



## Contact Numbers

- MEDICARE A & B: 800-633-4227
- SOCIAL SECURITY: 800-772-1213
- TRICARE FOR LIFE: 866-773-0404
- DEERS OFFICE (Located in Darling Hall): 706-791-1930
- ADVANTAGE PLANS (Medicare Part C): Numerous private insurance companies
- BENEFEDS: 877-888-3337



- TRICARE For Life is available to TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence.
- The TFL benefit is administered by Wisconsin Physicians Service (WPS) Government Services.
- Care is received from any Medicare provider, and beneficiaries may seek military hospital or clinic care on a space-available basis.
- TRICARE is the last payer after Medicare (and other health insurance [OHI], if applicable).
  - If you have OHI, you are responsible for filing a claim with WPS after Medicare and OHI have processed and paid their portion of the claim.

WPS Contact Information

866-773-0404 [www.tricare4u.com](http://www.tricare4u.com)



- Visit your Medicare participating or non-participating provider for care.
- Your provider files a claim with Medicare.
- Medicare pays its portion and sends the claim to WPS.
- WPS pays the remaining amount to your provider for services covered by Medicare and TRICARE.
- You get a *Medicare Summary Notice* from Medicare and an explanation of benefits from TRICARE.

Note: TRICARE is the primary payer for TRICARE-covered services received in areas where Medicare is not available (e.g., overseas). Expect to pay up front and file a claim with the TOP claims processor for reimbursement.



- TRICARE doesn't issue a health insurance card for TFL.
- When receiving care, show your Medicare card along with your uniformed services ID card.
- To protect you from identify theft, new Medicare cards no longer display social security numbers. This change went into effect in April 2018.

Call 800-772-1213 or visit [www.ssa.gov](http://www.ssa.gov) if you misplace your Medicare card.





## TRICARE Plus (TPLUS)

- TRICARE Plus is a primary care enrollment option available to beneficiaries who normally are only able to get military hospital and clinic care if space is available.
- It is offered at some military hospitals and clinics and is:
  - Limited by military hospital or clinic capacity
  - Not transferable from one military hospital or clinic to another
- Check with your local military hospital or clinic for program availability and details.
- **Dwight D. Eisenhower Army Medical Center is currently not accepting new enrollees as of August 2025.**



**Medicare Advantage plans** (Part C) are private, Medicare-approved alternatives to Original Medicare that bundle Part A (hospital), Part B (medical), and usually Part D (prescription drug) coverage into one plan.

- They must follow Medicare rules but set their own out-of-pocket costs and maximums.



- Coverage:** Plans cover everything in Original Medicare (Parts A & B), and most include prescription drug coverage (Part D).
- Extra Benefits:** Many plans provide additional coverage for routine vision, hearing, and dental care.
- Costs:** While some plans have \$0 monthly premiums, you must continue to pay your Medicare Part B premium. In 2026, the estimated average monthly premium is \$14.00, according to The National Council on Aging (NCOA).
- Out-of-Pocket Maximum:** Unlike Original Medicare, these plans have an annual out-of-pocket maximum to protect against high costs, which is capped at \$9,250 for 2026, notes [medicareresources.org](https://www.medicareresources.org).
- Provider Networks:** Plans typically require you to use a network of doctors and hospitals, often using HMO or PPO structures.



## Important Considerations

- **Network Restrictions:** Seeing doctors outside the network may cost more or not be covered.
- **Referrals:** HMO plans may require a referral from a primary care doctor to see a specialist.
- **Service Area:** Plans are sold in specific counties.
- **Eligibility:** You must have both Medicare Part A and Part B to join a Medicare Advantage plan, according to Medicare (.gov).



## Eligible Population

- Retired service members and their eligible family members
- Retired National Guard and Reserve members their eligible family members
- Certain survivors
- Medal of Honor recipients and their immediate family members and survivors

U.S. Office of Personnel Management

Phone: 877-888-3337

[www.benefeds.gov](http://www.benefeds.gov)



# Beneficiary Services

Ms. Angel Palmer

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Physical Location: DDEAMC, 2<sup>nd</sup> Floor past  
Cardiology