

Your Benefits

The highly anticipated TRICARE Young Adult (TYA) Prime option became available for purchase on Dec. 1, 2011, with coverage beginning Jan. 1, 2012. TYA Prime offers young adult beneficiaries TRICARE Prime coverage for monthly premiums of \$201.

To purchase TYA Prime, dependents must be under age 26, unmarried and not eligible for their own employer-sponsored health care coverage.

TYA Prime is a managed health care option with low out-of-pocket costs. Care is delivered through military clinics and hospitals and the TRICARE network of civilian providers. Uniformed services dependents may qualify to purchase TYA Prime if they live in a designated Prime Service Area and their sponsor's status makes them eligible for Prime coverage.

In addition to TYA Prime, young adult dependents may also be eligible for TYA Standard, which has been available since May 2011. With monthly premiums of \$186, Standard offers eligible dependents the flexibility to see TRICARE-authorized network and non-network providers of their choice, wherever they live or travel.

Need a new uniformed services ID card?

You can enroll in TRICARE Young Adult without a valid uniformed service ID card. Once your application is processed, and you've received your welcome letter and enrollment card, please visit any ID card office to get a new ID card. You should present your ID card and enrollment card when you go to the doctor.

TRICARE Young Adult Prime Option Now Available

Courtesy TRICARE Management Activity

The Standard monthly premium is dropping to \$176 on Jan. 1, 2012.

TYA offers TRICARE Prime and TRICARE Standard coverage worldwide. TYA includes medical and pharmacy benefits, but excludes dental coverage. Complete information and application forms are available at www.tricare.mil/tya.



Sponsors and their adult dependents are encouraged to explore both commercial and military health care plan options and costs when choosing a plan that best meets their needs.

Young adults considering TYA should determine if they are eligible before completing and sending in an application. Eligible dependents may drop off the application and payment of three months of premiums at a TRICARE Service Center or send them by mail or fax to their regional health care contractor.

Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

TYA Prime enrollment will follow the TRICARE Prime "20th of the month rule." As long as the TYA enrollment application is received by the 20th of the month, coverage can begin on the first day of the next month. For example, if an applicant wants TYA Prime to start Feb. 1, 2012, the application and initial three-month payment must be received by Jan. 20, 2012. If it is received after Jan. 20, TYA Prime coverage begins March 1, 2012.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time students. Similar to provisions in the 2010 Patient Protection and Affordable Care Act, TYA offers eligible young adults up to age 26 the option to continue TRICARE Standard or Prime coverage, as long as their sponsor is still eligible for TRICARE. Unlike employer sponsored health plans, TYA is available only to unmarried young adult dependents.

TYA has shown a steady increase in enrollment numbers. As of Nov. 25, 2011, more than 11,400 young adults have purchased TYA. And only two weeks into the TRICARE Prime enrollment process, officials had received more than 100 applications for the new coverage. ●

Am I Eligible?

You may purchase TYA coverage if you are all of the following:

- A dependent of a TRICARE-eligible uniformed service sponsor
- Unmarried
- At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support), but have not yet reached age 26

You may not purchase TYA coverage if you are:

- Eligible to enroll in an employer-sponsored health plan as defined in TYA regulations
- Otherwise eligible for TRICARE program coverage
- Married