



PROGRAM OVERVIEW

TRICARE For Life + Medicare

A useful review considers the value of available options alongside the strong coverage you may already have.

Confirm eligibility first

TFL is Medicare-wraparound coverage for TRICARE-eligible people with Medicare Parts A and B, regardless of age. It is not a benefit every veteran automatically receives. Verify the individual beneficiary's status.

Understand the pharmacy choice

TFL includes the TRICARE Pharmacy Program. Part D is not required just to have prescription coverage, although it can be useful for some people. Compare actual medications and costs before deciding on a plan with or without Part D.

Compare opportunity and changes together

Some Medicare Advantage plans may offer additional benefits or a Part B premium reduction. Plan availability, costs and terms vary. Enrolling in Medicare Advantage does not itself remove TFL, but provider rules and the claims process can change.

TRICARE warns that Medicare Advantage does not use the usual claims crossover process. Understand reimbursement responsibilities before enrollment.

Questions worth bringing

- ☐ Are my doctors in the exact plan, and what approvals apply?
- ☐ How would prescriptions and any existing dental/vision coverage be affected?
- ☐ Who submits reimbursement documents, and what is required?

[Explore the TFL + Medicare Advantage comparison](#)

Official sources · checked September 16, 2026

[TRICARE: TRICARE For Life overview](#) [TRICARE: Do I need Medicare Part D with TRICARE?](#)

[TRICARE: Medicare Advantage and TRICARE For Life](#) [Medicare: Understanding health plan costs](#)