

Defense Health Agency Communications and Public Affairs

Military Health Tip

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TRICARE for Your Newborn Baby

A new baby brings new excitement to a family. We understand the importance of your baby's health, which means [getting your child's TRICARE coverage](#).

Everything starts with registering your child in the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#).

Learn more important next steps and deadlines to cover your child with TRICARE.

Q: When do I add my child to DEERS to get their TRICARE coverage?

A: It depends on where your child was born:

- **In the U.S.:** You have **90 days** from your child's date of birth.
- **Overseas (including U.S. territories):** You have **120 days** from your child's date of birth.

Q: How do I add my child to DEERS?

A: Your child's sponsor will need to visit a [Uniformed Services ID card office](#) to complete the registration. (If both parents are service members, choose one to be the child's sponsor in DEERS.) Bring your child's official birth certificate or [SF-240 Consular Report of Birth Abroad](#).

You don't have to wait for your child to receive a Social Security number to start the registration process. However, you will need to update your child's DEERS record when a Social Security number is assigned. Visit [milConnect](#) to learn more about [adding a newborn to DEERS](#).

Q: What do I need to do after my child is in DEERS?

A: It depends on your child's sponsor's status.

If your child's sponsor is an **active duty service member**:

- Your child will be automatically enrolled in a TRICARE plan after you add them to DEERS. Where your child lives determines whether they'll have [TRICARE Prime](#), [TRICARE Select](#), or [TRICARE Select Overseas](#).
- Contact your regional contractor to confirm your child's enrollment in a plan.
- You have **90 days** from the automatic enrollment date to [change to a different plan](#). Use the [Plan Finder](#) to see what other plans your child might be eligible for.

If your child's sponsor is a **retiree**:

- Your child **won't** be automatically enrolled in a plan after you add them to DEERS.
- In the U.S., you must [enroll your child in a TRICARE plan](#) within **90 days** of your child's birth to make their coverage effective date their date of birth.
- Overseas (including U.S. territories), you must enroll your child in TRICARE Select Overseas within **120 days** of your child's birth to make their coverage effective date their date of birth.

If your child's sponsor has [TRICARE Reserve Select \(TRS\)](#) or [TRICARE Retired Reserve \(TRR\)](#):

- Your child **won't** be automatically added to your plan after you add them to DEERS.
- In the U.S., add your child to TRS or TRR within **90 days** of your child's birth to make their coverage effective date their date of birth.
- Overseas (including U.S. territories), add your child to TRS or TRR within **120 days** of your child's birth to make their coverage effective date their date of birth.

Q: Can my other family members change their TRICARE plan?

A: Having a baby is a [TRICARE Qualifying Life Event \(QLE\)](#). A QLE for one family member creates a chance for all eligible family members to change their TRICARE health plan within 90 days of the QLE date, as noted in the [TRICARE Qualifying Life Events Fact Sheet](#). (This does not apply to TRS or TRR.)

Q: What happens if I don't add my child to DEERS or enroll them in a plan by the deadline?

A: Your child won't be eligible for DOD's military or civilian health care coverage.

If your child's sponsor is active duty or retired, TRICARE won't pay on any claims starting when your child is 91 days old (121 days old overseas). If your child's sponsor has TRS or TRR, TRICARE won't pay on any claims starting day 1.

You can still add your child to DEERS after the deadline. However, the sponsor's status determines:

- If and when your child can enroll in a TRICARE plan
- Your child's coverage effective date and if TRICARE will reprocess any denied claims

Visit [Getting TRICARE for Your Child](#) to learn about these scenarios.

Once your child has a TRICARE plan, take advantage of [TRICARE-covered services](#) to keep your child healthy. TRICARE covers [well-child care](#) from birth through age 5. This includes routine services, like [newborn care](#), [immunizations](#), and more. Learn more about how TRICARE covers [breast pumps, supplies, and breastfeeding counseling](#).

