News from Our Partners

Real ID Act and Next-Gen ID Cards

Defense Finance and Accounting Service
March 26, 2025
Provided by US Air Force

Passed by Congress in 2005, the REAL ID Act enacted the 9/11 Commission's recommendation that the Federal Government "set standards for the issuance of sources of identification, such as driver's licenses." The latest information indicates the Department of Homeland Security will start Real ID Act enforcement on 7 May 2025. This will affect what forms of ID/documentation people can use to access certain federal facilities, board domestic commercial flights or individuals visiting military installations.

Even after the Real ID Act is in effect, there is no change for military base access for individuals (military retirees/dependents/surviving spouses) who already possess military, or DOD issued credentials; non-DOD personnel without base access credentials will be the largest demographic affected by REAL ID requirements. If you don't have the Next-Gen ID card, but an "old style" ID card (DD Form 2, DD Form 1173, DD Form 1173-1 or DD Form 2765 (blue, pink or tan ID) you will still be able to access a base for now.

It's important for military retirees, dependents, and surviving spouses to know, at some time in the future, **these old forms of ID will not be valid** to access a military installation and you will need issuance of the Next-Gen ID card**.** This will be true even if your old ID card has an INDEF expiration date on it - the ID will still be invalid. DOD has not specified a date when this will happen, and we have no idea how much advance warning you will get before you must have the Next-Gen ID card. Currently, we are hearing the deadline may be 1 Jan 2026. We understand DOD will formally announce. Based on this, we strongly encourage everyone with an old-style ID card to get a Next-Gen ID card now!

There are several ways to make an appointment to get a new ID card. **1.** You can visit the RAPIDS ID Card Office Locator website to find the closest office and call them to make an appointment or **2.** Schedule your own appointment using the following website:

https://idco.dmdc.osd.mil/idco/

To make an appointment using this site select the "ID Card Office Locator & Appointments" block.

3. You also may be able to renew your ID card online and have it mailed to you, no waiting in line! You select the "Family ID Cards" block on the website at the link above. Below are the requirements to renew a card online:

• Sponsor must be a CAC holder or have a DOD Self-Service Logon username/password.

• Must be requesting a renewal of an active USID card.

• Sponsor and Cardholder must have email addresses listed in DEERS that they have authorized DOD to use for contacting them.

• Sponsor's personnel status must extend at least 30 days into the future.

• Cardholder has a photo saved in DEERS taken in the last 12 years.

• Cardholder's mailing address is present in DEERS and is in United States or Overseas.

• USID cards cannot be shipped to PO Boxes.

If you have an old-style ID card, you can get the new Next-Gen ID at any time - do it now!

Tricare for Life Fee Proposals

Source: MOAA Newsletter Jan 15, 2025

The Congressional Budget Office (CBO) has once again targeted TRICARE For Life (TFL) in its biennial report outlining options for reducing the deficit. The December 2024 report highlights savings that could be achieved by introducing a TFL enrollment fee or minimum out-of-pocket cost requirement. Similar concepts have been presented in past CBO reports, which are issued every two years to provide information to lawmakers confronting budgetary challenges.

Last year, nearly 200 MOAA members and staff took this issue to Capitol Hill as part of our Advocacy in Action campaign, ensuring elected officials understand the intense opposition to TFL fees. Retirees already have fulfilled all the requirements to earn their health care benefit, and MOAA will fight any attempts to cut it, including fee increases designed to shift costs from DoD to seniors who rely on TFL.

TFL enrollment is automatic once a beneficiary starts paying Medicare Part B premiums. There is no enrollment fee or monthly premium for TFL coverage. A CBO proposal would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay an annual enrollment fee of $610 for individual coverage or $1,220 for family coverage. The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years.

The other CBO measure affecting TFL would introduce minimum out-of-pocket requirements, including an $850 deductible – TFL would not cover any of the first $850 of a beneficiary’s Medicare cost-sharing. For the first $4,250 in total medical expenses each year, Medicare would pay its 80% (or $3,400) while the TFL beneficiary would be responsible for the full $850 not covered by Medicare.

After the deductible was satisfied, TFL would cover only

50% of the next $7,650 in Medicare cost-sharing. This means TFL beneficiaries could face up to $4,675 in cost-sharing per year. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the rate of Medicare cost increases.

TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war – MOAA will also protect the future of TFL for current working-age retirees and career service members who are counting on TFL as a critical part of their future retirement plans.