE Select. Do I have to pay two enrollment fees?

Yes. You have to pay the TRICARE Prime enrollment fee (single or family) and the TRICARE Select enrollment fee for your spouse.

Does the TRICARE Select enrollment fee affect my TRICARE Prime coverage?

No. This change only applies to Group A retirees who are enrolled in TRICARE Select.

Will my TRICARE Select annual deductibles and copayments also increase?

TRICARE Select deductible, copayments, and cost-shares are subject to review and updating each calendar year. Possible changes are based on the retiree cost-of-living adjustment (COLA). COLA changes usually come out in October of each year.

Visit www.tricare.mil/comparecosts to stay up-to-date on your costs.

Do the TRICARE Select Group A enrollment fees apply to the annual catastrophic cap?

Yes. These enrollment fees apply to the annual catastrophic cap.

Can TRICARE Select enrollment fees be taken out pre-taxed? Can you use your current Health Savings Account card to pay this?

No, you can't use your current Health Savings Account (HSA) to pay your TRICARE Select fees. TRICARE doesn't meet the minimum annual deductible requirements for a High Deductible Health Insurance Plan (HDHP). It also doesn't meet HSA criteria as "other health insurance. Health insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. TRICARE supplements don't qualify as "other health insurance."."

I recently retired and am a Group A beneficiary. I thought I would have free health care for the rest of life. Why am I told I have to pay for a TRICARE plan or I won't have medical care?

TRICARE is a benefit offered to those who qualify based on their military service and elect to enroll in a TRICARE health plan. Section 701 of the National Defense Authorization Act for Fiscal Year 2017 (NDAA-17) made major changes to the TRICARE program by:

- Terminating TRICARE Standard and establishing TRICARE Select
- Requiring beneficiaries to elect enrollment in a TRICARE plan to keep TRICARE coverage (purchased care coverage)
- Requires a monthly enrollment fee payment due by Jan. 1, 2021

Section 702 of NDAA 2020 requires fee payment by allotment for retirees and their families, “where feasible.”

As a retired service member, your entitlement is care at a military hospital or clinic if space is available and at a military pharmacy. Failure to take action may result in loss of TRICARE coverage.

Will TRICARE be sending letters to beneficiaries impacted by this change?

Yes. Letters were sent to homes if someone showed enrolled in TRICARE Select. It explained the upcoming change and encouraged beneficiaries to call their TRICARE contractor during TRICARE Open Season to set up their enrollment fee payment. However, you can set up your automatic payments now. You don’t need to wait for TRICARE Open Season to begin to do this. There will be additional educational and outreach efforts as the year passes.

I received a letter in the mail telling me I’m enrolled in TRICARE Select and have to pay an enrollment fee for coverage starting Jan. 1, 2021. I’m enrolled in TRICARE For Life (TFL). Why am I getting this letter?

TRICARE sent you a letter because someone in your household showed enrolled in TRICARE Select (formerly TRICARE Standard). If this is right, the sponsor must take action to set up automatic enrollment fee payments. If no one in your household is enrolled in TRICARE Select, disregard the letter.

This change doesn’t apply to you if you have Medicare Part A and Part B due to age or disability and are covered by TRICARE For Life.

I’m a Group A retiree enrolled in TRICARE Select. I understand I have to pay enrollment fees for my coverage to start January 1, 2021, or lose my TRICARE coverage. I want to pay my enrollment fees from my retiree pay check. What do I need to do?

To pay your TRICARE Select enrollment fees by allotment, call your regional or overseas contractor now to set it up. Call before November 20, 2020, for your allotment to start by January 1, 2021. If you wait until after November 20, you may have to pay for one or more months to avoid a break in coverage.

I’m the spouse of a deceased retired service member and I am enrolled in TRICARE Select. I understand that as a survivor, I don't have to pay the new TRICARE Select enrollment fee. Is that right?

No. Survivors of regular deceased retired service members are required to pay the TRICARE Select enrollment fee.

You are only exempt from paying the TRICARE Select enrollment fee if:

- You are an active duty family member (this includes transitional survivors),
- You are a survivor of an active duty deceased service member, or
- You are a medically retired service member or family member