

## **Insurance Notes**

I'm sure most of us are now of Medicare age. I think our youngest classmates may have just turned 65, while most of us are 66, 67 or older. Therefore there are a number of healthcare options available to you. I will try and be brief and break this into those who retired from the Navy/Marine Corps, whether active or reserve, and those that did not retire from the military.

### **Retired - whether Active Duty or Reserve, makes no difference once you are 60.**

- Make sure you have signed up for both Medicare and Tricare for Life.
- Medicare will cover 80% of your medical/hospital costs. Tricare for Life covers the other 20%. In 99% of the cases, you should owe nothing, after you pay your Medicare premiums.
- Tricare for Life is a Medicare Supplement. Medicare automatically passes the remainder of your medical expenses to Tricare for Life for their payment. You do not have to submit claims for either.
- If you have additional Healthcare through an employer of on your own, I would recommend you take a hard look at it. In most cases, you do not need additional healthcare insurance. I found out the hard way spending many thousands of dollars with my employer at the time, only to find that Tricare already covered everything.
- For service-related injuries and illnesses, you may go to the VA. Be advised that Tricare does not cover VA costs. Examples where VA can help include, hearing loss, Agent Orange issues, etc. If you can take care of the issue with Medicare/Tricare, that may be your best source for treatment as you have many options that you can select from.
- You may also use Military Treatment Facilities, like Walter Reed, who have excellent treatment programs. I have a buddy who will undergo prostate cancer surgery there.

### **Veteran not retired from Military**

- Again, make sure you are signed up for Medicare. You may want to consider Medicare Plus and Medicare Supplement programs that are offered, if you want more predictability in health care costs.
- VA is an excellent and appropriate choice for service connected issues. As with every provider, it is prudent to check out the program and doctors.

### **Check out our Class of 73 Website for more information.**

- Here is the link: <http://www.usna1973.com/index.php>
- Thanks to our Webmaster, Debi Clarkson for here help here.