

Understanding the TRICARE

Q L E S

When certain life changes happen to you and your family, your TRICARE® health plan options may also change. These changes are Qualifying Life Events (QLEs).



Change in Sponsor Status That Results in Ineligibility to Continue Existing Coverage

Examples Include: retiring from active duty, separating from active duty, reserve component activating and deactivating

Examples Include: Change in DEERS listing of ZIP+4 code, child moving away to college, relocation to a new city/country overseas

Moving (Change of Address)



Change in Command Sponsorship (Overseas Only)

Examples Include: Gaining or losing permission to have family members accompany the military member, with full military benefits, during an overseas assignment

Examples Include: Dual active duty couple where one sponsor retires, family moves under remaining active duty sponsor

Change in Eligibility Status of Any Single Family Member in a Blended Family



Change in Family Composition

Examples Include: Marriage, divorce or annulment, birth of a child, adoption of a child, placement of a child by a court in a member's home, children becoming adults, death in family

Examples Include: Government-directed primary care manager (PCM) change from uniform service PCM to civilian PCM or vice versa, government-directed health plan change in Prime Service Area

Government-Directed Changes



Change in Sponsor or Family Member Eligibility

Examples Include: Turning age 60 (retired reserve), turning age 65 (becoming eligible for Medicare), child ages out

Examples Include: Losing other health insurance

Losing Other Health Insurance (OHI)

To learn more about TRICARE Qualifying Life Events, visit www.tricare.mil/lifeevents.

