

Updated March 2025

Separating From Active Duty

Your Options for Care After Separating From Active Duty

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Terminal Leave

Sponsors	Family Members
<ul style="list-style-type: none">• Get care as an active duty service member• May seek care at any military hospital or clinic, but must remain enrolled in TRICARE Prime at current duty station• May not transfer enrollment	<ul style="list-style-type: none">• Remain covered by their current program (for example, TRICARE Prime or TRICARE Select)• Can transfer enrollment to another TRICARE Prime or TRICARE Select location

Coverage Options

- Transitional health care options:
 - Transitional Assistance Management Program (for those who are eligible)
 - Continued Health Care Benefit Program
- If you're transitioning to the National Guard or Reserve, you may qualify to purchase TRICARE Reserve Select. For more information, go to www.tricare.mil/trs.
- Active duty coverage ends on your last day of active duty.

TAMP Overview

- 180 days of transitional health care benefits
- Begins the day after you separate from active duty
- You have 90 days from the start of TAMP to enroll or reenroll in a TRICARE plan.
- All beneficiaries covered as active duty family members, including the sponsor

TAMP Eligibility

- You and your eligible family members may get TAMP healthcare benefits after active duty if you:
 - Involuntarily separate from active duty under honorable conditions. This includes service members who receive a voluntary separation incentive or voluntary separation pay and aren't entitled to retirement pay.
 - Are a National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation or 12304b orders
 - Separate following involuntary retention (stop-loss) in support of a contingency operation
 - Separate following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
 - Separate and agree to immediately become a member of the Selected Reserve with no gap in service
 - Separate due to a sole-survivorship discharge
 - Are a National Guard member separating from a period of more than 30 consecutive days of active duty under 502(f) Title 32 orders, who served in support of a national disaster declared by the President or the Secretary of Defense

Continued Health Care Benefit Program

- Premium-based, continued healthcare coverage
- Available for 18-36 months after you lose all TRICARE eligibility
- Similar to TRICARE Select, but with premium payments
- No dental benefits
- Requires enrollment within 60 days after loss of regular TRICARE eligibility or TAMP coverage

Qualifying for CHCBP

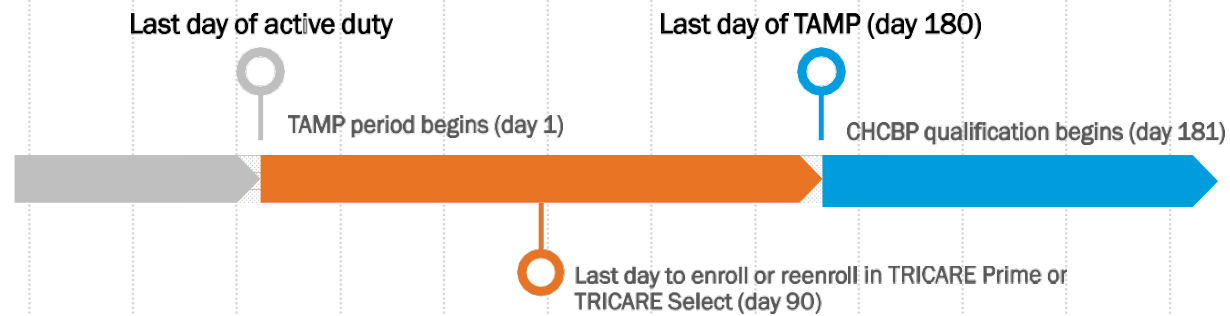
- Former ADSMs and their qualifying family members (up to 18 months)
- Former National Guard and Reserve members (up to 18 months)
- Certain former spouses who haven't remarried before age 55 (up to 36 months)
- Dependent spouses and children (up to 36 months)

Purchasing CHCBP

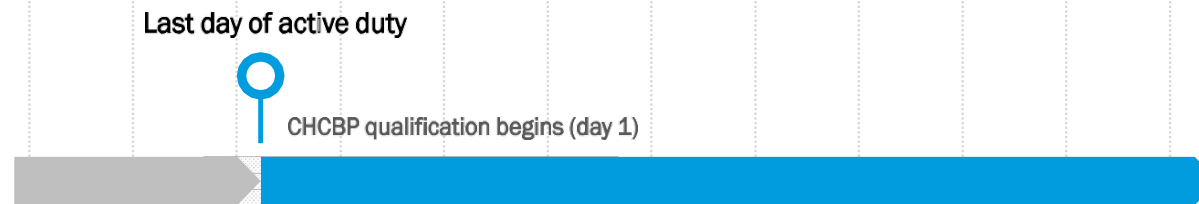
- Purchase CHCBP coverage within 60 days of loss of regular TRICARE eligibility or TAMP coverage.
- Fill out the *Continued Health Care Benefit Program Application* (DD Form 2837):
 - Download the form at www.tricare.mil/forms.
 - Call Humana Military at 800-444-5445.
- Provide a 90-day premium payment:
 - Go to www.tricare.mil/costs for information on costs.

Transitional Coverage Timeline

TAMP-Eligible



Not TAMP-Eligible



TRICARE and Other Health Insurance

- Other health insurance is considered your primary health insurance.
- For services covered by Medicare, OHI and TRICARE For Life, Medicare pays first, your OHI pays second, and TRICARE pays last.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: www.tricare.mil/forms.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.

Contact Information

Regional Contractors

- **TRICARE East Region**
Humana Military
800-444-5445
www.tricare.mil/east
- **TRICARE West Region**
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- **TRICARE Overseas Region**
International SOS Government Services, Inc.
www.tricare-overseas.com/contact-us

Dental Contractor

- **TRICARE Active Duty Dental Program**
United Concordia Companies, Inc.
CONUS: 866-984-2337
OCONUS: 844-653-4058 (using country-specific access codes)
www.addp-ucci.com
- **TRICARE Dental Program**
United Concordia Companies, Inc.
CONUS: 844-653-4061
OCONUS: 844-653-4060
www.uccitdp.com

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil/>

Contact Us

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TRICARE Overseas



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