



News Release

UNITED STATES AIR FORCE

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Military retirees over age 65 to benefit from TRICARE for Life

CHARLESTON AIR FORCE BASE, S.C. – Military retirees over the age of 65 can expect to save about \$2,000-4,000 a year in health care premiums according to retired Maj. Gen. Richard D. Murray, president of the National Association for Uniformed Services and guest speaker for the base's annual retiree appreciation luncheon held June 26 in the Charleston Club.

About 200 retirees toured several information booths that allowed them to update their ID cards or get their blood pressure checked before joining Murray and base leaders for a luncheon in their honor. Most of the retirees were over the age of 65 and many were looking for answers about health care.

The medical benefit provided by the new legislation is called TRICARE For Life. Eligible beneficiaries who continue to receive medical care from their current Medicare providers will have TRICARE as their second payer, beginning Oct. 1, for medical care that is payable under both Medicare and TRICARE. After Medicare makes its payment on a beneficiary's medical claim, Medicare will submit the remaining charges to TRICARE.

For medical care that is a covered benefit under Medicare but not TRICARE, the beneficiary will be responsible for any Medicare cost share or deductible. For medical care that is a benefit under TRICARE but not Medicare, the beneficiary will be responsible for any TRICARE cost

share or deductible. Medicare-eligible beneficiaries may obtain care from a military treatment facility, or they can use TRICARE-authorized civilian providers.

DOD will come out with instructions shortly on how the new entitlement will work.

“After being in this job for the past three years, I’ve realized the importance of associations in Washington,” Murray said. “This past year, the grass roots efforts of retirees in all states complained to their congressional representative that resulted in them asking us why retirees were so upset about their healthcare. This enabled us to explain to staffers that we were on the bottom of the totem pole and we were the only federal employees that did not have our medical care in the mandatory portions of the budget.”

Fifty percent of the DOD budget contains discretionary items. The medical program in DOD had an impossible task of being adequately funded since it was in competition with the purchase of tanks, planes and ships, Murray explained to the retirees.

“TRICARE for Life funding solves that problem,” said Murray. “Our medical care will be in the mandatory portions of the budget like everyone else.”

“The 2001 National Defense Authorization Act that provides TRICARE medical and pharmacy benefits to age 65 and older uniformed services beneficiaries helped quiet many concerns about our health care program. It has gone a long way to restore confidence and faith in the Military Health System,” said H. James T. Sears, executive director, TRICARE Management Activity, in a recent news article.

“Your medical care will be funded the same way our military pay is funded each year,” Murray said. “It won’t be a year-to-year budget. The retiree has gone from last place in medical care for federal employees to first place.”

The bill had overwhelming support in congress and provides \$6.8 billion annually for the next 10 years.

Murray says retirees and associations have more work to do and offered the following advice provided by an Army general who once said, “It is amazing how much can be accomplished if you don’t care who gets the credit.”

Another great success was the TRICARE Senior Pharmacy Program, which improved the availability of prescriptions. The program went into effect April 1. New legislation passed last October provides TRICARE pharmacy and medical benefits to retirees and their eligible family members who are age 65 and over and eligible for Medicare Part A.

To participate in TRICARE For Life and the TRICARE Senior Pharmacy Program, Medicare-eligible beneficiaries age 65 and over do not have to “sign up” or enroll. However, they do need to be enrolled in Defense Enrollment Eligibility Reporting System. Retirees are automatically enrolled through the Defense Finance and Accounting Service. Family members holding valid ID cards are also enrolled in DEERS.

For additional information, call the TRICARE service center at 740-5660.

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