

DEPARTMENT OF THE ARMY
HEADQUARTERS, JOINT READINESS TRAINING CENTER AND FORT POLK
FORT POLK, LOUISIANA 71459-5341

CIVILIAN PERSONNEL
BULLETIN No. 26-01

18 October 2001

**Conversion Between FEHB and TRICARE or Medicare/Medicaid
and Certain State Sponsored Health Plans**

The Office of Personnel Management has issued an interim rule to allow TRICARE-eligible FEHB Program annuitants and former spouses to suspend their FEHB enrollments, and then return to the FEHB Program during the Open Season, or return to FEHB coverage immediately if they involuntarily lose TRICARE coverage. The intent of this rule is to allow TRICARE-eligible beneficiaries to avoid the expense of continuing to pay FEHB Program premiums while they are using TRICARE coverage, without endangering their ability to return to the FEHB Program in the future.

Effective October 1, 2001, the National Defense Authorization Act for 2001 reinstated TRICARE coverage for Medicare-eligible uniformed services retirees, their survivors and eligible dependents. TRICARE coverage is advantageous to many Medicare-eligible military system beneficiaries who now are covered under the FEHB Program as Federal civilian retirees, family members, or former spouses.

Under previous FEHB regulations, an annuitant or former spouse who canceled his or her FEHB coverage to use TRICARE coverage would not be allowed to return to FEHB coverage. Therefore, OPM has issued these interim regulations, with a request for comments, to allow these FEHB participants to **suspend, rather than cancel**, their FEHB coverage when they begin TRICARE coverage. Under this rule, they are allowed to return to FEHB coverage immediately if they involuntarily lose TRICARE coverage or, if not, during the next annual FEHB Open Season.

Regulations have also been amended to clarify a similar situation involving FEHB-covered annuitants and former spouses. The regulations allow an individual who drops FEHB coverage when he or she enrolls in a Medicare-sponsored plan, or in Medicaid or a similar State-sponsored program of medical assistance for the needy, to return to FEHB coverage during the annual Open Season or immediately upon being involuntarily disenrolled from the non-FEHB coverage.

**Frequently Asked Questions About
the OPM Response to TRICARE and TRICARE-
For-Life**

Q. What is the Department of Defense's TRICARE-For-Life?

A. The National Defense Authorization Act for 2001 (Act) extended TRICARE pharmacy coverage to uniformed services Medicare eligible retirees, spouses, and survivors on April 1, 2001. Now uniformed services beneficiaries can get comprehensive prescription drug coverage through TRICARE's retail, mail order, or military treatment facility pharmacies. The Act also reinstated eligibility for TRICARE medical benefits for these beneficiaries on October 1, 2001. Beneficiaries with Medicare Parts A and B are now eligible to use TRICARE coverage for physician, hospital, surgical, and pharmaceutical services.

Q. What is OPM doing to help retirees and former spouses who are eligible for both FEHB and TRICARE or TRICARE-For-Life benefits?

A. OPM has published a regulation that allows current FEHB annuitants and former spouses who are eligible for TRICARE or the new TRICARE-For-Life benefits to suspend their FEHB coverage and premium payments. The regulation allows these individuals to reenroll in the FEHB Program during the Open Season, or immediately if they are involuntarily disenrolled from the TRICARE program.

Q. Why would an FEHB annuitant or former spouse want to suspend his or her FEHB enrollment to use the new TRICARE-For-Life benefits?

A. The new TRICARE-For-Life benefits are a very attractive coverage alternative for FEHB annuitants and former spouses who qualify because they do not have to pay a premium for this comprehensive coverage. The new benefits cover Medicare's coinsurance and deductibles and prescription drugs very much like an FEHB plan, without the 25 to 28 percent enrollee premium contribution required under the FEHB Program. Now eligible annuitants and former spouses can suspend their FEHB coverage and premiums while continuing to get comprehensive medical, hospital, surgical, and pharmaceutical coverage under the TRICARE program.

Q. How can annuitants or former spouses suspend FEHB coverage to use TRICARE?

A. They can apply to suspend their coverage at any time. Annuitants can call OPM's Retirement Information Office at **1-888-767-6738** to obtain a suspension form. Callers within the local Washington, DC calling area must call 202-606-0500. Former spouses can get the form from the employing office or retirement system maintaining their enrollment. Eligible individuals must submit a completed suspension form and provide all necessary documentation to show eligibility for TRICARE during the period beginning 31 days before and ending 31 days after the date they designate as wanting to suspend FEHB coverage to use TRICARE instead of FEHB coverage.

Q. After I complete my suspension form and submit all necessary documentation showing my eligibility for TRICARE, when will my suspension become effective?

A. If the documentation showing your eligibility for TRICARE is received within the period beginning 31 days before and ending 31 days after the date you designate as the day you want to suspend FEHB coverage to use TRICARE, the suspension will become effective at the end of the day before the day you designated. Otherwise, the suspension will be effective at the end of the month in which your documentation is received at OPM.

Q. I'm eligible to enroll in TRICARE's Uniformed Services Family Health Plan. Can I suspend my FEHB coverage to use this program?

A. Yes, if you are eligible for this TRICARE program, you can suspend your FEHB coverage.

Q. After I suspend my FEHB coverage to use TRICARE instead, when can I reenroll in the FEHB Program?

A. You can reenroll in the FEHB Program for any reason during the next Open Season. If you are involuntarily disenrolled from the TRICARE program, you will be eligible to immediately reenroll in the FEHB Program. Your request to reenroll must be received at OPM within the period beginning 31 days before and ending 60 days after your TRICARE coverage ends. Otherwise, you must wait until Open Season.

Q. Where can individuals go for more information about the TRICARE-For-Life program?

A. Information about the new TRICARE-For-Life program can be obtained by calling 1-888-DOD LIFE (1-888-363-5433) or by going to the TRICARE web site at <http://www.tricare.osd.mil>.

//ORIGINAL SIGNED//
DONALD R. MALLETT
Director, Civilian Personnel
Advisory Center

DISTRIBUTION:

I