

## TRICARE Reserve Select

The new and enhanced TRICARE Reserve Select (TRS) health plan took effect October 1, 2007. As required under the new law, the old three-tier TRS was eliminated and replaced with a single premium rate for all qualified Selected Reserve members and their eligible family members.

The enhanced TRS is a premium-based TRICARE health plan, available to qualified members of the Selected Reserve, at 28 percent of the premium cost, offering coverage similar to TRICARE Standard (and TRICARE Extra) with the same deductible and cost share payments used for active duty family member program. To qualify to purchase TRS coverage, a Reserve component member must be serving in the Selected Reserve on the first day of TRS coverage and must remain in the Selected Reserve for the entire period covered under TRS. Only those Selected Reserve members who are eligible for or enrolled in a health benefit plan under chapter 89 of title 5 of the United States Code (the Federal Employees Health Benefits (FEHB) Program) *are, by law, excluded* from purchasing TRS.

Features of the enhanced TRS health plan include:

- TRS coverage, once established, will continue until one of the following conditions occur:
  - Service member loses his or her Selected Reserve status
  - Becomes eligible for or enrolled in FEHB
  - Fails to make premium payments
  - Voluntarily chooses to terminate coverage
  - Service member is covered under a non-premium TRICARE health coverage
  - In the case of a dual military couple, the spouse is covered under a non-premium TRICARE health coverage (active duty for greater than 30 days)
- Continuous open enrollment allows members to purchase coverage throughout the year.
- Continuation coverage is available following periods of coverage for the service member and family member under a non-premium TRICARE coverage (member or military spouse (in the case of a dual military couple) on active duty greater than 30 days, TAMP, Delayed Effective Date Active Duty Orders).
  - Service member must qualify and enroll or re-enroll within 60 days of the termination of the non-premium TRICARE coverage to maintain continuous coverage with TRS.
- Qualifying Life Event is available for changes in family composition. (new-born, marriage, divorce, etc.)
  - The changes must first be recorded in DEERS (the TRS enrollment Request Form (DD Form 2896-1) submitted within 60 days of the event to ensure coverage)
- Survivor coverage following the death of an enrolled service member.

The Director of the TRICARE Management Activity (TMA) conducts the enrollment for the TRICARE Reserve Select purchased health care program.

To enroll in TRS, qualified members:

- Must access the DMDC Guard and Reserve TRICARE Reserve Select (TRS) web site at: <http://www.dmdc.osd.mil/appj/trs/index.jsp>
- Members will have to use their CAC or DFAS Pin to login (note, only Coast Guard members can login with personal identification information)
- Complete the on-line enrollment process and enter their eligibility status for FEHB (*note: this is an official government form and misrepresenting FEHB eligibility status is an offense punishable under the Uniform Code of Military Justice*)
- Enter the enrollment information and print the enrollment form
- Sign and mail the TRS enrollment form (DD Form 2896-1), along with the first month's premium payment to the regional TRICARE Managed Care Support Center.

Further information, including complete TRS policy guidance is available on this web site to better explain this program and to assist you with enrolling in the new enhanced TRICARE Reserve Select health program.

There have been many significant improvements to the pay and benefits available to members of the Selected Reserve. This enhanced TRS health plan is clearly one of the best new benefits now available to you. Carefully review the health care coverage TRS provides to determine if it fits your needs.