# Scenarios 1 & 2

### Scenario 1: The "20-20-20" Rule

You are eligible for continuing TRICARE benefits as your own sponsor in DEERS as long as you do not remarry and meet the following criteria:

20 - You were married to the same service member for at least 20 years.
20 - Service member / sponsor has at least 20 years of creditable service towards determining retirement pay.
20 - 20 years of marriage overlap during the 20 years of creditable (Active or Re-

serve) service which counted towards your sponsor's retirement.

If the TFSC determines you qualify, a new ID card is issued under your own sponsorship in DEERS as 20/20/20 or 20/20/15 below.

### Scenario 2: The "20-20-15" Rule

You are eligible for limited TRICARE benefits (normally, 1-year from date of divorce) as your own sponsor in DEERS as long as you do not remarry and meet the following criteria:

20 - You were married to the same service member for at least 20 years.
20 - Service member / sponsor has at least 20 years of creditable service towards determining retirement pay.
15 - 15 but less than 20 years of marriage overlap during the 20 years of creditable (Active or Reserve) service which counted towards your sponsor's retirement.

Finally, you can lose your TRICARE and ID card eligibility if the following occurs:
Re-marry, even if the remarriage ends in death or divorce (unless you gain eligibility under your new sponsor (service member).
Purchase and are currently covered by an employer-sponsored health plan other than TRICARE, or if

3. A spouse of ANG & Reserve member is not authorized TRICARE benefits until the service member reaches age 60.

More information on how to contact the Air Force Former Spouse Determination Program for Active Duty and Retired, Air National Guard, Reserve, and Reserve-Retired

> Contact the Total Force Service Center (TFSC) 1-800-525-0102 DSN 665-0102

> > or

Active & Retired applications, E-mail afpc.dp1ssb.formerspouse@us.af.mil (San Antonio) Fax (210) 565-6219, DSN 665 (San Antonio)

Air National Guard, Reserve, and Reserve-Retired applications, E-mail arpc.contactcenter@arpc.denver.af.mil (Denver) Fax (478) 327-2215, DSN 497 (Denver)

> Sources: Title 10, Chapter 55, Section 1072, Uniformed Services Former Spouses' Protection Act (USFSPA), Public Law 97-252, amended by Public Laws 98-525 & 100-456, and inter-service Air Force Instruction 36-3026 IP, 17 June 2009, Chapter 3.

Air Force Former Spouse Determination Program



# Air Force Former Spouse Determination Program

Are you divorced or planning to divorce? This decision can result in consequences lasting a lifetime for a spouse & member. Divorce impacts your eligibility for benefits and privileges associated with the Defense Enrollment Eligibility Reporting System (DEERS). Identification (ID) card eligibility is based on your marital status in DEERS.

The Air Force Former Spouse Determination Program provides one-source for DEERS and ID card eligibility information in the event of divorce.

Our former spouses receive individualized guidance, leading them through the complex process of determining their DEERS eligibility to qualify for continuation of ID card benefits and privileges.

There are specific eligibility requirements that must be met to qualify after a divorce. First, you must have been married to the sponsor (uniformed Service member) for at least 20 years. Secondly, your sponsor must have at least 20 years of creditable service towards determining retirement pay. Automatic disqualifiers occur when the marriage is less than 20 years or the sponsor has not served 20 years in the military. There is also a third requirement, explained further in Scenarios 1 & 2, the marriage time occurring during the sponsor's military service known as "marriage overlap."

# **Documentation**

If you think you are eligible, submit the following documents to the Total Force Service Center (TFSC) located at the Air Force Personnel Center (AFPC), Joint Base San Antonio (JBSA) and Buckley AFB CO; see backside of Tri-fold for contact information. A determination of DEERS and ID card eligibility is made when your sponsor is Active duty, Air National Guard, Reserve, or Retired:

- 1. Marriage certificate.
- 2. Divorce decree.
- 3. Two forms of identity, refer to Department of Defense Acceptable Identity Documents

www.cac.mil (formerly U.S. Homeland Security, I-9).

4. Verification of creditable service. Examples of creditable service documents for Active Duty and Retired Members - DD Form 214 or Statement of Service; or example of creditable service document for ANG / Reserve Members, refer to Air Reserve Personnel Center (ARPC) Retirements Branch.

If you are unable to obtain the service member's creditable service documents as listed above, you may contact the Total Force Service Center (TFSC) at 1-800-525-0102 for further assistance.

If your (ex) spouse served with another branch of service, refer to the Resources column within this Tri-Fold. The appropriate Uniformed Services Personnel Office will need to be contacted for a determination of eligibility for former spouse benefits, DEERS record updates, and ID card issuance.

## **Resources**

### **Personnel Offices**

#### Air Force

Air Force Personnel Center JBSA Randolph Total Force Service Center San Antonio 1-800-525-0102 DSN 665-0102 afpc.dp1ssb.formerspouse@us.af.mil Fax (210) 565-6219, DSN 665

#### Air National Guard & Air Force Reserve

Air Reserve Personnel Center Buckley AFB 1-800-525-0102 DSN 665-0102 arpc.contact.center@arpc.denver.af.mil Fax (478) 327-2215, DSN 497

#### <u>Army</u>

Human Resource Center of Excellence Ft Knox 1-888-276-9472, Fax 1-800-325-4981 askhrc.army@us.army.mil

> Army National Guard Field Systems Operations Arlington deers.rapids@ng.army.mil

deers.rapids@ng.army.mil 1-866-810-9183, Fax (703) 607-8448

#### Navy

Navy Personnel Command Millington www.npc.navy.mil/CommandSupport/PayPersSupport (901) 874-3362, Fax (901) 874-2766

#### Marine Corps

HQ U.S. Marine Corps Quantico MCB Manpower & Reserve Affairs 1-800-336-4649

#### **Coast Guard**

Coast Guard Pay & Personnel Center Topeka Retiree & Annuitant Service 1-800-772-8724, (785) 339-3441, Fax 5927

#### Public Health Services

Division of Commissioned Corp Personnel & Readiness Rockville phsdeersgibill@hhs.gov (240) 453-6131, Fax (240) 453-6134

National Oceanic Atmospheric Administration Commissioned Personnel Center Silver Springs (301) 713-7729, Fax (301) 713-4140