

Your Comprehensive TRICARE Open Season Checklist: Prepare for Nov. 11

[TRICARE Open Season](#) runs from Nov. 11 to Dec. 10 this year, giving you the chance to change your health plan for coverage starting Jan. 1, 2025. We encourage you to follow this detailed checklist to ensure you're fully prepared.

TRICARE Open Season is for beneficiaries enrolled in or eligible for:

- [TRICARE Prime](#)
- [US Family Health Plan](#)
- [TRICARE Prime Remote](#)
- [TRICARE Prime Overseas](#)
- [TRICARE Prime Remote Overseas](#)
- [TRICARE Select](#)
- [TRICARE Select Overseas](#)

Important notes:

- Open season doesn't apply to active duty service members.
- [TRICARE For Life](#) beneficiaries don't need to take action during open season (coverage is automatic with [Medicare Part A](#) and [Part B](#)).
- Premium-based plans ([TRICARE Reserve Select](#), [TRICARE Retired Reserve](#), [TRICARE Young Adult](#)) are available for purchase anytime. You don't need to take action during open season.

Even if open season doesn't apply to you, you may still need to take certain actions this year. If you live in the new [West Region](#), or in a [state that's moving to the West Region](#) on Jan. 1, you may need to [provide your payment information](#) to TriWest Healthcare Alliance, the incoming West Region contractor, by Jan. 1. You must do this if you pay by bank electronic funds transfer, or debit or credit card, but not if you pay by military pay system allotment—allotment payments will transfer automatically. You can find out more at tricare.mil/west.

Explore your options thoroughly

- Use the [TRICARE Plan Finder](#). Answer a few questions to see what plans you may be eligible for.
- Compare plans using the [TRICARE Compare Plans Tool](#). Note differences in coverage, provider networks, and referral requirements.
- Review your 2024 [costs](#) carefully. (Note: 2025 costs will be available in the coming days. Take note of any changes from 2024, especially in enrollment fees and copayments.)
- Check your regional contractor's provider directory to see if your preferred providers are in-network. If you live in the East Region, you can access [Humana's provider directory](#). Additionally, TriWest's [provider directory](#) is now live!

Verify your information in DEERS

Log in to [milConnect](#). Verify personal information for all family members:

- Names, Social Security numbers, and birthdates
- Addresses
- Phone numbers
- Email addresses

If you have eligibility questions, contact your service's personnel office. Between now and Dec. 31, if you live in the U.S. and [need to make health plan changes](#), you'll need to call your [regional contractor](#). You won't be able to make any health plan updates online in [milConnect](#) via [Beneficiary Web Enrollment](#). If you live overseas, you can keep using milConnect as usual.

For enrollment changes effective now through Dec. 31, if you live:

- In the [current East Region](#): Call [Humana Military](#) at 800-444-5445.
- In the [current West Region](#): Call [Health Net Federal Services, LLC](#) at 844-866-9378.
- Overseas: Update your information in DEERS. You can also contact [International SOS](#).

For enrollment changes effective Jan. 1, 2025, and beyond (including TRICARE Open Season), if you live:

- In the [new East Region](#): Call [Humana Military](#) at 800-444-5445.
- In the [new West Region](#) (including Arkansas, Illinois, Louisiana, Oklahoma, Texas, and Wisconsin): TriWest's call center will open Nov. 11 at 8 a.m. CT. Starting Nov. 11, you can call [TriWest](#) at 888-TRIWEST (888-874-9378). TriWest's secure patient portal will also go live Nov. 11.
- Overseas: Update your information in DEERS. You can also contact [International SOS](#).

You have options

You can choose to:

- Stay in your current plan. If you live in a [state that's staying in the East Region](#), you don't need to take action to stay in your current plan. Do you live in the [new West Region](#)? You need to [provide TriWest your payment information](#) if you pay by bank electronic funds transfer or credit card.
- Enroll in a new plan. Prepare necessary information for enrollment.
- Switch to a different plan. Note differences in coverage. Prepare for potential changes in providers.

Make changes (if needed)

If changing plans, choose one method:

1. Contact your [TRICARE regional contractor](#), as listed above.
2. Mail an enrollment form. [Download](#) the form and send it to your regional contractor.
3. If you live overseas, you can log in to [milConnect](#) and click the "Manage health benefits" button. (Note: For this open season, you can only do this if you live overseas. Otherwise, you need to use method #1 or #2 above.)

If you live overseas, you can also visit an [overseas TRICARE Service Center](#) (if applicable).

Important updates for 2025

Check your region and regional contractor:

- [West Region](#): Your regional contractor will change to TriWest on Jan. 1, 2025. If you live in Arkansas, Illinois, Louisiana, Oklahoma, Texas, or Wisconsin, your state is moving to the West Region on Jan. 1.
- [East Region](#): Humana Military will remain the regional contractor.

[Provide your payment information](#) to TriWest if you live in the [new West Region](#):

- If you pay by bank electronic funds transfer or debit or credit card: Provide your payment information to TriWest before Jan. 1.
- If you pay by military pay system allotment: You don't need to do anything. Your payments will transfer automatically.