



THE ASSISTANT SECRETARY OF DEFENSE

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HEALTH AFFAIRS

SEP 24 2012

MEMORANDUM FOR THE ASSISTANT SECRETARY OF THE ARMY (MANPOWER
AND RESERVE AFFAIRS)
THE ASSISTANT SECRETARY OF THE NAVY (MANPOWER
AND RESERVE AFFAIRS)
THE ASSISTANT SECRETARY OF THE AIR FORCE
(MANPOWER AND RESERVE AFFAIRS)
COMMANDER, JOINT TASK FORCE, NATIONAL CAPITAL
REGION MEDICAL
HEALTH AND SAFETY DIRECTOR, UNITED STATES COAST
GUARD
DEPUTY DIRECTOR, TRICARE MANAGEMENT ACTIVITY

SUBJECT: Guidelines for Suspension and Reinstatement of TRICARE Reserve Select
Coverage

This memorandum clarifies the procedures under title 32 of the Code of Federal Regulations, section 199.24(d)(3) for suspending TRICARE Reserve Select (TRS) coverage for up to 12 months and, upon request from a TRS member/survivor request, lifting the suspension, which will reinstate coverage with no break.

TRICARE Regional Director (or contractor) Approval Authority. A TRS member/survivor may request reversal of a TRS suspension from the TRICARE Regional Director (RD) (or contractor as required) with no justification needed. The RD (or contractor) shall accept a request if:

- (a) received no later than 3 months after the paid-through date;
- (b) no suspension has been lifted within 12 months preceding the paid-through date;
- (c) payment of overdue and current premiums in full is included; and
- (d) information is provided to establish recurring electronic premium payments.

Upon acceptance of the request, the suspension shall be lifted, which will reinstate coverage with no break. If the request is not accepted, it shall be rejected and returned. If not lifted, the suspension continues until 12 months from the paid-through date at which time the termination and lock-out become final for that time period.

TRICARE Management Activity Deputy Director Approval Authority. If not all the criteria above are fulfilled, the TRS member/survivor may submit a request in writing to the RD for reconsideration by the TRICARE Management Activity (TMA) Deputy Director on the basis of "undue hardship." Upon receipt of such a request, the RD shall review for completeness. When complete, the RD shall forward the request within 7 calendar days to the TMA Deputy Director with a recommendation and justification for either approval or disapproval.

For purposes of these procedures, “undue hardship” involves a situation that the TRS member/survivor could neither have prevented nor avoided by taking reasonable and timely action expected of a member of the Armed Forces. The following list, although not all inclusive, provides examples of situations that could be determined to satisfy the definition of “undue hardship” for TRS reinstatement purposes:

- (a) missing in action or prisoner of war status;
- (b) physical or mental incapacitation of the sponsor or his/her duly appointed legal representative;
- (c) loss of home or employment;
- (d) errors by the Government, financial institutions, or TRICARE contractors processing payments;
- (e) criminal acts of another such as identity theft; or
- (f) intentional/inadvertent destruction of personal records by an external party.

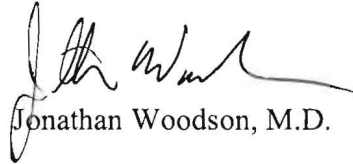
The following list, although not all inclusive, provides examples of situations that would not satisfy the definition of “undue hardship” for TRS reinstatement purposes:

- (a) forgetting to make a payment;
- (b) performance of military duty;
- (c) failure to forward and/or open mail in a timely manner;
- (d) failure to send a change-of-address notice to the servicing contractor;
- (e) lack of a current residential and/or mailing address in DEERS;
- (f) expired credit or debit card; or
- (g) inability to afford a payment even though at least one adult in the family is employed.

The determination by the Deputy Director of TMA is final. If no later than 30 days after the date of an approval, the TRS member/survivor (a) pays all past and current premiums in full without exception and (b) provides information necessary to establish a recurring electronic method of payment for all future premiums, then the suspension will be lifted. Otherwise, the suspension will become a final termination and the 12-month lockout will be applied from the paid-through date.

These guidelines do not establish any specific beneficiary appeal rights nor constitute an appeal process. No determination under these guidelines is precedent-setting.

The point of contact for this action is Mr. Brian Smith, TRICARE Management Activity, TRICARE Policy and Operations. Mr. Smith may be reached at (703) 681-0039, or brian.smith@tma.osd.mil.



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