



Affordable Health Care for Gray Area Reserve Retirement

EANGUS urges Congress to provide the same health care coverage to retirees who qualify for the gray area early age retirement. (Title 10 U.S.C. §1074)

Reserves and National Guard Servicemembers can retire after at least 20 good years of service. A “good year” requires a minimum number of points. However, reservists must wait until age 60 before receiving retirement pay. Now there is an exception to that rule.

The National Defense Authorization Act (NDAA) for the Fiscal Year 2008 enacted the Reduced Retirement Age for Reserve Component (RC) members based on Active Duty (AD) days. This legislation provides a way to reduce the retirement age from 60 to an earlier one that cannot be reduced below age 50. Only specific AD orders qualify for early retirement on or after January 29, 2008. Active Duty days are credited in aggregates of 90 days only within any fiscal year. A day of duty shall be included in only 90 days. Retired Reserve and Guard members are referred to as a gray area retirees once they are eligible for early retirement.

When this legislation passed, it did not include eligibility for the same retirement health care program of TRICARE Prime, under Title 10 U.S.C. 1074(b), that is offered to all other retirees. In 2009 Congress enacted TRICARE Retired Reserve under Public Law 111-84, which provided a non-subsidized health care program from the early retirement age. (Select retirees may be eligible for TRICARE Select and Prime where available).

As a comparison, TRICARE Retired Reserve is a per month payment, and TRICARE Prime is an annual payment. For those same servicemembers in TRICARE Select, there is no enrollment fee. Once the retired reservist reaches age 60, (Select retirees may be eligible for TRICARE Select and Prime where available).

	TRICARE Prime, Retired, Group A*	TRICARE Retired Reserve	TRICARE Select, Retired, Group A*
Enrollment Fees	\$300/year for individual or \$600/year for family	Member-only: \$444.37/month or \$5332.44/year Member + Family: \$1,066.26/month or \$12,795.16/yea	\$0.00

The gray area law was meant to recognize the increased reliance on the Reserve Components and EANGUS urges congress to reduce the age of TRICARE eligibility to match the the intent of early retirement.

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