

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 Reserve) 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:

1. Re-marry, even if the remarriage ends in death or divorce (unless you gain eligibility under your new sponsor (service member).
2. 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 about the
Air Force
Former Spouse
Determination Program
for
Active duty, Air National Guard, and Reserve

Contact
the
Total Force Service Center
(TFSC)
1-800-525-0102
DSN 665-5000

or

E-mail afpc.fmrsp@us.af.mil (San Antonio)
Fax (210) 565-6219, DSN 665 (San Antonio)

Air Force Former Spouse Determination Program



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

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). 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 U.S. Homeland Security, I-9, Lists of Acceptable Documents, www.uscis.gov/files/form/i-9.pdf
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 – Air Reserve Personnel Center (ARPC).

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 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 665-5000
afpc.fmrsp@us.af.mil
Fax (210) 565-6219, DSN 665

Army

Human Resource Center of Excellence Ft Knox
1-888-276-9472, Fax (502) 613-9535
usarmy.knox.hrc.mbx.tagd-deers@mail.mil

Army National Guard

Field Systems Operations Arlington
1-866-810-9183, Fax (703) 607-8448

Navy

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

Marine Corps

HQ U.S. Marine Corps Quantico
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 x 5927

Public Health Services

Division of Commissioned Corp Officer Support Rockville
(240) 453-6131, Fax 6134

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