



*Richard Wrenn*

*National President*

**End TRICARE Discrimination Against Federal Employees**

Under 10 U.S.C. § 1076d, all military members of the Selected Reserve are eligible for TRICARE Reserve Select (TRS) health insurance except one group—those who serve the country not only as military members, but also as federal employees. Over 113,000 federal employees are members of the Selected Reserve; and, instead of being eligible for TRICARE, they may buy only Federal Employee Health Benefit (FEHB) plans, which are far more expensive. FEHB premiums for 2025, moreover, will increase by an average of 13.5%—nearly double last year’s price hike.

This discrimination against Selected Reserve members who are federal employees will end January 1, 2030; but it is unjust and contrary to the public interest and should be eliminated now. It deters military members from seeking federal employment, and it eliminates a major incentive for federal employees to seek or maintain military membership. Federal employees who also are military members are a unique, major asset of our country. Their dual status affords flexibility that facilitates accomplishment of military missions without disruption of the private sector. The best and the brightest should be encouraged to be, not deterred from becoming, both federal employees and military members. Guard and Reserve members who work in the private sector or for state and local governments are fully eligible for TRS. The same should apply to federal employees.

The table below compares some of the costs of TRS to one of the more popular national FEHB plans available to federal employees, Blue Cross/Blue Shield Standard (BC/BS-S). As the table shows, BC/BS-S out of pocket expenses are many times higher than the TRS costs.

| <b>Health Plans</b> | <b>Premiums<br/>2025</b> | <b>Deductibles</b>                  | <b>Co-Pays</b>         | <b>Catastrophic Caps<br/>(annual)</b>                 |
|---------------------|--------------------------|-------------------------------------|------------------------|---|
|                     | Self/ Family             | Self/ Family<br>(<E-5) \$188/ \$377 | Out-Patient<br>Surgery | Self/ Family  |
| TRS                 | \$51.95/ \$256.87        | \$150/ \$300                        | \$31.00                | \$1,256.00  |
| FEHB BC/BS-S        | \$387.76/ \$920.07       | \$350/ \$700                        | 15% of allowed<br>fees | Self/ \$10,000 (PPO)<br>Self & Family/ \$12,000 (PPO) |

Waiting until 2030 will cost Guard & Reserve members who are federal employees thousands of dollars out of pocket for FEHB rather than TRS benefits. We are requesting that you end this unfair and costly discrimination against federal employees by working with your colleagues on the Armed Services Committee to add the language on page 2 to the 2026 NDAA when that bill is marked up this spring.

## **ASSOCIATION OF CIVILIAN TECHNICIANS**



*Richard Wrenn*

*National President*

To amend title 10, United States Code, to remove the prohibition on eligibility for TRICARE Reserve Select of members of the reserve components of the Armed Forces who are eligible to enroll in a health benefits plan under chapter 89 of title 5, United States Code.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

SECTION 1. Short title.

This Act may be cited as the “TRICARE Reserve Select Improvement Act”.

SEC. 2. Modification of eligibility for TRICARE Reserve Select of certain members of the Selected Reserve.

Section 1076d(a) of title 10, United States Code, is amended by deleting paragraphs (1) and (2) and substituting, “A member of the Selected Reserve of the Ready Reserve of a reserve component of the armed forces is eligible for health benefits under TRICARE Reserve Select as provided in this section.”

**12620 Lake Ridge Drive, Lake Ridge, VA 22192 / Office (703) 494-4845 / Fax: (703) 494-0961**

**[www.ACTnat.com](http://www.ACTnat.com) / [www.chooseACT.com](http://www.chooseACT.com)**

**Duty...Dignity...Dedication**

**Page 2 of 2**