

Support TRICARE for Federal Employee Reservists

FACT: A Fed Employee's eligibility for FEHB prevents them from taking advantage of the more affordable TRS health insurance.

CONCERN: Lack of access to TRS financially penalizes Fed Employee Reservists and their families upwards of \$4000 per year.

PROPOSAL: Allow Fed Employees access to the more affordable TRS in addition to FEHB.

WHY THIS LEGISLATION IS NEEDED

TRS provides members of the Guard and Reserves access to quality, low-cost, health insurance. However, since Federal employees who are also Reservists are eligible for FEHB, they are prohibited from purchasing TRS. In other words, these employees are subject to all the requirements of being a Reservist, including combat deployments and emergency response duty as members of the Guard, but are prevented from taking full advantage of the benefits available to them as Reservists due to a legal technicality.

FINANCIAL IMPACT ON EMPLOYEES AND THEIR FAMILIES

From an employee-perspective, TRS is a much more affordable program. The average FEHB monthly employee premium for family coverage in 2019 (of all fee-for service nationwide plans combined) is approximately \$415.99 per month, compared to \$218 for TRS. This means that, on average, an employee is 'penalized' \$2,375 more per year for health coverage than their Guard/Reserve counterparts. The 'penalty' reaches \$4,360 more per year when you compare TRS to the \$581/mo. for Blue Cross Blue Shield's Standard plan (the most popular FEHB plan since 1990).

2019 BCBS vs TRS	Type of Coverage			
	Single		Family	
	Monthly	Annual	Monthly	Annual
BCBS Std.	\$243.17	\$2,917.98	\$581.12	\$6,973.46
TRS	\$42.83	\$513.96	\$218.01	\$2,616.12
Penalty	\$200.34	\$2,404.02	\$363.11	\$4,357.34

CALL TO ACTION

We urge Congress to fix this inequity by amending Federal law to allow Federal employees who are members of the Guard and Reserve access to TRS.

You may also contact:

Ben Banchs
LIUNA Local 1776
Business Manager
bbanchs@local1776.org