

This is an overview of most TRICARE costs and fees. For detailed costs and fees, including those for TRICARE For Life, survivors, and medically retired individuals, visit www.tricare.mil/costs.

ARE YOU IN GROUP A OR GROUP B?

- You're in **Group A** if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.
- You're in **Group B** if your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Note: When enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program, Group A beneficiaries follow Group B annual deductibles and applicable copayments or cost-shares.

TRICARE PRIME® (JAN. 1–DEC. 31, 2025)

Includes TRICARE Prime, TRICARE Prime Overseas, TRICARE Prime Remote, TRICARE Prime Remote Overseas, the US Family Health Plan, and TYA Prime plans.

Annual Enrollment Fees and Deductible

(TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas, TRICARE Prime Remote Overseas, and USFHP only)

No annual enrollment fee for active duty service members, active duty family members, and transitional survivors (surviving spouses during the first three years and surviving dependent children) worldwide.

For retirees, their family members, and most others*:

- **Group A:** \$372 per individual/\$744 per family
- **Group B:** \$450 per individual/\$900.96 per family

There's no annual deductible.

TRICARE Prime Out-of-Pocket Costs

ADSMs, ADFMs, and transitional survivors		
Covered service	Group A	Group B
All covered services	\$0	\$0
Retirees, their family members, and all others		
Covered service	Group A	Group B
Preventive care visit	\$0	\$0
Primary care outpatient visit	\$25	\$25
Specialty care outpatient visit	\$38	\$38
Urgent care center visit	\$38	\$38
Emergency room visit	\$77	\$77
Inpatient admission (hospitalization), network	\$193/ admission	\$193/ admission

When you see a TRICARE-authorized provider other than your primary care manager for any nonemergency services without a referral, you pay:

- \$300 per individual/\$600 per family before TRICARE cost-sharing begins
- For services beyond this deductible, you pay 50% of the TRICARE-allowable charge.
- These costs don't apply to the catastrophic cap.

TRICARE SELECT® (JAN. 1–DEC. 31, 2025)

Includes TRICARE Select, TRICARE Select Overseas, TRS, TRR, TYA Select, and CHCBP plans.

Annual Enrollment Fees (TRICARE Select and TRICARE Select Overseas only)

No annual enrollment fee for ADFMs. For retirees, their family members, and others:

- **Group A:** \$181.92 per individual/\$364.92 per family
- **Group B:** \$579 per individual/\$1,158.96 per family

Annual Deductible

You must spend your annual deductible amount before TRICARE cost-sharing begins.

“Network” means a provider in the TRICARE network. “Out-of-network” means a TRICARE-authorized provider not in the TRICARE network.

ADFM's and TRS members			
Pay grades E-4 and below			
Group A		Group B and TRS members	
Individual	Family	Individual	Family
\$50	\$100	\$64	\$128
Pay grades E-5 and above			
Group A		Group B and TRS members	
Individual	Family	Individual	Family
\$150	\$300	\$193	\$386
Retirees, their family members, TRR members, and all others			
Group A		Group B and TRR members	
Individual	Family	Individual	Family
\$150	\$300	Network: \$193 Out-of-network: \$386	Network: \$386 Out-of-network: \$772

* For certain beneficiaries in Group A, their enrollment fee remains frozen at the rate when the survivor or medically retired member is classified in the Defense Enrollment Eligibility Reporting System in either category and enrolls, as long as there's a continuous TRICARE Prime enrollment. See www.tricare.mil/costs for more information.

Certain TRICARE Select Out-of-Pocket Costs: Network and Out-of-Network

“Network” means a provider in the TRICARE network. “Out-of-network” means a TRICARE-authorized provider not in the TRICARE network.

Covered service	Group A ADFMs	Group B ADFMs and TRS members	Group A retirees, their family members, and all others	Group B retirees, their family members, and all others and TRR members
Preventive care visit	\$0	\$0	\$0	\$0
Primary care outpatient visit	Network: \$27 Out-of-network: 20% ¹	Network: \$19 Out-of-network: 20% ¹	Network: \$37 Out-of-network: 25% ¹	Network: \$32 Out-of-network: 25% ¹
Specialty care outpatient visit	Network: \$38 Out-of-network: 20% ¹	Network: \$32 Out-of-network: 20% ¹	Network: \$51 Out-of-network: 25% ¹	Network: \$51 Out-of-network: 25% ¹
Urgent care center visit	Network: \$27 Out-of-network: 20% ¹	Network: \$25 Out-of-network: 20% ¹	Network: \$37 Out-of-network: 25% ¹	Network: \$51 Out-of-network: 25% ¹
Emergency room visit	Network: \$105 Out-of-network: 20% ¹	Network: \$51 Out-of-network: 20% ¹	Network: \$140 Out-of-network: 25% ¹	Network: \$103 Out-of-network: 25% ¹
Inpatient admission (hospitalization)	Network and Out-of-network: \$23.45 per day or \$25 per admission (whichever is more) Military hospital or clinic: \$23.45 per day subsistence charge ²	Network: \$77 per admission Out-of-network: 20% ¹ Military hospital or clinic: \$23.45 per day subsistence charge ²	Network: \$250 per day or up to 25% hospital charge (whichever is less), plus 20% separately billed services Out-of-network: \$1,306 per day ³ or up to 25% hospital charge (whichever is less), plus 25% separately billed services Military hospital or clinic: \$23.45 per day subsistence charge ²	Network: \$225 per admission Out-of-network: 25% ¹ Military hospital or clinic: \$23.45 per day subsistence charge ²

1. Percentage of TRICARE maximum-allowable charge after annual deductible is met.
2. “Subsistence charge” refers to the rate charged for inpatient care obtained in a military hospital or clinic.
3. All final claims reimbursed under the TRICARE Diagnosis Related Group-based payment system are to be priced using the rules, weights, and rates in effect as of the date of discharge.

Premiums

When enrolled in a premium-based health plan, you pay a monthly or quarterly premium and follow Group B annual deductibles and applicable copayments or cost-shares.

Quarterly Premium (Jan. 1–Dec. 31, 2025)		
Premium-Based Plan	Individual	Family
Continued Health Care Benefit Program	\$1,849	\$4,621

Monthly Premium (Jan. 1–Dec. 31, 2025)		
Premium-Based Plan	Member only	Member and family
TRICARE Reserve Select	\$53.80	\$274.48
TRICARE Retired Reserve	\$631.26	\$1,513.04
TRICARE Young Adult Prime	\$727	Not available
TRICARE Young Adult Select	\$337	Not available

Catastrophic Cap

The catastrophic cap is the most you or your family may pay out of pocket for covered TRICARE healthcare services each calendar year (including enrollment fees but excluding premiums). It protects you by limiting the amount of out-of-pocket expenses you pay for TRICARE covered medical services.

Note: A TRICARE Young Adult member’s catastrophic cap is based on the sponsor’s status but follows Group B. The Continued Health Care Benefit Program catastrophic cap follows Group B.

Sponsor or Beneficiary Type	Group A	Group B
ADFMs	\$1,000/family	\$1,288/family
Retirees, their family members, and others	\$3,000/family (TRICARE Prime) \$4,261/family (TRICARE Select)	\$4,509/family
TRS members	Follow Group B	\$1,288/family
TRR members	Follow Group B	\$4,509/family

PHARMACY COSTS (JAN. 1, 2024–DEC. 31, 2025)

ADSMs have no prescription drug costs when using a military pharmacy, TRICARE Pharmacy Home Delivery, or a TRICARE retail network pharmacy for covered drugs. Your TRICARE plan, which group you’re in (A or B), and pharmacy type determine whether you may have to meet your annual deductible before copayments or cost-shares apply. Learn more at www.tricare.mil/costs.

At network and non-network pharmacies, you may get up to a 30-day supply of your covered prescription. With all other pharmacy options, you may get up to a 90-day supply, depending on the type of drug prescribed. Some drugs are only covered through home delivery. Overseas, some limitations may apply. Learn more at www.tricare.mil/pharmacy, or call Express Scripts at 877-363-1303.

Pharmacy type	Generic formulary drug costs	Brand-name formulary drug costs	Non-formulary drug costs	Non-covered drug costs
Military pharmacy Up to a 90-day supply	\$0	\$0	Generally not available without medical necessity	Not available
TRICARE Pharmacy Home Delivery Up to a 90-day supply	\$13	\$38	\$76	Not available
TRICARE retail network pharmacy Up to a 30-day supply	\$16	\$43	\$76	Full cost of drug
Non-network pharmacy (in the U.S. and U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	TRICARE Prime options: A 50% cost-share applies after you meet your point-of-service annual deductible. All other beneficiaries: You pay for formulary drugs (\$43 or 20% of total cost, whichever is more) and non-formulary drugs (\$76 or 20% of total cost, whichever is more) after you meet your annual deductible.			Full cost of drug
Overseas pharmacy (outside the U.S. and U.S. territories)	ADSMs and ADFMs using TRICARE Prime Overseas or TRICARE Prime Remote Overseas: \$0 (You may have to pay the full cost up front and file a claim for reimbursement.) ADFMs using TRICARE Select Overseas and TRS members: 20% cost-share after you meet your annual deductible Retirees, their family members, TRR members, and all others in TRICARE Select Overseas: 25% cost-share after you meet your annual deductible			Full cost of drug

Note: Pharmacy copayments won’t change in 2025 for medically retired service members and their family members and survivors of active duty service members.

VOLUNTARY DENTAL PROGRAMS

The TRICARE Dental Program is a voluntary, premium-based dental program. Below are the TDP rates. To learn more about dental plans and eligibility, visit www.tricare.mil/dental. **Note:** Retirees, their family members, and certain others may be eligible for dental coverage through the Federal Employees Dental and Vision Insurance Program. Learn about FEDVIP coverage at www.benefeds.gov.

TRICARE Dental Program Monthly Premiums (Nov. 1, 2024–Feb. 28, 2025)

Sponsor status	Sponsor-only premium	Single premium (one family member, not the sponsor)	Family premium (more than one family member, not the sponsor)	Sponsor-and-family premium
Active duty	N/A	\$12.10	\$31.46	N/A
Selected Reserve	\$12.10	\$30.25	\$78.64	\$90.74
Individual Ready Reserve	\$30.25	\$30.25	\$78.64	\$108.89

TRICARE Dental Program Out-of-Pocket Costs (Nov. 1, 2024–Feb. 28, 2025)

Services, deductibles, and maximums	TRICARE Dental Program
Diagnostic, preventive (including sealants)	You pay: 0%
Basic restorative	You pay: 20%
Endodontic, periodontic, oral surgery	Pay grades E-1 through E-4: You pay 30% All others: You pay 40%
Prosthodontic, implant, orthodontic	You pay: 50%
Annual deductible	\$0
Annual service maximum ¹	\$1,500 (per person, per contract year maximum United Concordia will pay)
Orthodontic lifetime maximum	\$1,750 (per person, per lifetime maximum United Concordia will pay)
Dental accident maximum	\$1,200 (per person, per contract year maximum United Concordia will pay)

1. Orthodontic diagnostic service charges are applied toward the non-orthodontic service maximum. Certain other diagnostic and preventive service charges aren't applied toward the annual maximum.

LOOKING FOR More Information? GO TO www.tricare.mil



TRICARE East Region

Humana Military
800-444-5445
www.tricare.mil/east



TRICARE West Region

TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west



TRICARE Overseas Program

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



TRICARE Pharmacy Program

Express Scripts, Inc.
877-363-1303
877-540-6261 (TDD/TTY)
www.tricare.mil/pharmacy
<https://militaryrx.express-scripts.com>



TRICARE Dental Program

United Concordia Companies, Inc.
CONUS: 844-653-4061
OCONUS: 844-653-4060
711 (TDD/TTY)
www.uccitdp.com

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It's 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.

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Updated January 2025