DMDC Reserve Component
Purchased TRICARE Application User Manual
(RCPTA)
Application Version 5.0

Description
This guide describes how to use the RCPTA web application, which allows Selected Reserve and Retired Reserve Component members to enroll or disenroll in premium-based TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) health care plans.

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1.0 Overview of RCPTA

DMDC Reserve Component Purchased TRICARE Application (RCPTA) allows Reserve Component (RC) members, which are Selected Reserve or Retired Reserve members, to enroll or disenroll themselves and their family members in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) health plans. Members use the RCPTA to record Federal Employee Health Benefits (FEHB) eligibility in the Defense Enrollment Eligibility Reporting System (DEERS), and to fill out and print an application form to purchase TRS or TRR coverage. Verifying Officers (VOs) with full access can also perform these application functions on behalf of members.

1.1 Safeguarding Confidential Information

Only users authorized by the Defense Manpower Data Center (DMDC) may access the RCPTA. Furthermore, only authorized users may view information or be informed in any way of information available in the RCPTA. Every authorized user must safeguard the confidentiality of such information at all times to comply with the Privacy Act of 1974. Before leaving your workstation unattended, be sure to log off the application. You can also lock your workstation for added security. See your system administrator for instructions.

1.2 Privacy Act Notice

Due to Privacy Act considerations, protected information such as names, addresses, Social Security Numbers (SSNs), and birth dates are fabricated for the examples in this document.
2.0 TRICARE Purchased Care Health Plans

TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR) are premium-based TRICARE health plans that qualified members can purchase for themselves and families. The plans offer comprehensive health coverage similar to TRICARE Standard and TRICARE Extra. TRICARE Reserve Select and TRICARE Retired Reserve members and their covered family members may access care from any TRICARE-authorized provider, hospital, or pharmacy, as well as from a military clinic or hospital on a space-available basis.

<table>
<thead>
<tr>
<th>TRICARE Reserve Select (TRS)</th>
<th>TRICARE Retired Reserve (TRR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Military members serving in the Selected Reserves</td>
<td>• Members of the Retired Reserve who are qualified for non-regular retirement</td>
</tr>
<tr>
<td>• Must not be eligible for Federal Employee Health Benefits (FEHB)</td>
<td>• Under age 60</td>
</tr>
<tr>
<td></td>
<td>• Must not be eligible for Federal Employee Health Benefits (FEHB)</td>
</tr>
</tbody>
</table>

2.1 Member-Only Coverage

- **TRICARE Reserve Select** – Members of the Selected Reserve are eligible to purchase TRICARE Reserve Select (TRS) coverage for themselves if they are not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program.

- **TRICARE Retired Reserve** – Members of the Retired Reserve who are qualified for non-regular retirement but are not yet age 60 are eligible to purchase TRICARE Retired Reserve (TRR) coverage for themselves if they are not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program.

2.2 Member-and-Family Coverage

- **TRICARE Reserve Select** – Members of the Selected Reserve are eligible to purchase TRICARE Reserve Select (TRS) coverage for themselves and family members if they are not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program.

- **TRICARE Retired Reserve** – Members of the Retired Reserve who are qualified for non-regular retirement but are not yet age 60 are eligible to purchase TRICARE Retired Reserve (TRR) coverage for themselves and family members if they are not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program.

2.3 Survivor Coverage

- **TRICARE Reserve Select** – If the sponsor is covered by TRICARE Reserve Select (TRS) on the day of death, surviving family members may purchase or continue TRS coverage for an additional six months from the date of the member’s death.

  - If TRS Member-Only coverage is in effect at the time of death, the member-only coverage will terminate.
• If TRS Member-and-Family coverage is in effect at the time of death, the Defense Enrollment Eligibility Reporting System (DEERS) will automatically convert the TRS Member-and-Family coverage to TRS Survivor coverage.

• The surviving family members may purchase TRS Survivor coverage for up to six months from the date of the member’s death. If they enroll within the first 30 days after the date of death they may purchase the enrollment as of the date of death, otherwise the enrollment follows the standard enrollment rules.

• Survivors are responsible for paying appropriate monthly premiums.

• **TRICARE Retired Reserve** – If the sponsor is covered by TRICARE Retired Reserve (TRR) on the day of death, surviving family members may purchase or continue TRR coverage up to the date when the sponsor would have turned age 60.

  • If TRR Member-Only coverage is in effect at the time of death, the member-only coverage will terminate.

  • If TRR Member-and-Family coverage is in effect at the time of death, the Defense Enrollment Eligibility Reporting System (DEERS) will automatically convert the TRR Member-and-Family coverage to TRR Survivor coverage.

  • Survivors may purchase TRR Survivor coverage up to the date when the sponsor would have turned age 60.

  • Survivors are responsible for paying appropriate monthly premiums.
3.0 Qualifying Life Events (QLEs)

TRICARE Reserve Select and TRICARE Retired Reserve sponsors (or Verifying Officers acting on their behalf) can use the RCPTA to enroll or disenroll family members due to a Qualifying Life Event (QLE). QLEs include:

- Marriage
- Birth or adoption
- Placement of a child, by court order, in the legal custody of the member
- Divorce or annulment
- Death of a spouse or family member
- Loss of family member eligibility (example: child turns 21, or 23 if enrolled in college)

To change coverage, sponsors may use RCPTA to generate a Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38). The sponsor must complete the form and submit it to his or her regional contractor within 60 days of the QLE. The change in coverage is effective the date the QLE occurred.

3.1 RCPTA and DEERS

Changing family member enrollment through the RCPTA does not update the family member’s record in the Defense Enrollment Eligibility Reporting System (DEERS). Sponsors must report all QLE changes to DEERS at a Real-Time Automated Personnel Identification System (RAPIDS) site. To locate the nearest RAPIDS site to record the updates to DEERS, go to www.DMDC.osd.mil/rsl. Always contact the site in advance to verify the hours of operation and for documentation needed to update the DEERS.

When a QLE has occurred and is subsequently reported to the DEERS, sponsors can use the RCPTA to enroll or disenroll family members.
4.0 Service Member Changes in Status

4.1 Selected Reserve or Retired Reserve to Active Duty
When a sponsor is activated for more than 30 days, the sponsor and family members become eligible for TRICARE (without premiums), and the TRS or TRR coverage is automatically terminated.

4.2 Active Duty to Selected Reserve or Retired Reserve
There is a 60-day window before and a 30-day window after losing Active Duty TRICARE eligibility or after losing coverage under the Transitional Assistance Management Program (TAMP) in which sponsors may purchase TRS or TRR with no break in coverage. Sponsors do this by recertifying their FEHB status in the RCPTA and submitting a completed a Reserve Component Health Coverage Request form (see 10.5, Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38) with an initial two-month premium payment postmarked no later than 30 days after the loss of the TRICARE coverage.

If a TRS eligible sponsor does not submit a TRS request to re-purchase coverage within 30 days of losing TRICARE eligibility, he or she may still purchase TRS coverage according to open enrollment or QLE rules, but will experience a break in coverage.

A TRR eligible sponsor may purchase TRR coverage at any time prior to age 60. If TRICARE Active Duty Coverage is ending, and the TRR eligible sponsor does not submit a request to purchase coverage within 30 days of losing TRICARE eligibility, he or she may still purchase TRS coverage according to open enrollment or QLE rules, but will experience a break in coverage.

4.3 Leave or Rejoin Selected Reserve
TRS coverage is automatically terminated if the sponsor leaves the Selected Reserve. The sponsor may re-purchase TRS coverage upon return to Selected Reserve status. The sponsor must recertify FEHB status in the RCPTA and submit a completed Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38) with an initial two-month premium payment to the regional contractor.
5.0 Logging On to RCPTA

The logon methods differ according to your role as an RC member (Selected Reserve Member or Retired Reserve Member) or Verifying Officer (VO).

- RC member, see 5.1, “Reserve Component Member Logon” below.
- VO, see 5.2, “Verifying Officer Logon” on page 11.

5.1 Reserve Component Member Logon

The URL for a Reserve Component (RC) member to log on to the RCPTA is [https://www.dmdc.osd.mil/appj/trs/](https://www.dmdc.osd.mil/appj/trs/). You must have appropriate credentials and authorization to log on to the RCPTA. On the Welcome page, select the RC Member option and click Continue to proceed to the My Access Center logon page. For assistance with logging on, click the Help Center link on the My Access Center logon page.

5.1.1 Reserve Component Member Functions

After the RC member logs on to the RCPTA, there are links to various functions on most pages.

![Figure 5-1: RC Member Functions Page](image)

1. Tabs:
   - Member Info—Click this tab to see sponsor and dependent information. (See 6.0, “Viewing Member Information” on page 15.) Purchase Coverage—Click this tab to purchase TRS or TRR coverage. (See 7.0, “Purchasing TRS or TRR Coverage” on page 18.)
   - Enroll Member—Click this tab to add family members to TRS or TRR coverage. (See 8.0, “Enrolling Family Members” on page 25.)
• Disenroll Member—Click this tab to disenroll the sponsor or family member(s). (See 9.0, “Disenrolling Family Members” on page 31.)

**Note:** The Enroll Member and Disenroll Member tabs appear only after the sponsor has purchased TRS or TRR coverage.

2. User Guide—Click to access a PDF of the User Manual for this application. (See 10.4, “RCPTA User Manual” on page 37.)

3. Help—Click to access the RCPTA online help system. (See 10.3, “RCPTA Online Help” on page 37.)

4. Logout—Click to log off the RCPTA. (See 5.3, “Logging Off” on page 14.)

### 5.2 Verifying Officer Logon

The URL for a Verifying Officer to log on to the RCPTA is https://www.dmdc.osd.mil/appj/trs/operator/. You must have appropriate credentials and authorization to log on to the RCPTA. On the Welcome page, select the Verifying Officer option and click Continue to proceed to the Standard Mandatory DoD Notice and Consent page, then click OK to proceed to the Registered User Logon page. For assistance with logging on, click the Logon Help link on the Registered User Logon page.

#### 5.2.1 Verifying Officer Functions

After the Verifying Officer logs on to the RCPTA, there are links to various functions on most pages.

**Figure 5-2: Verifying Officer Functions Page**

1. Access Member (Verifying Officers only)—Click this link to access a member’s record. (See 6.2, “Verifying Officer Access” on page 17.)
2. Tabs:
   a. Member Info—Click this tab to see sponsor and dependent information. (See 6.0, “Viewing Member Information” on page 15.)
   b. Purchase Coverage—Click this tab to purchase TRS or TRR coverage. (See 7.0, “Purchasing TRS or TRR Coverage” on page 18.)
   c. Enroll Member—Click this tab to add family members to TRS or TRR coverage. (See 8.0, “Enrolling Family Members” on page 25.)
   d. Disenroll Member—Click this tab to disenroll the sponsor or family member(s). (See 9.0, “Disenrolling Family Members” on page 31.)

**Note:** The Enroll Member and Disenroll Member tabs appear only after the sponsor has purchased TRS or TRR coverage.

3. User Guide—Click to access a PDF of the User Manual for this application. (See 10.4, “RCPTA User Manual” on page 37.)

4. Password (Verifying Officers only when logging on with Username and Password)—Click to change your password. (See 5.2.2, “Change Verifying Officer Password”, on page 13.)

5. Help—Click to access the RCPTA online help. (See 10.3, “RCPTA Online Help” on page 37.)

6. Logout—Click to log off the RCPTA. (See 5.3, “Logging Off” on page 14.)
5.2.2 Change Verifying Officer Password

When logging on as a Verifying Officer with Username and Password (see 5.2, “Verifying Officer Logon” on page 11), you can change your password from the application. To change your password:

1. Click PASSWORD at the top right of any RCPTA page.

   **Note:** The Password link displays only if you logged on using your Username and Password. The Change Password page displays.

2. Type your current password in the Current Password field, and type your new password in the New Password field and in the Verify New Password field. Your password must meet the requirements shown on the page.

3. Click Submit. A confirmation displays.

   **Note:** If you do not type your old password correctly or if you do not type the same password in the two new password fields, an error message displays. Retype your passwords and click Submit again. If problems persist, contact the DMDC Support Center (DSC) at 800-538-9522 or 800-372-7437 (global) or via DSN at 761-6953 (CONUS) or 312-761-6953 (OCONUS) to request a password reset. When the DSC has reset your password, you must change it when you next log on.
5.3 Logging Off

When you have finished using the application, be sure to log off.

- Click LOGOUT at the top right of any RCPTA page.
  - For RC Members, the Welcome page displays, allowing them to log on to the application again.
  - For Verifying Officers, a message displays, confirming that the session has ended.

For maximum security, close your browser.

**Note:** You are automatically logged off the application after a period of inactivity.
6.0 Viewing Member Information

The methods differ for viewing member information according to your role as an RC member (Selected Reserve Member or Retired Reserve Member) or Verifying Officer (VO).

- RC member, see 6.1, “Reserve Component Member Access” below.
- VO, see 6.2, “Verifying Officer Access” on page 17.

6.1 Reserve Component Member Access

When you log on to the RCPTA, either as a Selected Reserve or Retired Reserve (Reserve Component (RC)) member, the Member Info tab displays. This tab displays information about the sponsor, enrollment information of the sponsor and family members, and FEHB status.

![Image of Reserve Component Member Information Page]

To qualify to purchase TRS/TRR coverage, a Reserve Component member must meet the following qualifications:

1. Be a member of the Selected Reserve (coverage will automatically terminate effective the day after Selected Reserve terminates in DEERS)
2. Member is neither:
   - Eligible for Federal Employee Health Benefits (FEHB) nor
   - Currently covered under FEHB (either under their own eligibility or through a family member with FEHB)

Eligibility dates are based on Selected Reserve status in DEERS. FEHB is confirmed when purchasing new coverage or requesting enrollment changes.

<table>
<thead>
<tr>
<th>Sponsor Information</th>
<th>SSN: 999991234</th>
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<tbody>
<tr>
<td>Name</td>
<td>Gary Jones</td>
</tr>
<tr>
<td>Rank</td>
<td>MAJ</td>
</tr>
<tr>
<td>Service</td>
<td>Army</td>
</tr>
<tr>
<td>Category</td>
<td>Reserve</td>
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<table>
<thead>
<tr>
<th>Enrollment Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Gary Jones</td>
</tr>
<tr>
<td>Relation</td>
<td>Sponsor</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>05-16-1970</td>
</tr>
<tr>
<td>Status</td>
<td>Not Enrolled</td>
</tr>
<tr>
<td>Coverage Start</td>
<td>10-01-2007</td>
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<tr>
<td>Coverage End</td>
<td>Indefinite</td>
</tr>
<tr>
<td>Eligibility Dates</td>
<td>10-01-2007</td>
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</tbody>
</table>

Periodic validation of eligibility for a health plan under 5 U.S.C. 88 (FEHB) will be conducted. Should you become eligible for a health coverage plan under 5 U.S.C. 88 (FEHB), you are required to terminate coverage using this application.

<table>
<thead>
<tr>
<th>Federal Employees Health Benefits (FEHB) Status</th>
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</thead>
<tbody>
<tr>
<td>Reporting Source</td>
</tr>
<tr>
<td>Effective Date</td>
</tr>
</tbody>
</table>

Figure 6-1: Reserve Component Member Information Page
• The Sponsor Information section shows the Name, Rank, Service, and Category of the sponsor (RC Member).

• The Enrollment Information section shows TRS or TRR enrollment information for the sponsor and each dependent:
  • Name
  • Relation—Shows the relationship of the individual to the sponsor.
  • Date of Birth
  • Status—Indicates if the individual is enrolled or eligible for TRS or TRR coverage.

  **Note:** If the sponsor is eligible for the FEHB program, or currently covered under FEHB, either under his or her own eligibility or through a spouse with FEHB eligibility, the sponsor is excluded from purchasing TRS or TRR coverage. However, if the sponsor is not covered under (enrolled in) his or her spouse’s FEHB, the sponsor can purchase TRS or TRR coverage.

  • Coverage Start Date and Coverage End Date—Indicates the term of enrollment, if applicable.
  • Eligibility Dates—Indicates when the sponsor or dependent is eligible for enrollment in TRS or TRR.

• The Federal Employees Health Benefits (FEHB) Status section shows information about the sponsor’s eligibility for FEHB. Eligibility in FEHB is reported by several sources.

  • Reporting Source:

    OPM—The sponsor’s latest Office of Personnel Management report indicates FEHB eligibility is continuing.

    Service—The Verifying Officer has reported FEHB eligibility.

    Member—The member has reported FEHB eligibility.

    N/A—The data indicates the sponsor is not currently eligible for FEHB.

  • Effective Date—The date FEHB eligibility status was reported.
6.2 Verifying Officer Access

Verifying Officers use the Access Member function to query the DEERS for an RC Member’s record, allowing them to perform RCPTA functions on the RC Member’s behalf. To access an RC Member’s record:

1. On the right of any tab, click the Access Member link.

The Access Member Record page displays.

2. In the Person ID field, type the Social Security number of the RC Member whose record you want to access.

3. Click Submit. The Member Info tab displays, showing the member’s information, as described in 6.1, “Reserve Component Member Access” on page 15.

   **Note:** To clear the field and start over, click Reset.
7.0 Purchasing TRS or TRR Coverage

The RCPTA provides the means to purchase TRS or TRR coverage. To purchase initial TRS or TRR coverage for the sponsor and family members, follow these instructions:

1. While viewing a member’s information (see 6.0, “Viewing Member Information” on page 15), click the Purchase Coverage tab near the top of the page.

**Note:** The Purchase Coverage tab does not appear after the sponsor has purchased coverage. The Purchase Coverage tab displays.

![Figure 7-1: Purchase Coverage Page](image-url)
2. On the Purchase Coverage tab, select the appropriate option button to indicate that the sponsor is either eligible for FEHB or not eligible for FEHB:

- **I am Not Eligible for FEHB**—Select this option if the sponsor is not eligible for the FEHB program and is not currently covered under FEHB, either under his or her own eligibility or through a spouse with FEHB eligibility. In this case, the sponsor is qualified to purchase TRS or TRR coverage.

- **I am Eligible for FEHB**—Select this option if the sponsor is eligible (or will be eligible in the future) for the FEHB program or is currently covered under FEHB, either under his or her own eligibility or through a spouse with FEHB eligibility. When you select this option, a start date field displays:

  ![Start Date Field](image)

If the sponsor is eligible for FEHB, enter an eligibility start date (up to 180 days in the past) in the field provided. In this case, the sponsor is excluded from purchasing TRS or TRR coverage.

If the sponsor will be eligible for FEHB in the future, enter the date when his or her FEHB eligibility will start (up to 60 days in the future). In this case, the sponsor may be eligible to enroll in TRS or TRR until his or her FEHB eligibility begins.
3. Click Submit. If the sponsor’s FEHB status does not preclude enrollment, the Select TRS/TRR Coverage Begin Date page displays.

![Select TRS/TRR Coverage Begin Date Page](image)

**Select TRS/TRR Coverage Begin Date**

Members may choose the start date of coverage based on multiple criteria including:

- **Continuously Open Enrollment** (beginning on the first day of either of the next 2 months)
- **Qualifying Life Event** (up to 60 days after marriage, birth, etc. is recorded in DEERS)
- **TRS: Continuation Coverage** (60 days before or 30 days after Loss of Active Duty TRICARE coverage)
- **TRR: Continuation Coverage** (60 days before or 30 days after Loss of Active Duty TRICARE coverage)
- **Survivor Coverage** (Up to 30 days after sponsor’s death).

Based on your data in DEERS, you are eligible to enroll on the dates listed below. Please choose the date you wish to start TRS/TRR coverage:

- [ ] Continuously Open Enrollment: 04/01/2014
- [ ] Continuously Open Enrollment: 05/01/2014

Submit

**Figure 7-2: Select TRS/TRR Coverage Begin Date Page**

4. On the Select TRS/TRR Coverage Begin Date page, select the date to begin TRS or TRR coverage from the available options by clicking the adjacent option button:

- **Continuously Open Enrollment**: Coverage begins on the first day of the first or second month following the postmark of the Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38). For example, if the form is postmarked in March, the sponsor may choose for coverage to begin on the first day of the next month, April, or on the first day of the second month, May.

- **Qualifying Life Event**: If a Qualifying Life Event has occurred (see 3.0, “Qualifying Life Events (QLEs)” on page 8), the sponsor has up to 60 days to enroll dependents after the Qualifying Life Event was recorded in DEERS.
• **Lost Coverage:** The sponsor may purchase TRS or TRR coverage with no break in coverage 60 days before, or 30 days after losing Active Duty TRICARE eligibility or after losing coverage under the Transitional Assistance Management Program (TAMP).

• **Survivor Coverage (TRS):** If the sponsor is covered by TRS on the day of death, surviving family members may purchase or continue TRS coverage for up to an additional six months from the date of the sponsor’s death. See 2.3, “Survivor Coverage” on page 6.

• **Survivor Coverage (TRR):** If the sponsor is covered by TRR on the day of death, surviving family members may purchase or continue TRR coverage until the deceased would have reached age 60. See 2.3, “Survivor Coverage” on page 6.

5. Click Submit. The Confirm Addresses and Select Beneficiaries page displays.
6. Fill in the fields on the page:

- **Residential Address**: The sponsor’s address is automatically filled in. Make corrections, if necessary. The Residential Address is required.

- **Billing Address**: If the sponsor’s billing address is the “Same as Residential Address,” then select the check box. Otherwise, provide a billing address. The Billing Address is required.
• **Allow correspondence via E-mail:** Click the check box and type the sponsor’s e-mail address to receive correspondence by e-mail for DoD and/or VA benefits. (E-mail addresses must be in the form A@B.C. A and B can be alphanumeric. C must be two to four (2-4) alphabetic characters.)

• **Initial Premium Payment Method:** Indicate the method of the two-month initial payment. If by VISA or MasterCard, provide the Credit Card Number and Expiration Date. Note that the “VISA / MasterCard Automatic Payment” option allows you to set up an automatic monthly payment on your credit card.

• **Dependent(s):** The check boxes of all dependents are checked by default. Leave the boxes checked for those dependents the sponsor wishes to enroll in TRS or TRR. Uncheck the boxes of those the sponsor does not wish to enroll.

7. Click Continue. The Print and Mail Form page displays.

8. Click the **Click Here** link to generate a Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38). The form opens in a new browser window.
9. Print the Reserve Component Health Coverage Request form, then follow the instructions and ensure the sponsor’s information is correct on the printed form.
   a. The sponsor must review the information in Block 1 for accuracy and provide any corrections in Block 2.
      
      **Note:** If any family members are listed in Block 1 that the sponsor does not wish covered by TRS or TRR, draw a single line through their names.
   b. The sponsor must verify the information printed in Blocks 3–6. The sponsor must sign Block 6 if paying the initial two-month payment by VISA or MasterCard.
   c. The sponsor must read Block 7, then sign and date the form.

10. Mail the enrollment form to the sponsor’s enrollment contractor (shown in Block 6). If the sponsor specified a VISA or MasterCard for payment, the card will be charged for the first two-month premium when the enrollment request is processed.

After the initial two-month premium payment, the sponsor’s regional contractor will bill the sponsor by the 10th of each month. Payments are due no later than the 30th of each month, and payments are applied to the following month of coverage. Do not miss payments; failure to pay overdue amounts by the deadline will result in termination of coverage and debt collection.

Should the sponsor become eligible for FEHB while enrolled in TRS or TRR, return to the RCPTA and disenroll from TRS or TRR.
8.0 Enrolling Family Members

Note: See 3.0, “Qualifying Life Events (QLEs)” on page 8 for information on changing TRS or TRR coverage due to qualifying life events.

Enrolling family members in TRS or TRR is similar to purchasing TRS or TRR coverage the first time (see 7.0, “Purchasing TRS or TRR Coverage” on page 18). To enroll family members, follow these steps:

1. While viewing a member’s information (see 6.0, “Viewing Member Information” on page 15), click the Enroll Member tab near the top of the page.

   ![Member Info Enroll Member Disenroll Member]

Note: The Enroll Member tab does not appear until after the sponsor has purchased coverage for the first time. See 7.0, “Purchasing TRS or TRR Coverage” on page 18.
The Enroll Member tab displays.

**Verify Federal Employees Health Benefits**

TRS or TRR eligibility requires that members are not enrolled or eligible to enroll in Federal Employees Health Benefits (FEHB). Members eligible for FEHB include the following (subject to 5 USC Ch. 89). If you meet any of the conditions listed below, you are included in the FEHB exclusion.

- An Employee under Chapter 89, United States Code Title V, section 2105
- A Member of Congress (10 USC 2106)
- A Congressional Employee (10 USC 2106)
- An Employee of Gallaudet College
- Annuitants with FEHB eligibility including retired federal employees, certain survivors and certain former spouses
- An employee of a county committee established under 16 USC 5303(b)
- Others in accordance with 5 USC Ch. 89

1. If you are eligible for FEHB (regardless whether or not you are currently enrolled):
   - You DO NOT qualify to purchase TRS/TRR coverage
2. If you are NOT eligible for FEHB, and your spouse is enrolled in FEHB, and you are covered under (enrolled in) your spouse's FEHB:
   - You DO NOT qualify to purchase TRS/TRR coverage
3. If you are NOT eligible for FEHB, and your spouse is enrolled in FEHB, but you are not covered under (enrolled in) your spouse's FEHB:
   - You DO qualify to purchase TRS/TRR coverage

If you are FEHB eligible, and depending on your qualifying status in DEERS, you may be eligible to enroll in TRS/TRR until your FEHB eligibility begins.

If you are currently FEHB eligible, your existing enrollments will be automatically terminated the day prior to your FEHB eligibility.

- **I am Not Eligible for FEHB:**
  - I certify that I am not eligible for a health coverage plan under 5 U.S.C. 89 (FEHB).
  - I understand that should I become eligible for a health coverage plan under 5 U.S.C. 89 (FEHB) I am required to terminate TRS/TRR coverage.
  - I understand that periodic validation of my eligibility for a health plan under 5 U.S.C. 89 (FEHB) will be conducted.

- **I am Eligible for FEHB**

Federal funds are involved in this program and any false claims, statements, comments, or concealment of a material fact may be subject to fine and imprisonment under applicable Federal and State laws.

Submit
2. On the Enroll Member tab, select the appropriate option button to indicate that the sponsor is either eligible for FEHB or not eligible for FEHB:

- **I am Not Eligible for FEHB**—Select this option if the sponsor is not eligible for the FEHB program. In this case, the sponsor can purchase TRS or TRR coverage for family members.

- **I am Eligible for FEHB**—Select this option if the sponsor is eligible (or will be eligible in the future) for the FEHB program or is currently covered under FEHB, either under his or her own eligibility or through a spouse with FEHB eligibility. When you select this option, a start date field displays:

   
   ![Image](image)

   If the sponsor is eligible for FEHB, enter an eligibility start date (up to 180 days in the past) in the field provided. In this case, the sponsor is excluded from purchasing TRS or TRR coverage for family members.

   If the sponsor will be eligible for FEHB in the future, enter the date when his or her FEHB eligibility will start (up to 60 days in the future). In this case, the sponsor may be eligible to purchase TRS or TRR coverage for family members until his or her FEHB eligibility begins.

3. Click Submit. If the sponsor’s FEHB status does not preclude enrollment, the Select TRS/TRR Coverage Begin Date page displays.
4. On the Select TRS/TRR Coverage Begin Date page, select the date to begin TRS or TRR coverage from the available options by clicking the adjacent option button:

- **Continuously Open Enrollment**: Coverage begins on the first day of the first or second month following the postmark of the Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38). For example, if the form is postmarked in March, the sponsor may choose for coverage to begin on the first day of the next month, April, or on the first day of the second month, May.

- **Qualifying Life Event**: If a Qualifying Life Event has occurred (see 3.0, “Qualifying Life Events (QLEs)” on page 8) the sponsor has up to 60 days to enroll dependents after the Qualifying Life Event was recorded in DEERS.

- **Lost Coverage**: The sponsor may purchase TRS or TRR coverage with no break in coverage 60 days before, or 30 days after losing Active Duty TRICARE eligibility or after losing coverage under the Transitional Assistance Management Program (TAMP).

- **Survivor Coverage (TRS)**: If the sponsor is covered by TRS on the day of death, surviving family members may purchase or continue TRS coverage for up to an
additional six months from the date of the sponsor’s death. See 2.3, “Survivor Coverage” on page 6.

- **Survivor Coverage (TRR):** If the sponsor is covered by TRR on the day of death, surviving family members may purchase or continue TRR coverage until the deceased would have reached age 60. See 2.3, “Survivor Coverage” on page 6.

5. Click Submit. The Confirm Addresses and Select Beneficiaries page displays.

6. Fill in the fields on the page:
   - **Residential Address:** The sponsor’s address is automatically filled in. Make corrections, if necessary. The Residential Address is required.
   - **Billing Address:** If the sponsor’s billing address is the “Same as Residential Address,” then select the check box. Otherwise, provide a billing address. The Billing Address is required.
   - **Allow correspondence via E-mail:** Click the check box and type the sponsor’s e-mail address to receive correspondence by e-mail for DoD and/or VA benefits. (E-mail
addresses must be in the form A@B.C. A and B can be alphanumeric. C must be two to four (2-4) alphabetic characters.

- **Dependent(s):** The check boxes are checked by default for the dependents that are eligible for the sponsor to enroll in TRS or TRR. Uncheck the boxes of those dependents the sponsor does not wish to enroll.

7. Click Continue. The Print and Mail Form page displays.

8. Click the **Click Here** link to generate a Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38). The form opens in a new browser window.

9. Print the Reserve Component Health Coverage Request form, then follow the instructions and ensure the sponsor’s information is correct on the printed form.
   
a. The sponsor must review the information in Block 1 for accuracy and provide any corrections in Block 2.

   **Note:** If any family members are listed in Block 1 that the sponsor does not wish covered by TRS or TRR, draw a single line through their names.

b. The sponsor must verify the information printed in Blocks 3–6.

c. The sponsor must read Block 7, then sign and date the form.

10. Mail the form to the sponsor’s enrollment contractor (shown in Block 6).
9.0 Disenrolling Family Members

**Note:** See 3.0, “Qualifying Life Events (QLEs)” on page 8 for information on changing TRS or TRR coverage due to qualifying life events.

- If you select a voluntary disenrollment (last day of current month, for a QLE, or survivor coverage), you will not be eligible to re-enroll in TRS or TRR for 12 months. You can use the RCPTA up to 45 days before the 12-month lockout period ends to elect an enrollment, which will begin on the first effective day after the lockout period ends.

- If the sponsor is disenrolling due to FEHB eligibility or due to gaining other TRICARE coverage, you may return to this application and re-enroll in TRS or TRR coverage when the sponsor is again eligible.

Follow these steps to disenroll the sponsor or family members from TRS or TRR.

1. While viewing a member’s information (see 6.0, “Viewing Member Information” on page 15), click the Disenroll Member tab near the top of the page.

**Note:** The Disenroll Member tab does not appear until after the sponsor has purchased coverage for the first time. See 7.0, “Purchasing TRS or TRR Coverage” on page 18.
The Disenroll Member tab displays.

Figure 9-1: Disenroll Member Page
2. On the Disenroll Member tab, indicate the sponsor’s FEHB eligibility by selecting the appropriate option button:

- **I am Not Eligible for FEHB**—Select this option if the sponsor is not eligible for FEHB and wants to disenroll family members, and click Submit.

- **I am Eligible for FEHB**—Select this option if the sponsor is eligible for the FEHB program. When you select this option, a start date field displays:

  ![Start Date Field](image)

  In the field provided, indicate the date of FEHB eligibility, and click Submit. If the system can automatically disenroll the sponsor and family members at this time, then the disenrollment is completed. In this case, a message displays, indicating that no further action is necessary. However, if the system cannot automatically complete the disenrollment, the sponsor is required to submit a Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38) to the contractor.
If the system did not automatically complete the disenrollment, the Select TRS/TRR Coverage Termination Date page displays.

3. On the Select TRS/TRR Coverage Termination Date page, select the date to terminate TRS or TRR coverage from the available options by clicking the adjacent option button:
   - **Last day of the current month**: Coverage ends on the last day of the first or second month following the postmark of the Reserve Component Health Coverage Request form (see 11.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38). For example, if the form is postmarked in March, the sponsor may choose for coverage to end on the last day of the next month, April, or on the last day of the second month, May.
• **Qualifying Life Event:** If a Qualifying Life Event has occurred (see 3.0, “Qualifying Life Events (QLEs)” on page 8) the sponsor has up to 60 days to disenroll dependents after the Qualifying Life Event was recorded in DEERS.

• **Member gained other TRICARE coverage:** Specify the date the sponsor’s other TRICARE coverage will begin. TRS or TRR coverage will end one day before that date.

4. Click Submit. The Confirm Addresses and Select Beneficiaries page displays.

5. Fill in the fields on the page:
   - **Residential Address:** The sponsor’s address is filled in. Make corrections, if necessary. The Residential Address is required.
   - **Billing Address:** If the sponsor’s billing address is the “Same as Residential Address,” then select the check box. Otherwise, provide a billing address. The Billing Address is required.
   - **Allow correspondence via E-mail:** Click the check box and type the sponsor’s e-mail address to receive correspondence by e-mail for DoD and/or VA benefits. (E-mail addresses must be in the form A@B.C. A and B can be alphanumeric. C must be two to four (2-4) alphabetic characters.)
   - **Dependent(s):** Click the check boxes of those dependents you wish to disenroll from TRS or TRR.

6. Click Continue. The Print and Mail Form page displays.

7. Click the **Click Here** link to generate a Reserve Component Health Coverage Request form (see 10.5, “Reserve Component Health Coverage Request (DD Form 2896-1)” on page 38. The form opens in a new browser window.
8. Print the Reserve Component Health Coverage Request form, then follow the instructions and ensure the sponsor’s information is correct on the printed form.
   a. The sponsor must review the information in Block 1 for accuracy and provide any corrections in Block 2.
   b. The sponsor must verify the information printed in Blocks 3–6.
   c. The sponsor must read Block 7, then sign and date the form.

9. Mail the form to the sponsor’s enrollment contractor (shown in Block 6).
10.0 Resources

10.1 TRICARE Reserve Select and Retired Reserve Web Site
TRICARE maintains a web site that provides information about its health plan options, including the TRICARE Reserve Select and TRICARE Retired Reserve Programs. Access the site at [http://tricare.mil/Plans/HealthPlans](http://tricare.mil/Plans/HealthPlans).

10.2 Reserve Component Points of Contact
If you have questions about your eligibility for the TRS or TRR Programs, contact the appropriate Reserve Component representative. Access the Reserve Component Points of Contact list on the Reserve Affairs web site at: [http://www.people.mil/Home/Contact-Us/TRICARE/](http://www.people.mil/Home/Contact-Us/TRICARE/).

10.3 RCPTA Online Help.
The online help system for the RCPTA contains the same information that is in this user manual.

- To access the online help, click HELP on the top right of any page.

A new window opens, displaying the online help.

10.4 RCPTA User Manual
You can download a copy of this user manual for the RCPTA from the application. The user manual contains all of the information in the online help pages, plus additional graphics.

To view the user manual, click USER GUIDE at the top right of any RCPTA page. The user manual opens in a new window.

You can also view and download the user manual from the Welcome page before you log on to the RCPTA.
10.5 Reserve Component Health Coverage Request (DD Form 2896-1)

![Figure 10-1: Reserve Component Health Coverage Request Page](image)

**Figure 10-1: Reserve Component Health Coverage Request Page**