

TRICARE® Catastrophic Cap

The catastrophic cap is the maximum out-of-pocket amount TRICARE beneficiaries will pay each fiscal year

The catastrophic cap is the maximum out-of-pocket amount you will pay each fiscal year (FY) (*October I–September 30*) for TRICARE-covered services. The cap applies to annual deductibles, pharmacy copayments, TRICARE Prime enrollment fees, and other cost-shares based on TRICARE-allowable charges.

The catastrophic cap amount is based on your beneficiary category and is not affected by the program option you use. The catastrophic cap for active duty family members and TRICARE Reserve Select (TRS) beneficiaries is \$1,000 per family, per FY, and the catastrophic cap for all other beneficiaries is \$3,000 per family, per FY.

Note: The catastrophic cap does **not** apply to active duty service members.

You are not responsible for any amounts above the catastrophic cap in a given FY, with a few exceptions. The catastrophic cap does not apply to cost-share amounts for services that are not TRICARE-covered; point-of-service charges; TRS, TRICARE Retired Reserve, and TRICARE Young Adult premiums; or the additional 15 percent above the TRICARE-allowable charge that nonparticipating providers may charge.

For more information about the TRICARE catastrophic cap, contact your regional contractor or visit or call a local Beneficiary Counseling Assistance Coordinator (BCAC) or TRICARE Service Center. A BCAC directory is available online at www.tricare.mil/bcac.

FOR INFORMATION AND ASSISTANCE

N TRICARE North Region	S TRICARE South Region	W TRICARE West Region
Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com	TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa ¹ +44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com	TOP Regional Call Center— Latin America and Canada ¹ +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com	TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com

1. For a list of toll-free contact information, visit www.tricare-overseas.com.

This fact sheet is **not** all-inclusive. For additional information, please visit <u>www.tricare.mil.</u>

An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military treatment facility guidelines and policies may be different than those outlined in this product. For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.