

TRICARE and Open Season 2026

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TRICARE Plans

Comparing TRICARE Prime and Select

TRICARE Prime	TRICARE Select
A health maintenance organization, or HMO-style plan	A preferred provider organization, or PPO-style plan
Get most of your care coordinated through your primary care manager	Manage your own health care and choose your own TRICARE-authorized providers
Referrals required for specialty care and certain other services	Referrals not required for most services
Pre-authorization for some services	Pre-authorization for some services
Receive care from an established network of doctors and other health care providers	Receive care from any provider. Pay higher out-of-pocket costs when you receive care outside the established network of providers.
No deductible applies. Copayments apply for beneficiaries, except active duty service members and their family members.	Deductible, copayments, and cost-shares apply

TRICARE Health Plan Options

Before Age 65	Age 65 and After
TRICARE Prime, if in a PSA	**TRICARE For Life**, Medicare wrap-around coverage available if you're entitled to Medicare Part A and have Medicare Part B
US Family Health Plan, TRICARE Prime Option managed by civilian health care systems in select stateside areas (Prime to Prime, anytime)	
TRICARE Prime Demo, TRICARE Prime Option managed by a civilian health care system currently offered in Tampa and Atlanta	
TRICARE Select/TRICARE Select Overseas, Fee-for-service plan available anywhere	
TRICARE For Life, Medicare wrap-around coverage available if you're entitled to Medicare Part A and purchase Medicare Part B	
TRICARE Plus, limited availability	
TRICARE Young Adult, premium-based plan offering TRICARE Prime, USFHP and TRICARE Select options for children up to age 26	

www.tricare.mil/tflcosts has more information and a matrix that breaks down costs for you. If you have questions about your Medicare eligibility and timeline, visit http://www.medicare.gov.

To make use of TRICARE cost shares, you must use TRICARE Network Providers. Start your research here: https://www.tricare.mil/FindDoctor

Plan Options

after National Guard or Reserve Retirement

Before Age 60	Ages 60 through 64	Age 65 and After
TRICARE Retired Reserve, except when eligible for Federal Employees Health Benefits Program (FEHBP)	**TRICARE Prime**, if in a PSA	**TRICARE For Life**, Medicare wrap-around coverage available if you're entitled to Medicare Part A and have Medicare Part B
	US Family Health Plan, TRICARE Prime Option managed by civilian health care systems in select stateside areas	
	TRICARE Prime Demo, TRICARE Prime Option managed by a civilian health care system currently offered in Tampa and Atlanta	
	TRICARE Select/TRICARE Select Overseas, Fee-for-service plan available anywhere	
	TRICARE For Life, Medicare wrap-around coverage available if you're entitled to Medicare Part A and purchase Medicare Part B	

TRICARE Pharmacy

Options	Information	Supply, Costs & Access
Military Pharmacy	Lowest cost option	• Up to a 90 day Supply • Formulary: $0 Generic / $0 Brand Name
TRICARE Pharmacy Home Delivery (Express Scripts)	Convenient Option for Maintenance Medications • Some medications only covered for Home Delivery or MTF Pharmacy • Mailed to any U.S. or U.S. Territories Address or Overseas APO/FPO/Embassy/Consulate Address (exception Germany)	• Up to a 90 day Supply • Formulary: $13 Generic / $38 Brand Name • Enroll by creating an online account, https://militaryrx.express-scripts.com/home-delivery or Asking your Provider or Calling 1-877- 363-303 with your prescription bottles handy • Consent annually for the Automatic Refill Program
TRICARE Retail Network Pharmacy	Option for Acute/Short Term Medications (Ex. Antibiotics) • Fill prescriptions without submitting a claim • Examples: Walgreens, Rite Aid, CVS	• Up to a 30 day Supply • Formulary: $16 Generic / $43 Brand Name • Find a Pharmacy: https://militaryrx.express-scripts.com/find-pharmacy
Non-Network Pharmacy	Avoid if possible; try to find a network pharmacy first. • Pay full price up front and file a claim for a partial refund	• Up to a 30 day Supply • Prime: 50% Cost Share After Point-Of-Service (POS) Deductible • Non-Prime: Greater of $76 or 20% of Total Cost after meeting Annual Deductible

Federal Benefits Eligibility

TRICARE Beneficiaries	Do you qualify for FEDVIP Dental?	Do you qualify for FEDVIP Vision?
Active duty service members	**NO**	**NO**
Active duty family members	**NO** – You can enroll in the TRICARE Dental Program.	**YES**
Reserve component members or family members enrolled in TRICARE Reserve Select or TRICARE Retired Reserve	**NO** – You can enroll in the TRICARE Dental Program.	**YES**
Retired service members or family members enrolled in TRICARE Prime or TRICARE Select	**YES**	**YES**
Retired service members or family members using TRICARE For Life	**YES**	**YES**

NOTE: You must be enrolled in a TRICARE health plan to be eligible for FEDVIP vision.
See https://www.benefeds.com

Getting Care

Getting Care

- Emergency Care
  - Call 911 or go to the nearest emergency room
  - No referrals or prior authorizations are required
  - Notify your primary care manager, regional contractor or TRICARE Overseas Program Regional Call Center if admitted
- Urgent Care
  - 800-TRICARE (874-2273), option 1 or www.mhsnurseadviceline.com
- Nonemergency Outpatient/Inpatient Care
  - Follow your plan rules: Get prior authorization from your regional contractor

Open Season

Open Season for CY 2027

- TRICARE Open Season occurs Nov. 9 – Dec. 8, 2026.
- You can enroll or switch plans by:
  - accessing the milConnect website and clicking on “Beneficiary Web Enrollment (BWE)”;
  - mailing or faxing the appropriate enrollment form to their regional contractor; or,
  - calling their regional contractor
- Any changes made take effect on January 1, 2027.



TRICARE Open Season

- TRICARE Open Season applies to anyone enrolled in or eligible for:
  - TRICARE Prime
  - TRICARE Prime Remote
  - TRICARE Prime Overseas
  - TRICARE Prime Remote Overseas
  - US Family Health Plan
  - Competitive Plans Demonstration
  - TRICARE Select
  - TRICARE Select Overseas

Learn more about these health plans at https://www.tricare.mil/plans/healthplans.

TRICARE Open Season – Does Not Apply

- TRICARE Open Season doesn't apply to active duty service members.
- TRICARE Open Season doesn't apply to TRICARE For Life, or TFL.
  - Coverage is automatic if you have Medicare Part A and Part B. Learn more about TFL at https://www.tricare.mil/tfl.

- TRICARE Open Season doesn't apply to premium-based plans. You can purchase the following premium-based plans at any time:
  - TRICARE Retired Reserve
  - TRICARE Reserve Select
  - TRICARE Young Adult

Learn more about these health plans at https://www.tricare.mil/plans/healthplans.

Questions to Ask Before You Choose a Health Plan

Questions	Learn More
Which TRICARE plans may you be eligible for based on your sponsor's status?	https://www.tricare.mil/planfinder
What type of health plan is it? Which health plan best serves each of your family members?	https://www.tricare.mil/compareplans
How much will you have to pay for care? Consider enrollment fees and cost per service.	https://www.tricare.mil/comparecosts
Do you prefer getting care at a military hospital or clinic?	https://www.tricare.mil/mtf
Do you want to pick your own health care provider? How do referrals work?	https://www.tricare.mil/finddoctor
Do you expect any big life changes in the next year?	https://www.tricare.mil/lifeevents

Update DEERS to Maintain TRICARE Coverage

- Being able to use TRICARE depends on you keeping your information up to date in DEERS. Update DEERS anytime your contact information changes or you experience a Qualifying Life Event, like moving, marriage, or retiring.
- Options for updating DEERS:
  - **Online:** Log in to milConnect at https://milconnect.dmdc.osd.mil.
  - **Phone:** Call 800-538-9552
  - **In person:** Visit a local ID card office. Find an office near you at https://idco.dmdc.osd.mil/idco.
- Learn more about DEERS at https://www.tricare.mil/deers.
- **NOTE:** For enrollment concerns, call your TRICARE contractor.

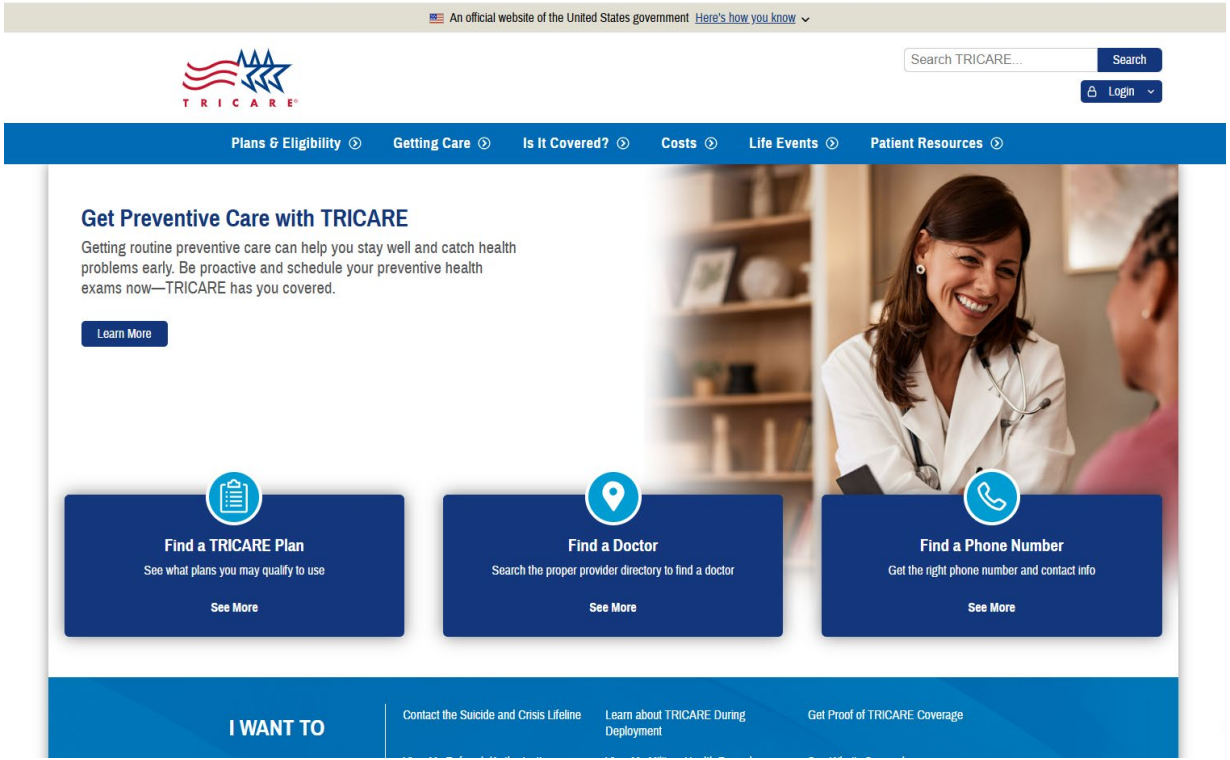
TRICARE Website

www.tricare.mil	Up-to-date TRICARE information
www.tricare.mil/mtf	MTF websites
www.newsroom.tricare.mil	Latest TRICARE news releases
www.tricare.mil/east	East Region Contractor information
www.tricare.mil/west	West Region Contractor information
www.tricare.mil/overseas	Overseas Contract information
www.tricare.mil/customerservice	TRICARE Customer Service

Resources – Getting Care

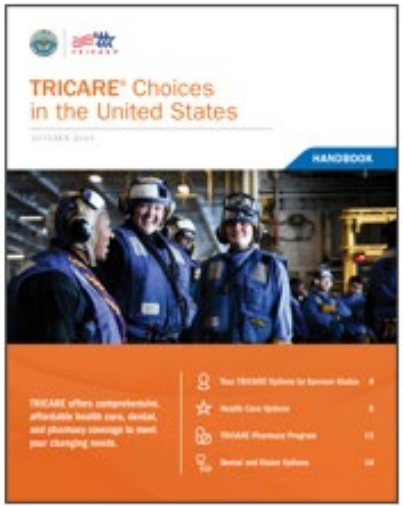
- Mental Health and Substance Use Disorder Care
  www.tricare.mil/mentalhealth
- Covered Treatments
  www.tricare.mil/coveredservices/mental/treatments
- Mental Health Costs
  www.tricare.mil/costs/mentalhealthcosts
- TRICARE Mental Health and Substance Use Disorder Services Fact Sheet
  www.tricare.mil/publications
- Military Health System Nurse Advice Line
  800-TRICARE (874-2273), option 1
  www.mhsnurseadviceline.com
- Military OneSource
  800-342-9647
  www.militaryonesource.mil
- Military Crisis Line
  800-273-8255, option 1 (or text 838255)
  www.militarycrisisline.net

Finding a Provider



TRICARE Resources

- Download TRICARE resources at **https://www.tricare.mil/publications**









Keep Up With TRICARE News & Updates

- TRICARE Open Season
  https://www.tricare.mil/openseason
- TRICARE Changes
  https://www.tricare.mil/changes
- TRICARE Newsroom
  https://newsroom.tricare.mil
- TRICARE Newsletters
  https://www.tricare.mil/publications/newsletters

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Q&A



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