

## Tricare for Life and Federal Retirees

A new regulation concerning the Federal Employees Health Benefit Program (FEHBP) and Tricare for Life took effect on September 26, 2001. The regulation says that people eligible for both FEHBP and Tricare for Life can suspend their FEHBP enrollment and later re-enroll in FEHBP.

Tricare for Life is the new health program for military retirees and their spouses enrolled in Medicare, which pays copays and deductibles for almost all Medicare-covered services. The plan also has an excellent and low-cost prescription drug benefit. Tricare for Life is available with no monthly premium to military retirees and their spouses.

Many military retirees are also eligible for FEHBP due to subsequent civilian employment with the federal government. FEHBP provides a series of private health insurance coverage alternatives, but requires a substantial monthly premium. Most people eligible for both coverage options are expected to drop their FEHBP coverage for the cost savings, but federal regulations would have prevented them from re-enrolling in FEHBP if dissatisfied with Tricare for Life.

The new regulation from the federal Office of Personnel Management (OPM) says that FEHBP eligibles who follow the appropriate procedure to suspend FEHBP coverage can re-enroll in the program at the next Open Enrollment Season if they are dissatisfied with Tricare for Life, or can rejoin FEHBP immediately should they lose Tricare for Life coverage involuntarily.

Federal retirees and survivors eligible for Tricare for Life who wish to suspend their FEHBP coverage should contact OPM at 1-888-767-6738, or e-mail [retire@opm.gov](mailto:retire@opm.gov) to obtain the appropriate forms.

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