2020 LEGISLATIVE REQUEST

Provide TRICARE at Early Retirement

ISSUE: Reserve Component Servicemembers with early retirement credit are eligible for retired pay, but are ineligible for most TRICARE plans, before the age of 60

BACKGROUND:

The membership of the Enlisted Association of the National Guard of the U.S. (EANGUS) believes that Reserve Component (RC) Servicemembers should be able to receive an affordable healthcare option upon retirement. Generally, RC Servicemembers’ retirement is based on twenty years of service. However, the National Defense Authorization Act (NDAA) for Fiscal Year 2008 (Public Law 110-181) enacted the reduced retirement age for RC members based on Active Duty performance. Servicemembers that served in an eligible, Active Duty status on or after January 29, 2008, could separate from the National Guard or Reserves prior to 60 years of age, but not below age 50. Early retirement credit was put in place to recognize the Operational Reserve’s efforts in Iraq and Afghanistan after September 11, 2001.

Unfortunately, the reduction of the minimum age for eligibility for retired pay for non-regular service does not reduce the age for eligibility for health care under 10 USC 1074 (b). Retired RC Servicemembers under the age of 60 may purchase TRICARE Retired Reserve (TRR), which is costly. Fiscal Year 2019 TRR fees cost a retiree $451.51 per month, for an individual plan.

Public Law 110-181 helped RC Servicemembers transition into retirement, but did not take into consideration the rising cost of health care coverage. The EANGUS membership urges the 116th Congress to wed early retirement pay and affordable TRICARE coverage for members under the age of 60.

RECOMMENDATIONS:

Please support the legislative text of H.R. 5169, The TRICARE Fairness for National Guard and Reserve Retirees Act, introduced by Representative Ross Spano and Representative Tulsi Gabbard, and see that it is included in the Fiscal Year 2021 National Defense Authorization Act.