An official website of the United States government

[/]

Plans

Learn about what TRICARE plan is right for you and your family.

[]

Compare Plans

Not sure what TRICARE plan is right for you? Choose up to six plans to compare how they work, where you can get care, requirements, and costs.

Your plan options depend on your eligibility and where you live. Use the Plan Finder (https://www.tricare.mil/Plans/PlanFinder) to see what plans may be available to you.

	TRICARE Prime	TRICARE Select	TRICARE Reserve Select
What is it?	A managed care plan that coordinates your care through a primary care manager.	A preferred provider option offering flexibility to choose TRICARE-authorized providers	TRICARE Reserve Select a premium-based health plan that qualified National Guard and Reserve members may purchase.
What are the main features?	• Preventive services and routine vision coverage • Fewer out-of-pocket costs • Pharmacy coverage through the TRICARE Pharmacy Program (https://www.tricare.mil/CoveredServices/Pharmacy)	• Enrollment required • Get care from any , network or non-network • Referrals not required, but some care may require prior authorization • You may have to pay for services up front and file your own claims for reimbursement	• Must qualify for and purchase the plan to participate • Receive care from any TRICARE-authorized provider, network or non-network • No referrals required, but some care may require prior authorization • Costs vary depending on type of provider seen; fewer out-of-pocket cost from TRICARE network providers

Give Feedback[https://touchpoints.app.cloud.gov/touchpoints/8755a802/submit]

			• May have to pay for services when the are received and submit health care claims for reimbursement
How do I get care?	• **Primary care manager:** You'll have an assigned primary care manager. Your PCM could be a military provider (https://www.tricare.mil/GettingCare/FindDoctor/mtf) or civilian network provider (https://www.tricare.mil/GettingCare/FindDoctor/AllProviderDirectories/Network) . • **Referrals:** You'll generally need referrals to see specialist. You won't need referrals for certain services. • **Non-network providers:** You can see non-network providers, but you'll pay point-of-service fees (https://www.tricare.mil/Costs/Cost-Terms/POS) (a deductible and 50%). • **Nurse Advice Line:** You can use the 24/7 Global Nurse Advice Line (https://www.tricare.mil/PatientResources/ContactUs/CallUs/NAL) .	• Get care from any TRICARE-authorized provider, network or non-network. • Referrals not required. • Some services may require prior authorization.	You may get care from any TRICARE-authorized provider, network or non-network, without a . Some services require .
Will I have to file my own	Your provider will file claims for you (in most cases).	Network providers will file claims for you. If you get care from a	If you receive care from a network provider, your provider will submit claims on your

Give Feedback[https://touchpoints.app.cloud.gov/touchpoints/8755a802/submit]

claims?		non-network provider, you may have to file your own claims.	behalf. If you receive care from a non-networ provider, you may be required to submit your own health care claims.
Do I have to enroll? What is the annual fee?	Yes, you need to enroll. Enrollment fees: • **Active duty families:** None • **All others:** Yes. The amount depends on your group. Check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	Enrollment is required. To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .
What is the annual deductible?	No annual deductible. If you don't follow the plan rules, you'll pay point-of-service fees (https://www.tricare.mil/Costs/Cost-Terms/POS) (a deductible and 50% cost-share).	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .
How much do I pay for an outpatient visit?	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .
What is the maximum I'll pay out-of-pocket?	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .	To see costs, check out TRICARE Costs (https://www.tricare.mil/Costs/Compare) .
Where is the program available?	In in the U.S. Check if TRICARE Prime is available in your ZIP code (https://www.tricare.mil/Plans/PlanFinder) .	In the U.S.	Worldwide

Give Feedback[https://touchpoints.app.cloud.gov/touchpoints/87655a802/submit]

How can I learn more?	Visit TRICARE Prime (https://www.tricare.mil/Plans/HealthPlans/Prime) .	Visit TRICARE Select (https://www.tricare.mil/Plans/HealthPlans/TS) .	Go to the TRICARE Reserve Select (https://www.tricare.mil/Plans/HealthPlans/TRS page to learn more.

Choose Another Plan

Last Updated 11/19/2026

Give Feedback[https://touchpoints.app.cloud.gov/touchpoints/8755a802/submit]