

TRICARE Health Care Plan Comparison

General

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
Primary Care	All TRICARE eligible	From Military Treatment Facility (MTF) or civilian network primary care manager (PCM)	From approved civilian network provider chosen by patient	Any TRICARE-authorized provider chosen by patient
Specialty Care	All TRICARE eligible	From MTF or civilian network PCM	From approved civilian network provider chosen by patient	Any TRICARE-authorized provider chosen by patient
Annual Enrollment Fee <i>May be paid quarterly</i>	Active duty family members (all ranks)	None	Enrollment not required	Enrollment not required
	Retirees and family members	\$230 individual/year \$460 family/year	Enrollment not required	Enrollment not required

Outpatient Civilian Network

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
Annual Deductible <i>(Applied to Outpatient Services)</i>	Active duty family members of E-4 and below	None	\$50 individual/ \$100 family	\$50 individual/ \$100 family
	Active duty family members of E-5 and above	None	\$150 individual/ \$300 family	\$150 individual/ \$300 family
	Retirees and family	None	\$150 individual/ \$300	\$150 individual/ \$300



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
	members		family	family
Physician Services including Urgent Care Facilities (<i>Clinics visits; therapy visits; medical supplies; consultations; treatment room; etc.</i>)	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	\$12	20% of contracted rate	25% of allowable charge
Laboratory and X-Rays (see Note 1)	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	None	20% of contracted rate	25% of allowable charge
Ambulance	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	\$20 (see Note 2)	20% of contracted rate	25% of allowable charge
Emergency Room	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	\$30	20% of contracted rate	25% of allowable charge
Medical Equipment and Supplies	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	20% of contracted rate	20% of contracted rate	25% of allowable charge
Home Health Care	Active duty family	None	None	None



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
	members (all ranks)			
	Retirees and family members	None	None	None
Family Health Services (Family planning and well-baby care)	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	None	20% of contracted rate	25% of allowable charge
Behavioral Health	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	\$25 individual/\$17 group	20% of contracted rate	25% of allowable charge
Ambulatory Surgery	Active duty family members (all ranks)	None	\$25 (paid to the facility)	\$25 (paid to the facility)
	Retirees and family members	\$25	20% of contracted rate for Professional and Facility fees	25% of allowable charge or 25% of the billed whichever is less for Professional and Facility fees
Eye Exams – Routine	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	None	Not covered unless medically indicated	Not covered unless medically indicated
Eye Exams – Clinical Preventive (Comprehensive)	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
	Retirees and family members	Covered with no copay when part of clinical preventive services	Not covered unless medically indicated	Not covered unless medically indicated
Immunizations	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	Covered only as part of clinical preventive services unless medically indicated**	Not covered unless medically indicated	Not covered unless medically indicated
Injections (Provided/Injected in an office setting) (Not part of Home Health Care) (Beneficiaries may have a deductible, cost share/co-pay applied to the office visit if billed see Physician Services)	Active duty family members (all ranks)	None	15% of contracted rate	20% allowable charge
	Retirees and family members	None (No separate patient liability when provided in a office setting)	20% of contracted rate	25% of allowable charge
Important Notes: *No charge in a military treatment facility. Referrals or authorizations may be required. **No copayment if part of clinical preventive services.				



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.

Prescriptions

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
Retail Network Prescription Drugs	Active duty family members (all ranks)	\$3 generic/ \$9 brand (up to a 30-day supply)	\$3 generic/ \$9 brand (up to a 30-day supply)	See Note 4
	Retirees and family members	\$3 generic/ \$9 brand (up to a 30-day supply)	\$3 generic/ \$9 brand (up to a 30-day supply)	See Note 4
Mail Service Prescription Drugs	Active duty family members (all ranks)	\$3 generic/ \$9 brand (up to a 30-day supply)	\$3 generic/ \$9 brand (up to a 30-day supply)	See Note 4
	Retirees and family members	\$3 generic/ \$9 brand (up to a 30-day supply)	\$3 generic/ \$9 brand (up to a 30-day supply)	See Note 4
No charge for prescriptions at the military treatment facility				

Inpatient Civilian Network

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
Hospitalization <i>(See Note 5 below)</i>	Active duty family members (all ranks)	None	\$16.30 per day (minimum \$25 per admission)	\$16.30 per day (minimum \$25 per admission)
	Retirees and family members	\$11 per day (minimum \$25 per admission)	\$250 per day or 25% of total institutional charges (whichever is less) plus 20% of professional charges	\$535 per day or 25% of total institutional charges (whichever is less) plus 25% of professional charges
Maternity <i>(includes prenatal and postnatal services)</i>	Active duty family members (all ranks)	None	\$16.30 per day (minimum \$25 per admission)	\$16.30 per day (minimum \$25 per admission)
	Retirees and family	\$11 per day (minimum	\$250 per day or 25% of	\$535 per day or 25% of



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
	members	\$25 per admission)	total institutional charges (whichever is less) plus 20% of professional charges	total institutional charges (whichever is less) plus 25% of professional charges
Skilled Nursing Facility	Active duty family members (all ranks)	None	\$16.30 per day (minimum \$25 per admission)	\$16.30 per day (minimum \$25 per admission)
	Retirees and family members	\$11 per day (minimum \$25 per admission)	\$250 per day or 25% of total institutional charges (whichever is less) plus 20% of professional charges	\$535 per day or 25% of total institutional charges (whichever is less) plus 25% of professional charges
Behavioral Health/Substance Abuse	Active duty family members (all ranks)	None	\$20 per day (minimum \$25 per admission)	\$20 per day (minimum \$25 per admission)
	Retirees and family members	\$40 per day	20% of total institutional charges plus 20% of professional charges	Facility charge per day or 25% of total institutional charges (whichever is less) plus 25% of allowed professional charges***
***This rate is subject to change on an annual basis.				

Point of Service (POS) Option for TRICARE Prime Beneficiaries

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
Applies to all non-emergency services	Active duty family members (all ranks)	Deductible:	N/A	N/A



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.

Beneficiary Copayment Per Visit/Cost-share*				
	Beneficiary Category	TRICARE Prime	TRICARE Extra	TRICARE Standard
received by Prime enrollees without a referral		\$300 individual \$600 family and 50% of allowable charges See Note 6		
	Retirees and family members	Deductible: \$300 individual \$600 family and 50% of allowable charges See Note 6	N/A	N/A

Notes

1. Lab and x-rays are included if provided at the provider's office as part of an office visit, and a copayment is collected for the visit, or as part of clinical preventive services. Per TRICARE Reimbursement Manual, if these services are performed by the office visit provider on a date different from the office visit or performed by a different provider such as an independent laboratory or radiology facility (even if performed on the same day as the related office visit) the beneficiary will owe a separate copayment for the services. Also, no copayment will be collected for these services when they are billed and provided as clinical preventive services to TRICARE Prime beneficiaries.
2. The Prime beneficiary's out-of-pocket expense is limited to the copayment.
3. Copayment applies for each prescription up to a 90-day supply of non-controlled medications.
4. Non-network pharmacies charge **\$9** or **20%** (whichever is greater) per prescription. Deductible applies.
5. Requirement for non-availability statement may apply for Extra and Standard (Inpatient only)
6. TRICARE Reimbursement will be limited to **50%** of the billed or allowed charges, whichever is lower

Catastrophic cap/maximum annual out-of-pocket expense is **\$1,000** per fiscal year all for active duty family members; **\$3,000** per enrolled year for retirees and/or families enrolled in Prime and retirees and/or families using Extra and Standard.

Legal disclaimer: The information displayed in this chart does not take into account everything that would make the information completely accurate, such as deductible amounts already met or catastrophic caps.



TriWest Healthcare Alliance provides access to quality health care for 2.7 million members of America's military family in the 21-state TRICARE West Region.