Resting Sycamore Advisors

The veteran's Part B field guide

Keeping more of your Social Security check

How Medicare Part B works with TRICARE For Life and VA health care, what the Part B requirement actually says, and where the money goes.

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Where to start

Find your situation

Read it front to back if you like. Or start with the line that matches you.

Nothing in here needs deciding today. If a date has already passed, there is usually still a path, and it is worth asking about.

Where to start

Dates worth knowing

Facts you can plan around.

Initial Enrollment Period	Seven months. Starts three months before the month you turn 65 and ends three months after it.
October 15 to December 7	Annual Enrollment Period. You can change Medicare coverage for the following year.
January 1 to March 31	Medicare Advantage Open Enrollment. Also the General Enrollment Period for anyone who did not enroll during their initial window.
Special Enrollment Periods	Certain events open one. Retiring and losing employer coverage are the common ones.

What to have handy

Most Medicare questions come back to four things. Your ZIP code, the doctors you want to keep, the prescriptions you take, and what you can comfortably spend each month.

Any answer that arrives before someone asks you those four is a guess.

The short version

Four things worth knowing first

VA health care is not Medicare coverage

Using the VA does not count as creditable coverage for Part B, and it will not prevent a late enrollment penalty. Most veterans have never been told this.

TRICARE For Life requires Part A and Part B

If you are entitled to premium free Part A and you do not enroll in Part B, drop it, or stop paying, TRICARE ends. That applies to eligible family members too.

These benefits stack

You are not choosing between the VA, TRICARE, and Medicare. Used together they layer, and the coordination rules are specific enough that general advice often gets them wrong.

The Part B premium is not fixed for everyone

In 2026 the standard is $202.90 a month, withheld from your Social Security payment. Some plans reduce the amount withheld. Page 12.

General education. Your county, your doctors, and your income all change the answer.

Section one

TRICARE For Life and Medicare

It does not work the way the name suggests.

TRICARE For Life is one of the better health benefits available to any American retiree. It is also the one people most often misunderstand.

> *TRICARE For Life does not replace Medicare. It pays after Medicare.*

Medicare goes first. TRICARE For Life picks up most of what Medicare leaves on services both programs cover. For most military retirees that combination means very little out of pocket.

How the two pay together

Service	Medicare	TFL	You
Covered by both	Pays first	Pays the rest	Usually $0
Medicare only	Pays	Nothing	Deductible, share
TRICARE only	Nothing	Pays	TRICARE share
Neither	Nothing	Nothing	Full charge

There is no enrollment form and no premium for TRICARE For Life itself. It begins the day both Part A and Part B are active.

Why Part B is not optional

The requirement follows from the design. Second payer coverage only works if there is a first payer for it to follow.

What the law says

If you are entitled to premium free Medicare Part A, you must enroll in Part B to keep TRICARE. Not enrolling, dropping Part B, or stopping premium payments ends TRICARE coverage, including for eligible family members. It does not reduce. It ends.

What this means in practice

- Your Medicare card and uniformed services ID are your proof of coverage. There is no separate TRICARE For Life card.
- Coverage begins automatically on the first day both Part A and Part B are active. Nothing to sign up for.
- If your DEERS record is out of date you may miss notices that matter. Worth checking once.

This one rule sits underneath everything else in this guide. Most of the expensive mistakes veterans make with Medicare trace back to not knowing it.

Section two

The Medigap question

Where general Medicare advice costs military retirees money.

Most Medicare guidance is written for civilians. Applied to someone with TRICARE For Life, two pieces of standard advice are usually wrong. This is the first.

A Medicare Supplement, or Medigap, exists to cover what Original Medicare leaves behind. Deductibles, coinsurance, copayments.

That is the same work TRICARE For Life already does, and TRICARE For Life costs you nothing beyond the Part B premium.

> *Buying Medigap alongside TRICARE For Life generally means paying a monthly premium for coverage you already have.*

A question worth asking anyone who recommends one: *I have TRICARE For Life. What would a Medicare Supplement add?* Someone who knows military benefits will have a clear answer. In most cases the answer is that it would not add anything.

The Part D question

TRICARE For Life includes the TRICARE Pharmacy Program, and that coverage is creditable. You generally will not face a Part D late enrollment penalty for going without a separate drug plan, and there is no monthly premium for the TRICARE pharmacy benefit.

For most military retirees a standalone Part D plan is a second premium for coverage they already have.

The narrow exceptions

There are two worth checking rather than assuming either way.

- A specific medication handled differently under a particular plan's formulary.
- Eligibility for the Extra Help program, which can change the arithmetic.

TRICARE sends a letter confirming your pharmacy coverage is creditable. Keep it. It is your documentation if a Part D penalty is ever applied by mistake.

Section three

VA health care and the Part B decision

Why the VA does not change what Medicare requires.

The reasoning is sound on its face. You earned VA health care, you use it, it works. At 65 the Part B premium looks like an expense you can skip.

Medicare does not treat VA coverage as coverage. Not for this purpose.

What the penalty is

Medicare adds 10 percent of the standard premium for every full twelve month period you could have had Part B and did not. It stays on the premium for as long as you have Part B.

A three year delay, at 2026 rates	
Standard Part B premium	$202.90 a month
Penalty after three years, 30 percent	plus $60.87 a month
Each year	$730.44
Across twenty years	**$14,609**

The figure moves with the standard premium each year and with your income. For a military retiree, time without Part B is also time without TRICARE.

Three situations worth checking

Working past 65 with employer coverage

With qualifying group coverage through current employment you can delay Part B without penalty. That part of the standard advice is correct. What it leaves out is that for a military retiree, delaying Part B also means no TRICARE during the delay.

Dropping Part B to reduce expenses

Three things happen together. TRICARE ends, including for family. The penalty applies when you re-enroll and it is permanent. Re-enrollment generally waits for January through March.

If the premium is the real problem, page 12 covers a different approach.

Retiring from a civilian job after 65

The Special Enrollment Period is limited and starts when the coverage ends. Worth sorting out before you set a date rather than after.

> If a window has already closed it is still worth asking. Some situations qualify for a Special Enrollment Period, including provisions specific to TRICARE beneficiaries.

Section four

Medicare Advantage, with TRICARE For Life

What is actually different about your situation.

You have probably heard warnings about Medicare Advantage. Networks, prior authorization, denials. Some of it is fair. Most of it is written for someone who does not have TRICARE For Life sitting underneath.

You keep TRICARE For Life

Enrolling in a Medicare Advantage plan does not end TRICARE For Life eligibility. Medicare stays primary. TRICARE For Life continues as second payer on TRICARE covered services.

You can change your mind

Most people on Medicare Advantage are held to their choice until the next enrollment period.

> *Because you have TRICARE For Life, you can leave a Medicare Advantage plan and return to Original Medicare at any time.*

That flexibility belongs to your situation specifically, and it is worth knowing before anyone tells you a decision is locked in for a year.

The tradeoff to weigh honestly

Medicare Advantage claims do not cross over to TRICARE

With Original Medicare, claims move on their own. A Medicare Advantage plan does not hand off that way. You may pay a copayment at the time of service, and for reimbursement on TRICARE covered services you file the claim yourself.

That is real administrative work. How much it matters depends entirely on you.

Likely a good fit	Worth thinking harder about
You use care infrequently	You see specialists regularly
Paperwork does not bother you	You would rather never file a form
Your doctors are in network	Your doctors are out of network
The monthly difference matters	Simplicity matters more

If someone walks you through Medicare Advantage with TRICARE For Life and never raises the claims question, that tells you something useful about how well they know military benefits.

Section five

Keeping more of your Social Security check

Where the Part B premium comes from.

For most retirees the Part B premium is not a bill that arrives. It is withheld from the Social Security payment before the deposit reaches the account.

In 2026 the standard premium is $202.90 a month. Most people never see it as a line item. They see a smaller deposit.

What Part B costs over time	
Standard premium, 2026	$202.90 a month
Each year	$2,434.80
Across twenty years, before increases	**$48,696**

The amount withheld is not fixed at the standard figure for everyone. Some Medicare plans offered by private companies include a benefit that reduces the Part B premium withheld from your Social Security payment. When one applies, the deposit that reaches your account goes up.

Section five, continued

What it is worth, and what to ask

KFF's 2025 analysis found roughly 32 percent of Medicare Advantage plans offered some form of Part B cost reduction. Not universal, amounts vary widely, and availability depends on your county.

Monthly reduction	Effective Part B	Each year
$50	$152.90	$600
$100	$102.90	$1,200
$150	$52.90	$1,800

Arithmetic using the 2026 standard premium. Not a quote. This benefit comes from the plan, not from Medicare or the VA.

Five questions before enrolling in anything

1. What is the reduction amount for this plan, in my county?
2. Are my doctors and hospitals in the network? Check each by name.
3. What are the copayments for the services I actually use?
4. How do I file claims with TRICARE For Life, and how long does reimbursement take?
5. What happens if I want to leave?

Section six

Guard and Reserve retirees

Three stages, and the naming causes most of the confusion.

Before 60	Qualified for retirement, not yet drawing retired pay. Sometimes called a gray area retiree. You may be able to purchase TRICARE Retired Reserve.
At 60	Retired pay begins. You move to standard retiree TRICARE options.
At 65	With Medicare Part A and Part B, TRICARE For Life begins.

TRICARE Retired Reserve is not TRICARE For Life

They are separate programs with separate rules. Having had TRR before 60 does not change the Part B requirement at 65.

Many Guard and Reserve retirees do not think of themselves as military retirees at all, and miss the Medicare requirement for that reason. If you served twenty qualifying years, this applies to you the same as anyone.

Surviving spouses

If your spouse was a military retiree, you generally remain eligible for TRICARE with the same plan options that were available before.

If you are Medicare eligible, the same rule applies to you as applied to your spouse. Part A and Part B are required to keep TRICARE For Life.

One rule to know before remarrying

A surviving spouse's TRICARE eligibility generally ends on remarriage, and TRICARE's guidance is that it cannot be regained later, even if the later marriage ends.

That rule surprises people, and it is easier to weigh in advance than to discover afterward. If remarriage is something you are considering, it is worth understanding exactly how it would affect your coverage first.

There is no cost to asking. A conversation about how this works does not commit you to anything.

Section seven

Two situations, drawn from many

Composites. Not accounts of particular people.

A retired master sergeant, Air Force

He turned 65 and did not enroll in Part B. He had used the VA for years and on a fixed income the premium looked avoidable. A hospital stay three years later brought it into view. He had not had TRICARE for those three years, and enrolling now carried a 30 percent penalty that would stay on the premium.

A retired chief petty officer, Navy

Sixty-eight, on Original Medicare with TRICARE For Life for three years. The coordination worked fine. The full Part B premium came out of his Social Security payment every month, and he noticed it.

A review turned up one plan in his county with a Part B reduction, and his physicians were in network. We went through the tradeoff, including the claims he would file himself. He enrolled. The deposit went up. TRICARE For Life stayed where it was.

Your circumstances, your county, and the plans available to you will differ.

If you want a second read

Who wrote this

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My grandfather fought in the Philippines and died on the Bataan Death March in 1942. Both of my older brothers served in the Navy during the Gulf War, one as a hospital corpsman and one as a master diver.

I speak Cebuano. If that is easier for you or for your spouse, we can do this in Bisaya.

Quoted on Medicare policy in

Newsweek · NTD · InsuranceNewsNet

A first conversation is mostly questions. What you have, your doctors, your prescriptions, your county. Often the answer is that your current setup is already right, and I say so.

My services to Veterans and their families are $0.00, forever. The carriers we represent compensate us, but my service to you will always be $0.00.

If you want to talk it through

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Your notes

Questions to ask

Easier written down than remembered.

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If you have TRICARE For Life, VA health care, or you are coming up on 65, a conversation costs nothing and there is nothing to decide during it.

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