

Military Retiree?

Understand Your Medicare and TRICARE For Life Options

Keep your TRICARE For Life (TFL) coverage and learn whether a Medicare Advantage plan could add benefits that TFL doesn't include.



How TRICARE For Life Works

- TFL works with Original Medicare. Medicare pays first, and TFL pays second.
- For services both cover, you often pay little or nothing.
- You must keep Medicare Part A and Part B to keep TFL.
- TFL does not include routine dental coverage.

What Some Medicare Advantage Plans May Offer

Some Medicare Advantage plans can work alongside TFL and may include the benefits below.



Part B Premium Reduction

Some plans may lower your monthly Part B premium.

You may be eligible for up to \$1,800 back in your pocket annually!



Dental

Some plans include routine dental, such as cleanings and fillings.



Vision & Hearing

Some plans offer coverage or allowances for eye exams, glasses and hearing aids.



OTC & More

Some plans include an over-the-counter allowance, fitness programs or other extras.

Before You Decide

- Most Medicare Advantage plans use provider networks and have their own rules and costs.
- If you join a Medicare Advantage plan, that plan pays first and TFL pays second.
- Many people with TFL don't need a Medicare Advantage plan. It depends on your doctors, your prescriptions and the benefits you'd use.

The Bottom Line

Every military retiree's situation is different. Benefits, costs and availability vary by plan, carrier, county and plan year. We'll help you compare your options so you can decide with confidence.

Let HodgeCare Help

We'll review your current coverage and walk through your options, with no cost and no obligation.

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