

# TRICARE Health Plan Costs

## 2022

The New Year is almost here. This means annual cost changes for most TRICARE health plans, starting Jan. 1. Cost changes reflect decisions made by Congress, cost-of-living adjustments, changes to the cost of health care services and drugs, and more. This affects enrollment fees and premiums for some individuals, as well as certain out-of-pocket costs.

Knowing the 2022 costs will help you prepare for [TRICARE Open Season](#), which runs from Nov. 8 to Dec. 13. Even if you keep your current health plan next year, you should check for any cost changes that will affect you.

TRICARE [beneficiaries fall into one of two groups](#): Group A or Group B. What group you're in determines your enrollment fees or premiums and any other per service out-of-pocket costs that you may have with your TRICARE plan. See your group below:

- You're in Group A if your initial enlistment or appointment or that of your uniformed service sponsor began before Jan. 1, 2018.
- You're in Group B if your initial enlistment or appointment or that of your uniformed service sponsor began on or after Jan. 1, 2018.

When enrolled in [TRICARE Reserve Select](#), [TRICARE Retired Reserve](#), [TRICARE Young Adult](#), or the [Continued Health Care Benefit Program](#), you follow TRICARE Select Group B deductibles and applicable copayments or cost-shares.

Below is a list of the 2022 costs for TRICARE health plans. Changes from 2021 costs are in **bold**.

### **Annual Enrollment Fees and Annual Deductibles**

Active duty service members and active duty family members continue to have no enrollment fees. Retirees, their family members, and most others must pay an annual enrollment fee for their coverage. If you have [TRICARE Prime](#), there's no annual deductible. If you have [TRICARE Select](#), you must spend your deductible before TRICARE cost-sharing begins.

Table 1 shows the annual enrollment fee and annual deductible for active duty family members enrolled in TRICARE Select or TRICARE Prime. TRICARE Prime includes TRICARE Prime Remote, the [US Family Health Plan](#), and [TRICARE Young Adult Prime](#) plans. Changes from 2021 costs are in bold.

**Table 1: Calendar Year 2022 TRICARE Prime and TRICARE Select Out-of-Pocket Costs: Active Duty Family Members**

Out-of-pocket Cost	TRICARE Select		TRICARE Prime	
	Group A	Group B	Group A	Group B

<b>Annual enrollment fee</b>	Individual	\$0	\$0	\$0	\$0
	Family	\$0	\$0	\$0	\$0
<b>Annual deductible</b>	Individual (E-4 and below)	\$50	<b>\$56</b>	\$0	\$0
	Family (E-4 and below)	\$100	<b>\$112</b>	\$0	\$0
	Individual (E-5 and above)	\$150	<b>\$168</b>	\$0	\$0
	Family (E-5 and above)	\$300	<b>\$336</b>	\$0	\$0

Table 2 shows the annual enrollment fee and annual deductible for retirees, their family members, and others enrolled in TRICARE Select or TRICARE Prime. Changes from 2021 costs are in bold.

**Table 2: Calendar Year 2022 TRICARE Prime and TRICARE Select Out-of-Pocket Costs: Retired Service Members, Their Families, and Others**

Out-of-pocket Cost		TRICARE Select		TRICARE Prime	
		Group A	Group B	Group A	Group B
<b>Annual enrollment fee</b>	Individual	<b>\$158</b>	<b>\$504</b>	<b>\$323</b>	<b>\$392</b>
	Family	<b>\$317</b>	<b>\$1,008</b>	<b>\$647</b>	<b>\$784</b>
<b>Annual deductible</b>	Individual	\$150	Network: <b>\$168</b> Out-of-Network: <b>\$336</b>	\$0	\$0
	Family	\$300	Network: <b>\$336</b> Out-of-Network: <b>\$672</b>	\$0	\$0

### **Out-of-pocket Costs (Copayments and Cost-shares)**

ADSMs don't have any out-of-pocket costs. If you're an active duty family member enrolled in a TRICARE Prime plan, you won't have copayments unless you're using the [point-of-service option](#) or filling a prescription outside of a [military pharmacy](#).

Table 3 shows TRICARE Select and TRICARE Prime network and out-of-network out-of-pocket costs for active duty family members. Network means a provider in the TRICARE

network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network. Changes from 2021 costs are in bold.

**Table 3: Calendar Year 2022 TRICARE Prime and TRICARE Select Out-of-Pocket Costs: Active Duty Family Members**

Out-of-pocket Cost	TRICARE Select		TRICARE Prime	
	Group A	Group B	Group A	Group B
<b>Annual catastrophic cap</b>	\$1,000	<b>\$1,120</b>	\$1,000	<b>\$1,120</b>
<b>Preventive care visit</b>	\$0	\$0	\$0	\$0
<b>Primary care</b>	Network: <b>\$24</b> Out-of-Network: 20%	Network: <b>\$16</b> Out-of-Network: 20%	\$0	\$0
<b>Specialty care</b>	Network: <b>\$38</b> Out-of-Network: 20%	Network: <b>\$28</b> Out-of-Network: 20%	\$0	\$0
<b>Emergency room visit</b>	Network: <b>\$99</b> Out-of-Network: 20%	Network: <b>\$44</b> Out-of-Network: 20%	\$0	\$0
<b>Urgent care center visit</b>	Network: <b>\$24</b> Out-of-Network: 20%	Network: <b>\$22</b> Out-of-Network: 20%	\$0	\$0
<b>Ambulatory surgery</b>	\$25 Network and Out-of-Network	Network: <b>\$28</b> Out-of-Network: 20%	\$0	\$0
<b>Ambulance, outpatient ground</b>	Network: <b>\$74</b> Out-of-Network: 20%	Network: <b>\$16</b> Out-of-Network: 20%	\$0	\$0
<b>Ambulance, outpatient air</b>	Network and Out-of-Network: 20%	Network and Out-of-Network: 20%	\$0	\$0

<b>Durable medical equipment</b>	Network: 15% Out-of-Network: 20%	Network: 10% Out-of-Network: 20%	\$0	\$0
<b>Inpatient admission</b>	<b>\$20.75</b> per day; \$25 minimum per admission	Network: <b>\$67</b> per admission; Out-of- Network: 20%	\$0	\$0
<b>Inpatient skilled nursing facility/rehab facility</b>	<b>\$20.75</b> per day; \$25 minimum per admission	Network: <b>\$28</b> per day; Out-of- Network: <b>\$56</b> per day	\$0	\$0

Note: The costs for maternity (delivery and inpatient) are the same costs for inpatient admission. The costs for mental health (inpatient) are the same costs for inpatient admission. Mental health (primary care) follow the same costs as for primary care. Mental health (specialty care) follow the same costs as for specialty care.

Table 4 shows TRICARE Select and TRICARE Prime network and out-of-network out-of-pocket costs for for retirees, their families, and all others. Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network. Changes from 2021 costs are in bold.

**Table 4: Calendar Year 2022 TRICARE Prime and TRICARE Select Out-of-Pocket Costs: Retirees, their Families, and all Others**

Out-of-pocket Cost	TRICARE Select		TRICARE Prime	
	Group A	Group B	Group A	Group B
<b>Annual catastrophic cap</b>	<b>\$3,706</b>	<b>\$3,921</b>	\$3,000	<b>\$3,921</b>
<b>Preventive care visit</b>	\$0	\$0	\$0	\$0
<b>Primary care</b>	Network: <b>\$32</b> Out-of- Network: 25%	Network: <b>\$28</b> Out-of- Network: 25%	<b>\$22</b>	<b>\$22</b>
<b>Specialty care</b>	Network: <b>\$50</b> Out-of- Network: 25%	Network: <b>\$44</b> Out-of- Network: 25%	<b>\$33</b>	<b>\$33</b>
<b>Emergency room visit</b>	Network: <b>\$133</b> Out-of-	Network: <b>\$89</b> Out-of-	<b>\$67</b>	<b>\$67</b>

		Network: 25%	Network: 25%		
<b>Urgent care center visit</b>		Network: <b>\$32</b> Out-of- Network: 25%	Network: <b>\$44</b> Out-of- Network: 25%	<b>\$33</b>	<b>\$33</b>
<b>Ambulatory surgery</b>		Network: 20% Out-of- Network: 25%	Network: <b>\$106</b> Out-of- Network: 25%	<b>\$67</b>	<b>\$67</b>
<b>Ambulance, outpatient ground</b>		Network: <b>\$99</b> Out-of- Network: 25%	Network: <b>\$67</b> Out-of- Network: 25%	<b>\$44</b>	<b>\$44</b>
<b>Ambulance, outpatient air</b>		Network and Out-of- Network: 25%	Network and Out-of- Network: 25%	\$20	\$20
<b>Durable medical equipment</b>		Network: 20% Out-of- Network: 25%	Network: 20% Out-of- Network: 25%	20%	20%
<b>Inpatient admission</b>	Network	\$250/day up to 25% of hospital charges, plus 20% of separately billed services	<b>\$196</b> per admission	<b>\$168</b> per admission	<b>\$168</b> per admission
	Out-of-Network	‡ \$1,034/day up to 25% of hospital charges, plus 25% of separately billed services	‡25%	‡\$158 per admission	‡\$158 per admission
<b>Inpatient skilled nursing facility/rehab facility</b>		Network: \$250/day up to 25% of hospital charges, plus 20% of separately billed services;	Network: \$56 per day;  Out-of- Network: lesser of \$336 per day or 20%	\$33 per day	\$33 per day

	Out-of-Network: 25%		
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‡ This is the 2021 rate. The 2022 out-of-pocket expense will be available mid-December once the diagnosis-related group payment rates are calculated.

Note: The costs for maternity (delivery and inpatient) are the same costs for inpatient admission. The costs for mental health (inpatient) are the same costs for inpatient admission. Mental health (primary care) follow the same costs as for primary care. Mental health (specialty care) follow the same costs as for specialty care.

### Premiums

When enrolled in a premium-based health plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult Prime, TRICARE Young Adult Select, or Continued Health Care Benefit Program), you pay a monthly or quarterly premium.

Table 5 shows the monthly premium for TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult Prime and TRICARE Young Adult Select. Changes from 2021 costs are in bold.

**Table 5: Calendar Year 2022 TRICARE Premium-Based Health Plans Monthly Premiums**

Premium-based health plan	Member Only	Member and Family
TRICARE Reserve Select	<b>\$46.70</b>	<b>\$229.99</b>
TRICARE Retired Reserve	<b>\$502.32</b>	<b>\$1,206.99</b>
TRICARE Young Adult Prime	<b>\$512</b>	Not available
TRICARE Young Adult Select	<b>\$265</b>	Not available

If you have the Continued Health Care Benefit Program, you pay a quarterly premium.

**Table 6: Fiscal Year 2022 TRICARE Premium-Based Health Plans Quarterly Premiums (Oct. 1, 2021–Sept. 30, 2022)**

Premium-based health plan	Member Only	Member and Family
Continued Health Care Benefit Program	\$1,654	\$4,079

Looking for more on costs? Visit [TRICARE Cost Terms](#) for definitions. To see current costs, check out the TRICARE Compare Cost Tool at <https://www.tricare.mil/comparecosts>. Your [TRICARE contractor](#) is also available to help if you have questions about [how your TRICARE plan works](#).

[Source: TRICARE Communications | November 8, 2021 ++]