

★ 2026 NATIONAL EDITION ★

Veterans Medicare Complete Guide

VA Benefits · TRICARE For Life · CHAMPVA
How to Coordinate Everything Without Paying Twice

VA + Medicare Coordination

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The Big Picture: VA vs. Medicare

Many veterans assume their VA benefits are all they need for healthcare — this is one of the most expensive assumptions in retirement planning. VA coverage and Medicare serve very different purposes, and understanding both is essential to avoiding catastrophic out-of-pocket costs.



VA Benefits Cover:

- ✓ Care at VA facilities only
- ✓ Service-connected conditions
- ✓ Prescriptions at VA pharmacy
- ✓ Mental health services
- ✓ Some community care via MISSION Act



Medicare Covers:

- ✓ Any hospital or provider nationwide
- ✓ Emergency care anywhere
- ✓ Specialist visits outside VA
- ✓ Skilled nursing facility care
- ✓ Home health & hospice



Critical Warning:

VA benefits do NOT cover care outside VA facilities in most non-emergency situations. If you're in a city without a VA hospital and have a medical emergency at a civilian hospital, without Medicare Part A you could face tens of thousands of dollars in uncovered bills. This is not hypothetical — it happens every year to veterans who assumed they were fully covered.

TRICARE For Life

TRICARE For Life (TFL) is available to military retirees (20+ years of service) and their dependents who are Medicare-eligible. It acts as a secondary payer after Medicare — but only if you have BOTH Medicare Part A and Part B.

✓ Who Qualifies for TFL:

- Military retiree with 20+ years service
- Age 65 or Medicare-eligible (any age)
- Must be enrolled in Medicare Part A AND Part B
- Eligible dependents of qualifying retirees

💰 TFL Cost Structure:

- No separate TFL premium
- Medicare Part B premium still required (~\$185/mo)
- Medicare pays first; TFL covers most remainder
- Often results in near-zero out-of-pocket

How TFL Works: Real Example

Doctor visit bill:	\$300
Medicare pays (80%):	\$240
TFL pays remainder:	\$60
Your cost:	\$0

**Results vary based on Medicare assignment and provider billing*

Important: If you skip Medicare Part B, you lose TRICARE For Life entirely. Many veterans don't realize this until it's too late — and re-enrolling in Part B after a delay means permanently higher premiums (10% per year missed).

CHAMPVA: Coverage for Dependents

CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) provides health coverage for dependents of veterans with a 100% permanent and total service-connected disability, or who died in the line of duty.

Who CHAMPVA Covers:

- Spouse of a 100% P&T disabled veteran
- Children (up to age 23 if in school)
- Surviving spouse who hasn't remarried
- Caregiver designated by VA

CHAMPVA Cost Share:

- No monthly premium
- Annual deductible: \$50/person (\$100/family)
- Cost share: 25% after deductible
- Annual cap: \$3,000 per year out-of-pocket

CHAMPVA + Medicare Coordination

When a CHAMPVA beneficiary becomes Medicare-eligible, CHAMPVA becomes the secondary payer. This can result in very low out-of-pocket costs — but enrollment timing matters significantly.

✓ DO: Enroll in Medicare at 65

If you're eligible for Medicare, enroll during your Initial Enrollment Period. CHAMPVA requires Medicare enrollment to remain as secondary payer.

✗ DON'T: Delay Medicare Enrollment

Delaying Medicare enrollment when eligible can result in permanent premium penalties AND loss of CHAMPVA secondary coverage.

5 Costly Myths About Veterans & Medicare

1

MYTH: "My VA benefits cover everything I need."

FACT: VA covers care only at VA facilities. If you need emergency care elsewhere, or want to see a specialist outside the VA system, you're unprotected without Medicare.

2

MYTH: "I can add Medicare Part B anytime I want."

FACT: Missing your enrollment window means waiting until January–March (effective July), and paying a 10% premium penalty for every 12-month period you were eligible but not enrolled — permanently.

3

MYTH: "TRICARE For Life means I don't need a Medicare Supplement."

FACT: TFL is excellent secondary coverage for most medical costs, BUT it doesn't cover dental, vision, hearing, or international travel emergencies. Many TFL enrollees add dental/vision plans and sometimes a Medigap for travel.

4

MYTH: "Medicare Advantage is the same as Original Medicare for veterans."

FACT: If you have TRICARE For Life, enrolling in Medicare Advantage typically TERMINATES your TFL coverage. This is a critical trap that can cost thousands per year.

5

MYTH: "I have CHAMPVA, so Medicare is optional."

FACT: Once you're Medicare-eligible, CHAMPVA requires you to enroll in Medicare. If you delay, you lose CHAMPVA secondary coverage AND pay permanent Part B penalties.

The Dental & Vision Gap

Both Original Medicare and VA coverage have significant gaps in dental, vision, and hearing coverage. Understanding these gaps — and how to fill them affordably — can save veterans hundreds to thousands of dollars per year.



Dental

Original Medicare: No routine dental coverage

VA: Limited to service-connected or certain eligibility groups



Vision

Original Medicare: No routine eye exams or glasses

VA: Some coverage if service-connected



Hearing

Original Medicare: No hearing aids or fittings

VA: Hearing aids for service-connected veterans

Cost-Effective Solutions for Dental & Vision Gaps

Standalone Dental Plans (\$25-\$60/mo):

- Covers routine cleanings and exams
- Major work (crowns, bridges): 50% after waiting period
- Dental HMO options available (lower cost)

Discount Dental/Vision Plans (\$15-\$30/mo):

- Not insurance, but 20-40% discounts
- No waiting periods or maximums
- Great for healthy mouths needing routine care

Rodney can review dental/vision/hearing options alongside your Medicare plan to give you the most complete coverage picture.

Your Veterans Medicare Action Plan

1

Determine your benefit status: VA only, TRICARE For Life, or CHAMPVA

This determines your Medicare enrollment requirements and the best plan combination for you.

2

Enroll in Medicare Part A and Part B during your Initial Enrollment Period

Starts 3 months before your 65th birthday. Missing it means permanent late-enrollment penalties.

3

TRICARE users: Keep Original Medicare — do NOT enroll in Medicare Advantage

Medicare Advantage terminates TRICARE For Life coverage. Original Medicare + TFL is almost always the better combination.

4

Review your dental, vision, and hearing gaps and add ancillary coverage

Neither VA nor Medicare covers these well. Standalone plans run \$25–\$60/mo and can save significantly on out-of-pocket costs.

5

Schedule a free Veterans Medicare Review with Rodney

30 minutes, no cost, no pressure. Get your full coverage picture — VA, Medicare, TRICARE/CHAMPVA, and ancillary — all mapped out together.

FREE. NO OBLIGATION. 30 MINUTES.

You Served. You've Earned Complete Coverage.

Rodney Cummings has helped hundreds of veterans coordinate VA benefits, TRICARE, CHAMPVA, and Medicare into one seamless, gap-free plan. The review is completely free — and there's no obligation to enroll in anything.

Rodney Cummings, RSSA®

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