

Below are 2025 costs for certain Medicare and TRICARE covered services in the U.S. and U.S. territories. For more information about TRICARE For Life, eligibility, and costs for covered services, visit www.tricare.mil/tfl.

Medicare Part A

Medicare Part A covers medically necessary **inpatient care** you get in the U.S. or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

Hospital Stay (Medical and Surgical)

Days	Medicare ¹ Pays	TRICARE ² Pays	You Pay ³
1–60 days	100% after you meet your \$1,676 ⁴ deductible each benefit period ⁵	Your \$1,676 deductible	\$0 for services paid by Medicare and TRICARE
61–90 days	All but \$419 per day ⁴ each benefit period ⁵	\$419 per day	\$0 for services paid by Medicare and TRICARE
91–150 days (Lifetime reserve days) ⁶	All but \$838 per day ⁴ each benefit period ⁵	\$838 per day	\$0 for services paid by Medicare and TRICARE
151+ days	Nothing ⁷	As the primary payer	Your TRICARE cost-share Call the TFL contractor for details: 866-773-0404 (TDD 866-773-0405)

TRICARE For Life Cost Matrix 2025

Hospital Stay⁸ (Mental Health)

Days	Medicare ¹ Pays	TRICARE ² Pays	You Pay ³
1–60 days	100% after you meet your \$1,676 ⁴ deductible each benefit period ⁵	Your \$1,676 deductible	\$0 for services paid by Medicare and TRICARE
61–90 days	All but \$419 per day ⁴ each benefit period ⁵	\$419 per day	\$0 for services paid by Medicare and TRICARE
91–150 days (Lifetime reserve days) ⁶	All but \$838 per day ⁴ each benefit period ⁵	\$838 per day	\$0 for services paid by Medicare and TRICARE
151+ days	Nothing ⁷	As the primary payer	Your TRICARE cost-share Call the TFL contractor for details: 866-773-0404 (TDD 866-773-0405)

TRICARE For Life Cost Matrix 2025

Skilled Nursing Facility

You must have a qualifying inpatient hospital stay of at least three days in a row, starting with the day the hospital admits you as an inpatient. This doesn't include the day you leave the hospital. Skilled nursing facilities must be Medicare-certified and must participate with TRICARE.

Medicare and TRICARE pay for the cost of skilled nursing, including the custodial care given in the skilled nursing home for a limited time. The care must be for recovery from illness or injury—not for a chronic condition. If you don't also need skilled nursing care, Medicare and TRICARE don't pay for custodial care. Custodial care is non-skilled, personal care, such as help with eating, dressing, getting in or out of a bed, and using the bathroom.

Days	Medicare ¹ Pays	TRICARE ² Pays	You Pay ³
1–20 days	100%	Nothing	\$0 for services paid by Medicare and TRICARE
21–100 days	All but \$209.50 per day ⁴ each benefit period ⁵	\$209.50 per day	\$0 for services paid by Medicare and TRICARE
101+ days You must get pre-authorization from TFL	Nothing ⁷	As the primary payer	Your TRICARE cost-share Call the TFL contractor for details: 866-773-0404 (TDD 866-773-0405)

Hospice Care

To qualify for hospice care, a hospice doctor and your doctor (if you have one) must certify that you’re terminally ill. This means you have a life expectancy of six months or less. When you agree to hospice care, you’re agreeing to comfort care (palliative care), instead of care to cure your illness. You also must sign a statement choosing hospice care instead of other benefits Medicare covers to treat your terminal illness and related conditions.

Days	Medicare ¹ Pays	TRICARE ² Pays	You Pay ³
N/A	100%	Nothing	\$0 for services paid by Medicare and TRICARE

Medicare Part B

Medicare Part B covers medically necessary **outpatient care** you get in the U.S. or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). Medicare pays after you meet the annual Medicare Part B deductible (\$257).²

Covered Outpatient Service	Medicare ¹ Pays	TRICARE ² Pays	You Pay ³
Doctors services	80%	20%	\$0 for services paid by Medicare and TRICARE
Emergency room visit	80% of the facility and doctor's charges	20%	\$0 for services paid by Medicare and TRICARE
Mental health visit	80%	20%	\$0 for services paid by Medicare and TRICARE
Laboratory services	100%	Nothing	\$0 for services paid by Medicare and TRICARE
Radiology (X-rays)	80%	20%	\$0 for services paid by Medicare and TRICARE
Home health care	100%	Nothing	\$0 for services paid by Medicare and TRICARE
Durable medical equipment	80%	20%	\$0 for services paid by Medicare and TRICARE
Outpatient hospital services	80%	20%	\$0 for services paid by Medicare and TRICARE
Chiropractic services (limited)	80%	Nothing	20% Medicare cost-share

Notes for Tables

1. Medicare pays the amounts Medicare approved for Medicare-covered services you get from doctors or suppliers who accept Medicare assignment.
2. TRICARE pays your Medicare deductible, copayments, and cost-shares for services covered by TRICARE. If you use a doctor or supplier who doesn't accept Medicare assignment, TRICARE may pay up to 15% over the Medicare-allowed amount.
3. During a calendar year (Jan. 1–Dec. 31), the most you pay for TRICARE covered services and supplies is your TRICARE For Life catastrophic cap (\$3,000). When you meet your calendar year catastrophic cap, you don't pay anything for the rest of the calendar year for services and supplies that are medically necessary and covered by TRICARE.
4. These Medicare amounts are for calendar year 2025 and may change each year on Jan. 1.
5. A benefit period begins the day you go into a hospital or skilled nursing facility (including services in a psychiatric hospital). It ends after you haven't had any inpatient hospital care (or skilled care in a skilled nursing facility) for 60 days in a row. If you go into a hospital or a skilled nursing facility again after 60 days, a new benefit period begins. The Medicare inpatient hospital deductible applies for each benefit period. There is no limit to the number of benefit periods.
6. Lifetime reserve days (91–150) are the 60 days Medicare pays for when you're in a hospital (general or psychiatric), skilled nursing facility, or inpatient rehabilitation facility for more than 90 days in a row. Once you use your 60 lifetime reserve days, you don't get any extra days during your lifetime.
7. Unless a new benefit period begins, Medicare doesn't pay.
8. You can get mental health services either in a general hospital or a psychiatric hospital (a facility that only cares for people with mental health disorders). There's no limit to the number of benefit periods you can have, whether you're getting mental health care in a general or psychiatric hospital. But, if you're in a psychiatric hospital (instead of a general hospital), Medicare Part A only pays for up to 190 days of inpatient psychiatric hospital services during your lifetime.

Using TRICARE For Life Overseas

Medicare doesn't provide coverage outside the U.S. and U.S. territories. In overseas locations, a 25% cost-share applies up to the TFL catastrophic cap. If you have TFL overseas, be prepared to pay upfront for your health care and file a claim for reimbursement with the overseas contractor. Find overseas contact information at

<https://tricare.mil/PatientResources/Claims/MedicalClaims/FilingOverseas>.