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TRICARE 101: What Service Providers Need to Know

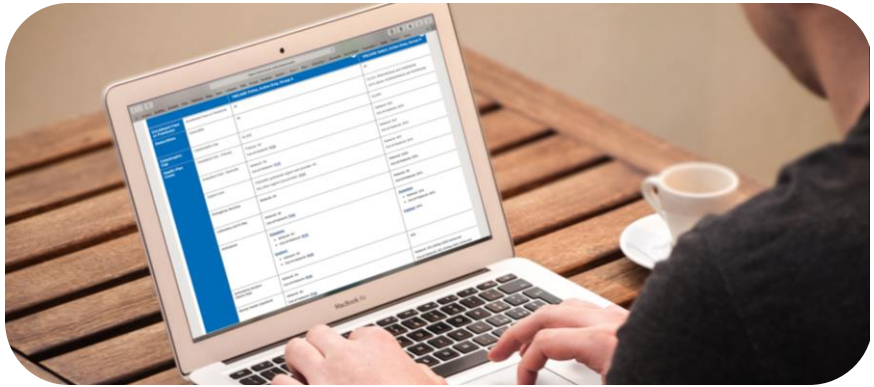
November 10, 2026

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About OneOp

Supporting your work so you can better support military families.



Who We Are

A DoW & Cooperative Extension partnership supporting professionals who serve military families.

Our Mission

Strengthening military family service providers through accessible, research-informed learning.

What We Offer

Free, online professional development through webinars, podcasts, courses, and more.

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Today's Presenter

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About Me

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TRICARE 101:
What Service Providers Need to Know

Zelly Zim, MHA, FAHM®, CLL

November 10, 2026

Learning Objectives

- By the end of this webinar, participants will be able to:
  - Differentiate among major TRICARE plan options, including Prime, Select, and TRICARE Remote.
  - Describe preventive services, enrollment requirements, and factors that may influence TRICARE plan selection.
  - Examine healthcare considerations for military families enrolled in the Exceptional Family Member Program (EFMP).
  - Identify vetted resources that can help military families navigate TRICARE, understand healthcare benefits, and make informed healthcare and financial decisions.

Overview

- TRICARE Plans
  - Prime and Select Options
  - EFMP and ECHO
  - Getting Care
  - Pharmacy
- Federal Benefits Overview
- TRICARE Open Season and QLEs
  - What are Qualifying Life Events?
  - Planning for Open Season
  - Costs
- DEERS
- Resources & TRICARE News
- Questions

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

Types of TRICARE Prime

Plan Name	General Eligibility Information
TRICARE Prime/TRICARE Prime Overseas	Active Duty Family Members (ADFMs), Retirees and family members worldwide
TRICARE Prime – US Family Health Plan (USFHP)	ADFMs, Retirees, and retiree family members living in a USFHP service area (Prime to Prime, anytime) Not available to Active Duty Service Members (ADSMs)
TRICARE Prime – Competitive Plans Demonstration (CPD)	Retired reservists except when eligible for Federal Employees Health Benefits Program (FEHBP)
TRICARE Young Adult (TYA) Prime	Young adults aged out of regular coverage at age 21 up to age 26 when unmarried, with no employer-sponsored coverage, and who are not otherwise eligible for coverage
TRICARE Prime Remote (TPR)/TRICARE Prime Remote Overseas	Generally, ADSMs living 50 miles/1hr from an MTF and 50 miles/1hr from their permanent duty station and their families

Types of TRICARE Select

Plan Name	General Eligibility Information
TRICARE Select/TRICARE Select Overseas	Active Duty Family Members, Retirees and family members worldwide **Not available to Active Duty Service Members**
TRICARE Reserve Select	Reservists and their families
TRICARE Retired Reserve	Retired reservists except when eligible for Federal Employees Health Benefits Program (FEHBP)
TRICARE Young Adult Select	Young adults aged out of regular coverage at age 21 up to age 26 when unmarried, with no employer-sponsored coverage, and who are not otherwise eligible for coverage

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)	
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**	
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.

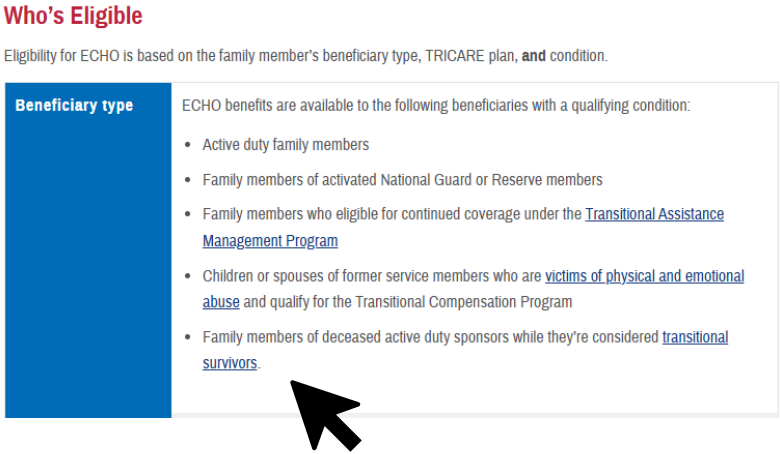
To make use of TRICARE cost shares, you must use TRICARE Network Providers. Start your research here: https://www.tricare.mil/FindDoctor

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	

EFMP and ECHO

- The Exceptional Family Member Program (EFMP) provides resources and support to families with special needs and is administered by each branch of service.
- The **Extended Care Health Option (ECHO)** is the **TRICARE** facet that provides additional assistance to registered (as reflected in DEERS) beneficiaries with special needs.



Who's Eligible

Eligibility for ECHO is based on the family member's beneficiary type, TRICARE plan, **and** condition.

Beneficiary type	ECHO benefits are available to the following beneficiaries with a qualifying condition:
	• Active duty family members • Family members of activated National Guard or Reserve members • Family members who eligible for continued coverage under the Transitional Assistance Management Program • Children or spouses of former service members who are victims of physical and emotional abuse and qualify for the Transitional Compensation Program • Family members of deceased active duty sponsors while they're considered transitional survivors.

Go to:
https://tricare.mil/Plans/SpecialPrograms/ECHO

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

Preventive Care

- Follow plan-specific rules for preventive care
  - Care must be sought in respective network
  - For TFL, TRICARE cost shares may apply for preventive care covered by TRICARE but not by Medicare
- Generally, referrals are not required

For more information, see
https://tricare.mil/GettingCare/Preventive

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/home-delivery
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

Open Season & Qualifying Life Events

Open Season for CY 2027

- TRICARE Open Season occurs Nov. 9 – Dec. 8, 2026.
- Beneficiaries 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.

Qualifying Life Events (QLEs)



- What is a QLE?
  - Visit https://tricare.mil/LifeEvents/QLE for more information
- What To Do Following a QLE
  - Update your or your family member's information in DEERS.
  - Once your change shows in DEERS, you may make any eligible enrollment change.
- What Happens if I Don't Take Any Action?
  - If you remain eligible for your current health plan and wish to continue coverage following a QLE, you don't need to take action.
  - If you aren't already in a health plan and don't enroll in one, you'll only be eligible for care at a military hospital or clinic if space is available.
  - When retiring from active duty, you must make an enrollment decision within 90 days of your retirement. If you don't enroll in a health plan within the 90-day period, you'll lose TRICARE coverage and may only be eligible for care at military hospitals or clinics if space is available.
  - You can wait to take action during Open Season or the next time you have a QLE

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
  - TRICARE Prime Demo
  - 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

Prime and Select Comparison Summary
Active Duty Family Members

TRICARE Prime	TRICARE Select
▪ Available in Prime Service Areas (≈40 miles of MTF)	▪ Available anywhere (only option for overseas)
▪ All care coordinated with PCM; ▪ Referrals required for specialty care	▪ Referrals Not Necessary; ▪ Prior authorization required for certain services
▪ MTF or Civilian Network	▪ Chosen Provider (MTF care if space is available)
▪ CY 26 Annual Enrollment Fee: – None	▪ CY 26 Annual Enrollment Fee: – None
▪ No Annual Deductible	▪ CY 26 Annual Deductible: – Group A: E1-E4 $50/Individual Or $100/Family – Group A: E5 & above $150/Individual Or $300/Family – Group B: E1-E4 $66/Individual Or $132/Family – Group B: E5 & above $198/Individual Or $397/Family
▪ No Charge For Outpatient Care In MTFs ▪ POS fees do NOT apply to Catastrophic Cap ▪ Point-of-Service fees for civilian network care without a referral	▪ In Network Care has fixed copays after deductible is met ▪ Non-Network: Generally 20% of TRICARE Allowable Charge
▪ Catastrophic Cap: Group A: $1,000 / Group B: $1,324	▪ Catastrophic Cap: Group A: $1,000 / Group B: $1,324

Prime and Select Comparison Summary
Retirees and Their Family Members

TRICARE Prime	TRICARE Select
▪ Available in Prime Service Areas (≈40 miles of MTF)	▪ Available anywhere (only option for overseas)
▪ All care coordinated with PCM; ▪ Referrals required for specialty care	▪ Referrals Not Necessary; ▪ Prior authorization required for certain services
▪ MTF or Civilian Network	▪ Chosen Provider (MTF care if space is available)
▪ CY 26 Annual Enrollment Fee: – Group A: $765/Individual Or $765/Family – Group B: $462.96/Individual Or $927/Family	▪ CY 26 Annual Enrollment Fee: – Group A: $186.96/Individual Or $375/Family – Group B: $594.96/Individual Or $1,191/Family
▪ No Annual Deductible	▪ CY 26 Annual Deductible: – Group A: $150/Individual Or $300/Family (stagnant) – Group B: $198 (IN), $397 (OON)/Individual Or $397 (IN), $794 (OON)/Family
▪ No Charge For Outpatient Care In MTFs ▪ POS fees do NOT apply to Catastrophic Cap ▪ Copays For Civilian Network Care Primary Care: $26 Urgent Care: $39 Specialty Care: $39 Emergency Room: $79	▪ In Network Care has fixed copays after deductible is met ▪ Non-Network: 25% of TRICARE Allowable Charge
▪ Catastrophic Cap: Group A: $3,000 / Group B: $4,635	▪ Catastrophic Cap: Group A: $4,384 / Group B: $4,635 ▪ *$3,000 per family for medically retired sponsors (& family) and survivors

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.

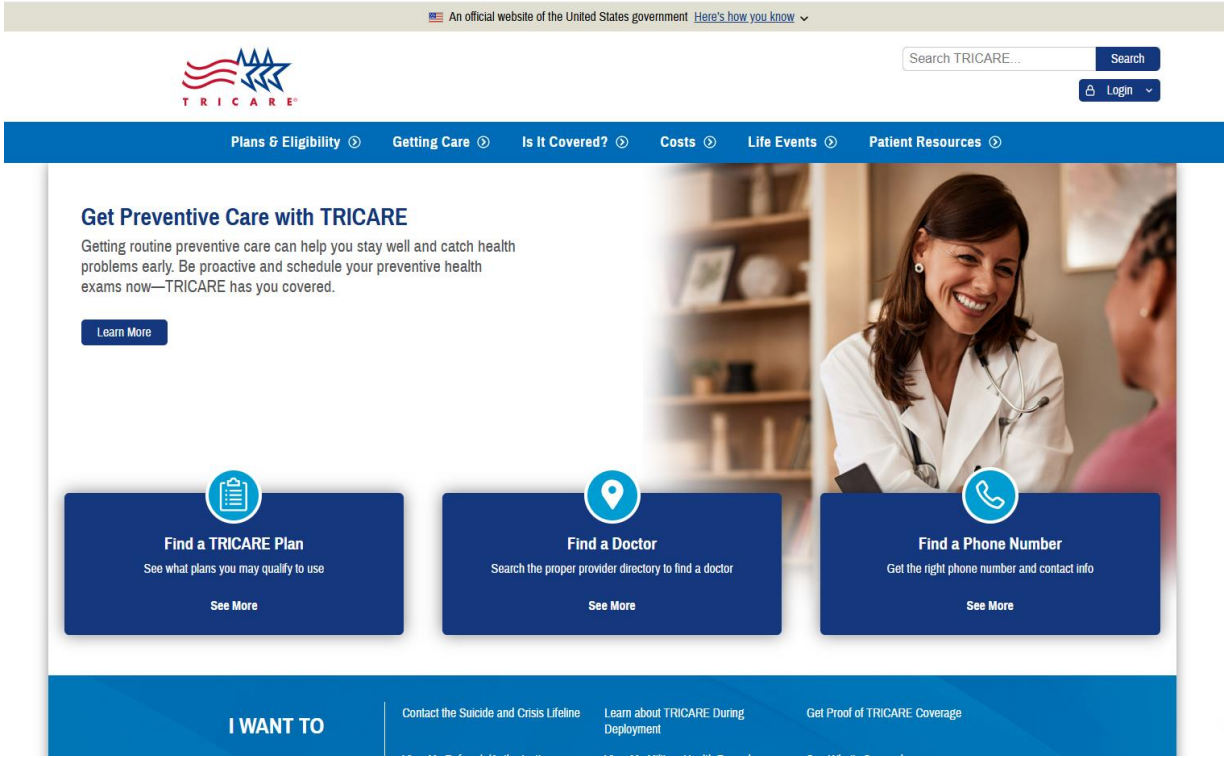
TRICARE Websites

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
- Find a Personal Financial Counselor
  https://finred.usalearning.gov/pfcMap

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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Learning Objectives

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  - Describe preventive services, enrollment requirements, and factors that may influence TRICARE plan selection.
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  - Identify vetted resources that can help military families navigate TRICARE, understand healthcare benefits, and make informed healthcare and financial decisions.

Q&A



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Access Our Resources



Resources

- Scan the QR code to access all webinar resources, including tools, links, and more
- Use these resources to support continued learning and practical application in your work

HCFSA Open Season

Health Care Flexible Spending Account

Use pre-tax pay for eligible out-of-pocket health care expenses.

November 9–December 14, 2026

Enrollment closes at midnight ET

Enroll at FSAFEDS.gov

Benefits begin January 1, 2027

Financial Readiness Resources



Visit the FINRED at https://finred.usalearning.gov/ for original, reliable and up-to-date financial information you can count on.

SCAN ME



Use the Personal Financial Counselor Locator Map to find:

- Free financial counselors both CONUS and OCONUS
- Financial literacy education, training, and resources



Discover MilSpouse Money Mission resources including:

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- MilSpouse Money Mission: https://www.milspousemoneymission.org



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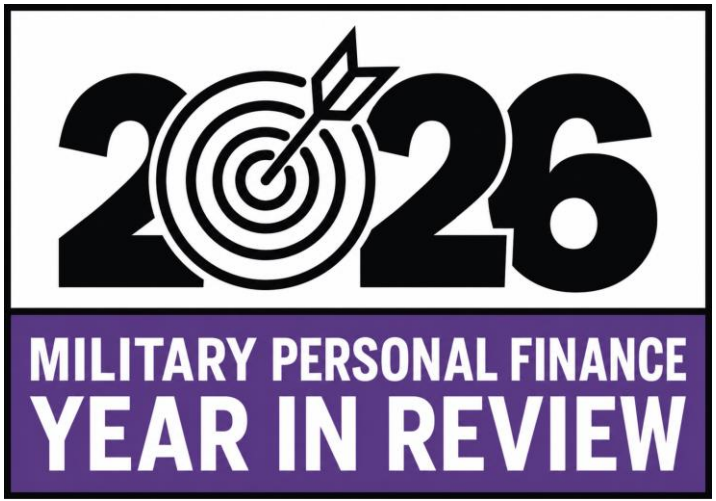
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