



Early TriCare For Eligible National Guard Members

EANGUS urges the 117th Congress to align the eligibility for Tricare Standard, Extra, and Prime with the age at which National Guard personnel begin receiving their retired pay.

The age at which National Guard members begin drawing retired pay is determined differently than that of their active-duty counterparts. In the vast majority of cases, their retirement is based on achievement of at least 20 good years of service. (A “good year” is defined by 10 U.S. Code 12732, and requires that a Reserve Component servicemember must earn at least 50 points per year in order to qualify as a “good year” of service for Non-Regular Retirement). However, since the 1940s, National Guard and Reserve servicemembers have had to wait until age 60 before they could receive their military retired pay. There is one exception to that rule.

The National Defense Authorization Act (NDAA) for Fiscal Year 2008 enacted the Reduced Retirement Age for Reserve Component (RC) Members based on Active Duty (AD) performance. This legislation reduced the retirement age for RC servicemembers from age 60 to a lesser age, but not below the age of 50, for those RC members who served on AD in an eligible status on or after 29 January 2008. However, this change in legislation only changed the timeline of when a RC servicemember could receive Retired Pay but did not address any other typical retired benefits such as health care.

The reduction of the minimum age for eligibility for retired pay for non-regular service does not reduce the age for eligibility for health care under 10 USC 1074 (b). The eligibility for health care continues to be 60 years of age.

Qualified Retired Reserve members under the age of 60 looking for TRICARE medical coverage may purchase TRICARE Retired Reserve (TRR), which is costly. As a comparison, for FY19, the premium cost for TRICARE Retired Reserve is \$451.51 per month for an individual plan (\$5,418.12 per year). The annual enrollment cost of TRICARE Prime for servicemembers who began service before January 1, 2018 is \$297.00 per month for an individual. For those same servicemembers, TRICARE Select has no yearly enrollment fee. Once the retired reservist reaches age 60, the servicemember and their qualifying family members become eligible for Tricare Standard, Extra, and Prime (where available).

Public Law 110-181 was meant to recognize the National Guard and Reserve's increased importance and participation in the Global War on Terrorism. This law helps RC servicemembers transition into retirement, but it does not consider the rising cost of health care. To meet the law's intent, EANGUS urges Congress to reduce the age of TRICARE eligibility to match the goals of the Early Retirement Act and align with the date eligible for retired pay.

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