

TRICARE Prime® vs. TRICARE Select®



WHAT ARE MY TRICARE PLAN OPTIONS?

TRICARE offers two main health plan options: TRICARE Prime and TRICARE Select. Comparing the two plans helps you choose the one that works best for you and your family's health needs.

TRICARE Prime

- ✓ **Best for:** People who want a primary care manager to oversee their care, and like predictable costs
- ✓ **Highlights:** Lower costs, more rules, coordinated care

TRICARE Select

- ✓ **Best for:** People who like flexibility, and freedom to choose a provider
- ✓ **Highlights:** More freedom, fewer rules, higher costs

TRICARE PRIME VS. TRICARE SELECT: WHICH ONE IS RIGHT FOR ME?

TRICARE Prime	TRICARE Select
A managed-care option available only in Prime Service Areas. TRICARE Prime Overseas is only available to active duty service members and their command-sponsored family members.	A self-managed option available stateside and overseas.
You must use a primary care manager. Your PCM will coordinate most of your care.	You don't need to choose a PCM. You can see any TRICARE-authorized provider.
You need referrals for most specialty care.	You don't need referrals for primary care and most specialty care.
No deductible. As long as you follow the rules, you pay a copayment for most services. If you're an active duty family member, you don't have a copayment.	Annual deductible. You pay copayments or cost-shares. To pay less, use network providers.

2026 SAMPLE OUT OF POCKET COSTS*

Covered Service	TRICARE Prime		TRICARE Select	
	ADSMs and ADFMs	All others	ADFMs	All others**
Preventive Care visit	\$0	\$0	\$0	\$0
Primary Care visit	\$0	\$26	Network: \$28 Out-of-network: 20%	Network: \$38 Out-of-network: 25%
Specialty Care visit	\$0	\$39	Network: \$39 Out-of-network: 20%	Network: \$52 Out-of-network: 25%
Urgent Care visit <i>TRICARE-authorized urgent care center</i>	\$0	\$39	Network: \$28 Out-of-network: 20%	Network: \$38 Out-of-network: 25%
Emergency Care visit	\$0	\$79	Network: \$103 Out-of-network: 20%	Network: \$138 Out-of-network: 25%

*You may also need to pay enrollment fees or deductibles.

** Group A Costs.

For more information about choosing a health plan visit:
tricare.mil/compareplans



For full costs and fees associated with each plan visit:
tricare.mil/comparecosts

