

## *Questions?*

### **For Active Duty & Retired from AD**

Contact your nearest ID Card location via the ID Card Office Locator (<https://idco.dmdc.osd.mil/idco/locator>) to submit your application and documents.

For all general inquires  
Total Force Service Center (TFSC)  
1-800-525-0102 DSN 665-0102

### **Reserve & Guard Retiree's**

tfsc\_2@mypersmail.af.mil  
or

For all general inquires  
Total Force Service Center (TFSC)  
1-800-525-0102 DSN 665-0102

## *Other Service Agencies Contact Info*

### Army

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  
1-866-810-9183

### Navy

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

### 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 3770

### Public Health Services

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

### National Oceanic Atmospheric Administration

NOAA DEERS Project Office Silver Springs  
(301) 713-2001

## *Air Force / Space 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, 4 August 2017, Chapter 3.

## ***Air Force Former Spouse Determination Program***

The Air Force Former Spouse Determination Program provides one-source for the Defense Enrollment Eligibility Reporting System (DEERS) and Identification (ID) card. Divorced spouses receive individualized guidance, leading them through the complex process of determining their DEERS eligibility to qualify for continuation of ID card use.

Divorce impacts eligibility for benefits and privileges associated with DEERS. ID card eligibility is based on the marital status in DEERS. When a divorce is reported to DEERS, this changes the spouse eligibility, stopping all benefits and privileges with an ID card, including accessing military installations, and base facilities for services.

There are three specific eligibility requirements 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. Third requirement, explained further in the Tri-fold *Scenarios 1 & 2*, the marriage time occurring during the sponsor's military service known as "marriage overlap" is critical to qualifying with the DEERS program.

Note: Automatic disqualifiers: marriages less than 20 years or the sponsor has not served 20 years in the military, i.e., early retirement, including disability retirement less than 20 years. Program is governed by law and individuals not qualifying, the Air Force cannot waive or make exception to policy per Title 10 USC.

## ***Former Spouse Continued***

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 as a recently married spouse under your new DEERS sponsor (service member).
2. Purchase or are currently covered by an employer-sponsored health plan other than TRICARE, or if
3. A spouse of ANG & Reserve service member and service member is not authorized TRICARE benefits until he or she reaches age 60. In this instance, the former spouse cannot qualify earlier than the service member (former sponsor).

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

You are eligible for continuing TRICARE benefits as your own sponsor 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.

### **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 to 19 years (less than 20 years) of marriage overlap during the 20 years of creditable (Active or Reserve) service which counted towards your sponsor's retirement.

## ***Required Documentation***

If you believe you are eligible, please locate your nearest ID Card location via the DEERS/RAPIDS locator (<https://idco.dmdc.osd.mil/idco/locator>) and submit the following documents to your appropriate agency for review and processing.

1. Marriage certificate.
2. Divorce decree.
3. Two forms of identity, refer to Department of Defense Acceptable Identity Documents [www.cac.mil](http://www.cac.mil).
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 Air Force—ANG / Reserve Members, refer to Air Reserve Personnel Center (ARPC) Retirements Branch.
5. A signed statement you, the former spouse have not re-married and are not enrolled in an employer-sponsored healthcare which is included on the application.

If you are unable to obtain the sponsor's (service member's) creditable service documents as listed #4 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.