



TRICARE® Plans Overview

Learn about TRICARE Prime®, TRICARE Select®, premium-based plans, TRICARE For Life, and other coverage options

TRICARE is the worldwide health care program for uniformed service members and their eligible family members. Your eligibility and location determine which particular plans are available to you. Most TRICARE health plans feature comprehensive health care coverage and a pharmacy benefit.

Learn more at www.tricare.mil/plans.

TRICARE PRIME

TRICARE Prime health plans are similar to a health maintenance organization (HMO) program. It generally features the use of military hospitals and clinics and substantially reduces out-of-pocket costs for authorized care provided outside military hospitals and clinics by TRICARE network providers. TRICARE Prime enrollment is mandatory for active duty service members (ADSMs) and optional for active duty family members (ADFMs) and certain TRICARE-eligible beneficiaries located in Prime Service Areas (PSAs) in the U.S.

Certain ADFMs may qualify to enroll in TRICARE Prime Remote for Active Duty Family Members. In overseas locations, TRICARE Overseas Program (TOP) Prime and TOP Prime Remote are available only to ADSMs and their command-sponsored family members.

Under a TRICARE Prime option, your health care is managed by an assigned or selected primary care manager (PCM). Your TRICARE Prime PCM could be: (1) a provider at a military hospital or clinic; (2) a civilian TRICARE network provider; or (3) a primary care provider under the US Family Health Plan. Whether you receive care in the civilian

sector or at a military hospital or clinic will depend on your location and the capacity at nearby military facilities.

Learn more at www.tricare.mil/prime.

US Family Health Plan

The US Family Health Plan (USFHP) is a TRICARE Prime plan administered by not-for-profit health care systems in six designated service areas in the United States. They cover care exclusively through their provider and pharmacy networks. USFHP excludes care in military hospitals, clinics, and pharmacies. To enroll in USFHP, you must live in one of the designated service areas.

Learn more at www.tricare.mil/usfhp.

TRICARE SELECT

The TRICARE Select health plan is similar to a preferred provider organization (PPO) for eligible beneficiaries not enrolled in TRICARE Prime (except ADSMs and TRICARE For Life beneficiaries). TRICARE Select allows beneficiaries to choose their own TRICARE-authorized provider and manage their own health care. You'll have lower out-of-pocket costs if care is provided by a TRICARE network provider.

You don't need a referral or pre-authorization in most situations. You can also receive certain services from non-network, TRICARE-authorized providers, but will pay higher cost-sharing amounts for out-of-network care. TRICARE can't reimburse care delivered by a provider who isn't an authorized TRICARE provider.

This fact sheet is not all-inclusive. For additional information, go to www.tricare.mil.

Certain TRICARE Plans at a Glance

PLAN		OVERVIEW	HOW TO GET CARE	LEARN MORE
Enrollment Required	TRICARE Prime (includes TRICARE Prime Remote, TRICARE Overseas Program Prime, TRICARE Prime Remote Overseas)	Managed care option offering the most affordable coverage. Available in stateside Prime Service Areas and overseas.	Use your primary care manager (PCM). For care they can't provide, your PCM will refer you to a specialist.	www.tricare.mil/prime
	TRICARE Select (includes TRICARE Overseas Program Select)	Self-managed care option offering the most freedom of choice. Available to most beneficiaries worldwide except active duty service members and certain others.	Use any TRICARE-authorized provider, network or non-network. You'll save money by going to a network provider.	www.tricare.mil/select
	US Family Health Plan	A TRICARE Prime plan offered by not-for-profit health care systems in six areas of the United States.	Use your designated USFHP provider. Your primary care provider will refer you to a specialist when necessary.	www.tricare.mil/usfhp
Premium-based Plans	TRICARE Reserve Select	A health plan available for purchase by qualified members of the Selected Reserve and qualified survivors.	Use any TRICARE-authorized provider, network or non-network. You'll save money by going to a network provider.	www.tricare.mil/trs
	TRICARE Retired Reserve	A health plan available for purchase by qualified members of the Retired Reserve and qualified survivors.	Use any TRICARE-authorized provider, network or non-network. You'll save money by going to a network provider.	www.tricare.mil/trr
	TRICARE Young Adult	A health plan that qualified adult children of eligible sponsors may purchase.	For TYA Prime, refer to TRICARE Prime. For TYA Select, refer to TRICARE Select.	www.tricare.mil/tya
Medicare-wraparound	TRICARE For Life	Medicare-wraparound coverage (Coverage begins automatically once you have Medicare Part A and Part B). Overseas, where Medicare doesn't provide coverage, TFL is the primary payer.	Stateside and in U.S. territories: Use Medicare providers for TRICARE covered services Overseas and outside U.S. territories: Contact International SOS, the TRICARE Overseas Program contractor to find a provider	www.tricare.mil/tfl

In addition to having a deductible, TRICARE Select beneficiaries pay a fixed fee (or copayment) for care from a TRICARE network provider. Your cost-share for care from a non-network, TRICARE-authorized provider is calculated as a percentage of the allowable charge after satisfying a higher deductible.

In overseas locations, TOP Select is available to eligible family members not enrolled in TOP Prime. TOP Select beneficiaries who receive medically necessary covered services from a non-network, TRICARE-authorized provider shall be subject to cost-sharing amounts applicable to out-of-network care. You should expect to pay up front for care and file your own claims to get money back.

Learn more at www.tricare.mil/select.

PREMIUM-BASED PLANS

For certain eligible beneficiaries, like non-activated National Guard and Reserve members or young adults, TRICARE offers other coverage options. For premium-based plans, you can purchase coverage at any time, as long as you're eligible.

- TRICARE Reserve Select (TRS)**
 Individual or family plan available for purchase by qualified Selected Reserve members (when not in an activated status). Delivers TRICARE Select coverage. **Note:** You can't be eligible for or enrolled in the Federal Employees Health Benefits Program. Learn more at www.tricare.mil/trs.
- TRICARE Retired Reserve (TRR)**
 Individual or family plan available for purchase by qualified Retired Reserve members. Delivers TRICARE Select coverage. Learn more at www.tricare.mil/trr.
- TRICARE Young Adult (TYA)**
 Qualified adult children can purchase TYA after regular TRICARE coverage ends at either age 21 (or age 23 if enrolled in college full-time or at college graduation, whichever comes first). May choose TRICARE Prime coverage where locally available (TYA Prime) or TRICARE Select coverage (TYA Select). Learn more at www.tricare.mil/tya.

TRICARE FOR LIFE

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B, regardless of age or place of residence. There's no enrollment in TFL. Your TFL coverage will start automatically once you have Medicare Part A and Part B. Together

with Medicare, TFL provides comprehensive health care coverage. You may get care from any Medicare participating, non-participating, or opt-out provider. **Note:** You'll have significant out-of-pocket expenses when you get care from opt-out providers. Medicare participating providers accept the Medicare-allowed amount as payment in full. Medicare non-participating providers may bill 15% above the Medicare-allowed amount. You may also receive care at military hospitals and clinics, if space is available.

Medicare participating providers file your claims with Medicare. After paying its portion, Medicare automatically forwards the claim to the TFL claims processor: Wisconsin Physicians Service Military and Veterans Health for processing (unless you have other health insurance, or OHI). If your OHI pays after Medicare, you'll need to file a claim with TRICARE for reimbursement of any remaining balance. TRICARE pays after Medicare and OHI for TRICARE covered health care services.

For TFL overseas, when seeking care from a civilian provider be prepared to pay up front for services and submit a claim to the TOP claims processor, International SOS Government Services, Inc. (International SOS). TRICARE is the primary payer unless you have OHI.

Learn more at www.tricare.mil/tfl.

OTHER HEALTH CARE OPTIONS

TRICARE Plus

TRICARE Plus is a primary care program offered at some military hospitals and clinics. You must enroll to participate and your enrollment is only for the hospital or clinic where you're enrolled. TRICARE Plus provides access to primary care at the military hospital or clinic where you're enrolled. This plan doesn't guarantee access to specialty care. TRICARE Plus won't pay for care by civilian providers, even if the military facility refers you for care. Learn more at www.tricare.mil/plus.

Coverage When Transitioning to Civilian Life

TRICARE offers benefits to help certain service members and their family members transition to civilian life.

- Transitional Assistance Management Program (TAMP):**
 TAMP offers 180 days of premium-free health coverage to certain sponsors (and their eligible family members)

upon separation from TAMP-qualifying active duty. If applicable, TAMP coverage starts the day after the sponsor separates from TAMP-qualifying active duty. Learn more at www.tricare.mil/tamp.

- **Continued Health Care Benefit Program (CHCBP):** A premium-based health plan available for purchase by certain individuals when TRICARE eligibility ends. Offers health coverage for 18–36 months. Learn more at www.tricare.mil/chcbp.

PHARMACY COVERAGE

You have the same prescription drug coverage through the TRICARE Pharmacy Program, regardless of your TRICARE health plan. However, the US Family Health Plan features separate pharmacy coverage. With your pharmacy benefit, you may be able to fill your prescription at military pharmacies, home delivery, retail network pharmacies, and non-network pharmacies. Learn more at www.tricare.mil/pharmacy.

WHAT ELSE TO CONSIDER

Which Plans Am I Eligible For?

Use the TRICARE Plan Finder tool to see what health plans might be available to you or your family members. The tool is available at www.tricare.mil/planfinder. Eligibility for health plans depends on your beneficiary category, your

sponsor status, and your location. Your uniformed service determines your eligibility and records it in the Defense Enrollment Eligibility Reporting System, or DEERS. Learn more at www.tricare.mil/deers.

For more information about eligibility and beneficiary categories, visit www.tricare.mil/eligibility.

How Much Will I Pay?

The amount you pay for coverage depends on the plan and who you are—like whether you or your sponsor is an active duty service member, a National Guard or Reserve member, or a military retiree, among others. Costs may also differ depending on when you or your sponsor first became eligible for TRICARE. Learn more about costs and review costs associated with your health plan at www.tricare.mil/costs. You can also refer to the *TRICARE Costs and Fees Sheet*.

When Can I Enroll?

Enrollment rules may differ by plan and depend on your eligibility. Learn about enrollment at www.tricare.mil/enroll.



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TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com



TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST
(1-844-866-9378)
www.tricare-west.com



TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com
For toll-free contact information, visit www.tricare-overseas.com/contactus



TRICARE For Life

www.tricare.mil/tfl
In the U.S. and U.S. territories (American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands):
Wisconsin Physicians Service Military and Veterans Health
1-866-773-0404
www.tricare4u.com

Outside the U.S. and U.S. territories:
International SOS
Government Services, Inc.
www.tricare-overseas.com
For toll-free contact information, visit www.tricare-overseas.com/contactus

An Important Note About TRICARE Program Information

*At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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