

Frequently Asked Questions About OPM's Response to TRICARE, CHAMPVA, or TRICARE-For-Life

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- Are there things to consider before an employee cancels his/her FEHB coverage to use TRICARE or TRICARE-for-Life?
- Where can individuals go for more information about the TRICARE-For-Life program?

- Where can individuals go for more information about the CHAMPVA program?

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 the CHAMPVA program?

A. Public Law 107-14 provides beneficiaries over age 65 of the Department of Veterans Affairs (VA) with coverage secondary to Medicare under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). CHAMPVA provides similarly attractive benefits to VA eligible beneficiaries as those benefits provided to uniformed services beneficiaries under the TRICARE or new TRICARE-for-Life programs.

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

A. We have published a final regulation that allows current FEHB annuitants and former spouses who are eligible for these programs 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 non-FEHB coverage.

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

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 or CHAMPVA during the period beginning 31 days before and ending 31 days after the date they designate as using TRICARE or CHAMPVA instead of FEHB coverage.

Q. After I complete my suspension form and submit all necessary documentation showing my eligibility for TRICARE or CHAMPVA, 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 use TRICARE or CHAMPVA instead of FEHB coverage, the suspension becomes effective at the end of the day before the day you designated. Otherwise, the suspension becomes effective at the end of the month in which we receive your documentation.

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 or CHAMPVA instead, when can I reenroll in the FEHB Program?

A. You can reenroll in the FEHB Program for any reason during a future Open Season. If you are involuntarily disenrolled from TRICARE or CHAMPVA, you are eligible to immediately reenroll in the FEHB Program. Your request to reenroll must be received within the period beginning 31 days before and ending 60 days after

your TRICARE or CHAMPVA coverage ends. Otherwise, you must wait until Open Season.

Q. If an annuitant passes away during his or her suspended FEHB enrollment, will his or her survivor be eligible to reenroll in the FEHB Program?

A. As long as the annuitant was enrolled in Self and Family coverage when he/she suspended FEHB coverage and made arrangements to leave a survivor annuity, the survivor annuitant can reenroll in the FEHB Program under the same conditions as an annuitant.

Q. Can an annuitant, survivor, or former spouse suspend his or her own FEHB coverage while allowing family members to continue coverage under the FEHB Program?

A. No. If an annuitant, survivor, or former spouse suspends Self and Family coverage, the coverage of all family members is suspended as well.

Q. Can an annuitant, survivor, or former spouse suspend his or her family members' FEHB coverage while remaining covered under the FEHB program?

A. No. An annuitant, survivor, or former spouse can change to Self-Only coverage, but this cancels all family members' coverage and takes away their future enrollment eligibility.

Q. What is the definition of a "former spouse" as used in the regulation that allows for the suspension of FEHB coverage for TRICARE or CHAMPVA?

A. The former spouses that the regulation applies to are those of civilian Federal employees and annuitants as defined under the Civil Service Retirement Spouse Equity Act of 1984 (Public Law 98-615). The regulation does not apply to "unremarried former spouses" under TRICARE law (title 10 USC). See also the [chapter on former spouses in the FEHB Handbook](#).

Q. Can actively working civil service employees suspend their FEHB coverage to use CHAMPVA, TRICARE or TRICARE-for-Life?

A. No. Employees may not suspend their coverage. However, they can cancel their coverage to use CHAMPVA, TRICARE or TRICARE-for-Life. Employees who do not participate in premium conversion may cancel their enrollment at any time. For employees who participate in premium conversion, eligibility for CHAMPVA or TRICARE is not a qualifying life event that would allow them to cancel their FEHB enrollment. These employees may cancel during any annual FEHB open season.

If an employee who canceled FEHB coverage to use CHAMPVA, TRICARE or TRICARE-for-Life decides to return to FEHB coverage, the employee can do so during a future open season. If the employee loses CHAMPVA, TRICARE or TRICARE-for-Life coverage involuntarily, the employee can immediately reenroll in the FEHB Program.

Q. Are there things to consider before an employee cancels his/her FEHB coverage to use TRICARE or TRICARE-for-Life.

A. Yes. There are a few things an employee should consider. First, to be eligible to continue FEHB coverage after retirement, a retiring employee must be enrolled or covered under the FEHB Program for the five years of service immediately before retirement, or, if less than five years, for all service since the first opportunity to enroll. Employees can count their coverage under TRICARE toward meeting this requirement. However, the employee must be enrolled in an FEHB health plan on the date of retirement to continue coverage.

Second, if the employee dies when the cancellation is in effect, any surviving spouse will not be eligible to continue FEHB health benefits coverage.

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>.

Q. Where can individuals go for more information about the CHAMPVA program?

A. Information about CHAMPVA can be obtained by calling 1-888-733-8387 or by going to the Department of Veterans Affairs web site at <http://www.va.gov/hac>.