

MQFP® Study Guide 2.2: Reserve and Guard Healthcare

Learning Objectives:

2.2 Reserve and Guard Healthcare

a. Explain the eligibility of Reserve and Guard members for Tricare Reserve Select and FEDVIP vision insurance

Members of the military Reserve and National Guard are generally eligible for TRICARE and the Federal Employees Dental and Vision Insurance Program (FEDVIP) under certain conditions:

TRICARE Eligibility:

TRICARE is the healthcare program serving uniformed service members, retirees, and their families worldwide. Reservists and National Guard members may be eligible for TRICARE benefits under the following circumstances:

TRICARE Reserve Select (TRS): Available for qualified National Guard and Reserve members who are not on active duty orders and are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). They can purchase TRS coverage similar to TRICARE Select. Premiums may be higher for Reserve/Guard members than Active Duty members.

TRICARE benefits are also available for National Guard or Reserve members called to active duty for more than 30 consecutive days.

FEDVIP Eligibility:

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers dental and vision insurance to federal employees, retirees, and their eligible family members. Reserve and Guard members are not automatically eligible for FEDVIP.

However, certain National Guard and Reserve members who are eligible for TRICARE Reserve Select (TRS) may also be eligible to enroll in FEDVIP dental coverage.

Exercise 1: Tricare Reserve Select and FEDVIP Eligibility

Explain the eligibility criteria for Tricare Reserve Select, including the requirements for enrollment and coverage options. Additionally, describe the eligibility criteria for FEDVIP vision insurance for Reserve and Guard members.

b. Describe the impact to Tricare coverage for Reserve and Guard members in various situations:

- If they are in a drill billet
- If they are not in a drill billet
- If they are in the gray area
- If they are receiving military pension
- If they are eligible for Medicare

Inactivate drilling Reservists and Guard members and their dependents are eligible for Tricare Reserve Select. Reserve and Guard members in the 'gray zone' (meaning they are retired from the Reserves/Guard but not yet age eligible to receive retiree pension) are eligible for Tricare Reserve Select until age 60 (the age when they are eligible to receive the Reserve/Guard retiree pension).

At age 60 and up, retired Reserve/Guard members receiving a military pension are eligible for the same Tricare plans as active duty retired members including Tricare Prime, Tricare Select, US Family Health and when receiving Medicare Part B benefits, Tricare for Life

If Reserve/Guard members are put into to full time active duty, they and their dependents are eligible for the same Tricare plans as regular active duty members

Exercise 2: Tricare Coverage Scenarios

Describe the impact on Tricare coverage for Reserve and Guard members in the following scenarios:

1. In a drill billet and actively drilling.
2. Not in a drill billet and not actively drilling.
3. In the gray area (i.e., time between retiring from the Reserves/Guard and becoming eligible for military retirement benefits).
4. Receiving a military pension due to retirement.
5. Eligible for Medicare due to age.

Quiz: (True or False)

1. Reserve and Guard members are not eligible for Tricare Reserve Select if they are not actively drilling.
 - a) True
 - b) False

2. FEDVIP vision insurance is available to Reserve and Guard members regardless of their drilling status.
 - a) True
 - b) False

3. Reserve and Guard members in the gray area are not eligible for Tricare coverage.
 - a) True
 - b) False

4. If a Reserve or Guard member is receiving a military pension, they are no longer eligible for Tricare.

- a) True
- b) False

5. Reserve and Guard members become eligible for Medicare at age 60.

- a) True
- b) False

References:

- Tricare Reserve Select, Tricare.mil: <https://tricare.mil/Plans/HealthPlans/TRS>
- FEDVIP Vision Insurance, Tricare.mil: <https://tricare.mil/FEDVIP/Plans/VisionCoverage>

*Answer Key can be found at: <https://mqfp.org/study-guides/8> *