

TRICARE is the health care program for Active Duty, National Guard, Reserves, Retirees and their families and survivors. Active Duty and Reserve members are automatically enrolled in TRICARE Prime, but family members and retirees must choose the option that is best for them. Below is a quick overview of its features and costs.

There are 3 main coverage plans that you are likely to come across:

- TRICARE Prime
- TRICARE Extra and Standard
- TRICARE For Life (TFL)

TRICARE Prime - (Military facilities are the principle source of health care)

	Enrollment Fees	Cost Shares	Point-of-service (POS) fees
Active Duty and their families	None	None	None; But for family members: Deductible- \$300 individual; \$600 Family; 50% cost shares
Retirees (<65) and their families	\$274/yr individual; \$548/yr family	Vary by type of care	Deductible- \$300 individual; \$600 Family; 50% cost shares

TRICARE Extra and Standard* - (Preferred provider option and fee-for-service)

	Enrollment Fees	Cost Shares	Annual Deductible
Active Duty Sponsor**	None	Vary by type of care	\$150/Individual; \$300/Family
Retirees (<65) and their families	\$274/yr individual; \$548/yr family	Vary by type of care	\$150/Individual; \$300/Family

TRICARE For Life (TFL) - (For those age 65 and over)

- To be eligible for TFL, you must have Medicare Part B coverage. The Part B premium is all that is paid
- For services covered by both TFL and Part B, Medicare pays first, TFL second for TRICARE-covered services

Prescriptions

- Military Pharmacy: \$0 for up to 90-day supply
- Network Pharmacy: \$5- generic; \$17- Brand-name; \$44- non-formulary, for 30-day supply
- Non-Network: Active Duty- full reimbursement; Others in Prime- 50% of cost after POS deductible
Extra and Standard- Brand-name: greater of \$17 or 20% after deductible; non-formulary: \$44 or 20% after annual deductible.

*TRICARE Extra is when individual is “in-network” and Standard is when they are “non-network”

**Family members of an Active Duty Service Member are “sponsored” by that Active Duty member