



# Benefits and Entitlements for Guard and Reserves

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# Tricare Reserve Select

- Available for purchase by qualified members of the selected Reserve when they are **not** on active duty.
- Coverage similar to TRICARE Standard and Extra (deductibles and cost-shares apply).
- There is no service commitment
- When a Guard member is in TRS and is placed on active duty orders for greater than 30 days, they are dropped from TRS and must reenroll after orders end within 30 days to continue coverage
- For more information on about qualifying and purchasing TRS visit [www.tricare.mil](http://www.tricare.mil).

# Tricare Retired Reserve

- Retired Guard/Reserve member – under the age 60, who are qualified for non-regular retirement. Are eligible to purchase Tricare Retired Reserve.
- Not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program.
- Can be seen at MTF as space available basis
- Coverage similar to TRICARE Standard and Extra (deductibles and cost-shares apply).
- For more information on about qualifying and purchasing TRR visit [www.tricare.mil](http://www.tricare.mil).

# Tricare

- If you are on orders for 30 days or more
- Tricare Prime – is like HMO – have to enroll for it by completing a Tricare Prime enrollment form and submitting to United Healthcare. You can find the form online or go to Military Treatment Facility.
- Tricare Extra – Preferred Provider Option (PPO)
- Tricare Standard – is fee for service
- Tricare Prime Remote - is HMO – only get this if you live 50 miles or more from a Military Treatment Facility. Have to enroll for it.
- Tricare Active Duty Dental program is for the service member. For more information go to [www.addp.ucci.com](http://www.addp.ucci.com) or call 1-866-984-2337

- Retired Guard member – at age 60 can get Tricare, must pay enrollment fee for Tricare Prime only. Extra and Standard there is no enrollment fee.
  - Tricare Prime
  - Tricare Extra
  - Tricare Standard
- Retired Guard member – at age 65 – Tricare for Life.
  - Only requirement for Tricare for Life is you must have Medicare part A and B and it is reflected in DEERS.
- Tricare Pharmacy – Have to be active duty or retired, and eligible for Tricare, this includes Tricare Reserve Select (TRS) and Tricare Retired Reserve (TRR).
  - Military Treatment Facility Pharmacies
  - Tricare Mail Order Pharmacies
  - Tricare Retail Pharmacy Network
  - Non Network Pharmacies

# Tricare after being deployed

- Transitional Assistance Management Program (TAMP) – covers you after being on Federal orders (Title 10). You will have Tricare for 180 days.
- When a Guard member is in TRS and is placed on active duty orders for greater than 30 days, they are dropped from TRS and must reenroll within 30 days before TAMP ends to continue coverage
- If coming from Regular Active Duty and join the Guard/ Reserve with out a break, you are eligible for TAMP.
- For more on Tricare – website [www.tricare.mil](http://www.tricare.mil)

# Tricare Dental

- To have Tricare Dental, you just have to be in the Guard/ Reserve, your family members are eligible for this. 12 month minimum enrollment requirement – can be waived. To enroll you can enroll online, mail it or fax it. Website is <https://employeedental.metlife.com/dental/public/EmpEntry.do>
- When you retire, the Dental is called Delta Dental plan for more information on this program the website is [www.trdp.org](http://www.trdp.org)
- Phone is 1-888-838-8738

# VA Benefits

- Eligibility – If activated on orders, also even if not activated may qualify for some VA benefits.
- If you are on active duty in a theater of combat operation during a period of war after the Gulf War, or in combat against hostile force after Nov. 11, 1998, are eligible for enrollment priority and free health care services for conditions potentially related to combat services for five years following separation from active duty.
- Disability benefits - VA pays monthly compensation benefits for service-connected disabilities.



- VA Dental Insurance Program
  - Provides veterans and beneficiaries of VA's Civilian Health and Medical Program (CHAMPVA) the opportunity to purchase dental insurance at a reduced cost. VA is offering this service through Delta Dental and MetLife. For more information:  
[www.va.gov/healthbenefits/VADIP](http://www.va.gov/healthbenefits/VADIP)
- Home Loan Guaranty
  - Eligible for VA home loan if they have completed at least six years of honorable service or were discharged because of a service connected disability. If National Guard or reservists were activated after Aug 1, 1990, served at least 90 days and received an honorable discharge.

- Burial and Memorial Benefits
  - VA provides a burial flag for memorialization. Provide headstones and markers. Can be buried in VA national cemeteries. VA will pay a burial allowance up to \$2,000 if the veteran's death is service connected.
  - Burial allowance will pay a \$300 burial and funeral allowance for veterans at the time of death, were entitled to receive pension or compensation or would have been entitled if they weren't receiving military pay.

- VA Life Insurance
  - Servicemember's Group Life Insurance - \$400,000
  - Traumatic Servicemember's Group Life Insurance – ranges from \$25,000 to \$100,000.
  - Family SGLI – up to \$100,000, children are covered as long in Deers automatically \$10,000
  - VGLI - \$400,000
- - Service-Disabled Veterans Insurance – \$10,000 - You were rated for a service-connected disability (even if only 0%)
  - Service Disability Extension Insurance - \$400,000 based on what you had on SGLI.

The SGLI, FSGLI, and VGLI policyholders who are terminally ill (prognosis of nine months or less to live) can receive up to 50 percent of their coverage amount in advance.

- To file a VA Compensation
  - Submit a copy of Service Discharge – DD214, DD215
  - Submit a copy of medical records
  - Complete VA form 21-526 or 21-526 EZ
- To file a VA Health Benefits
  - Submit a copy of Service discharge – DD214, DD215
  - Complete VA form 10-10EZ

For more information on VA benefits check out website

[www.va.gov](http://www.va.gov) or Ebenefits:

<https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

This website list all presumptive conditions from any war

[www.publichealth.va.gov](http://www.publichealth.va.gov)

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