



# Survivor Outreach Services

## SOS Support Coordinator Information

Name:

Phone:

Email:

### YEAR 3 - TRICARE CHANGES FOR A SURVIVING SPOUSE

*This is for informational purposes only and is not intended to imply endorsement by the Army, Army National Guard, Army Reserves, or the Survivor Outreach Services Program of benefit, organization, corporation, or product. Information in this packet is subject to change without notice. Please contact the entity for the most up to date information.*

Spouses of Active Duty Service Members are covered as “Transitional Survivors” for three years after their Service Member’s death. These Survivors remain covered as Active Duty Family Members, their health plan and cost options do not change, **for three years**.

After three years, coverage for the Surviving Spouse changes. The coverage for children does not change; they are covered as Active Duty Family Members until they age out of TRICARE or lose eligibility for other reasons. Coverage for Surviving Spouses changes to that of a retired Family Member. This change is reflected automatically in DEERS and you should receive a letter from DEERS prior to this change taking place. However, this status change causes changes in health care options and out-of-pocket costs. Call your TRICARE Regional Office for specific benefit information pertaining to you.

#### **Dental and Vision Coverage**

Spouses of Active Duty Service Members are covered under TRICARE Dental Program (TDP) for three years after their Service Member’s death. These Survivors remain covered as Active Duty Family Members, their dental plan and cost options do not change, for three years.

After three years, surviving Spouses may enroll in the TRICARE Retiree Dental Program called FEDVIP. Premiums & cost is based off of the selected insurance carrier. **Enrollment is required for continued coverage.**

FEDVIP offers several dental and vision carrier options

You can begin reviewing the [FEDVIP program options \(https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip\)](https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip) now to better understand your coverage and cost options. Please know that benefits and costs may change each year.

The open season will be your annual opportunity to enroll in, change, or cancel a FEDVIP dental or vision plan. Each year, it runs from the Monday of the second full week in November through the Monday of the second full week in December. You may only enroll in a FEDVIP plan outside of open season if you experience a FEDVIP Qualifying Life Event (QLE). Any election in a FEDVIP plan remains in effect for the entire calendar year, unless you experience a QLE to cancel or change enrollment.