

# TRICARE® Overseas Program

## An Overview of Your TRICARE Benefit Outside the U.S.

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# Today's Agenda

- What Is TRICARE?
- TRICARE Overseas Program Coverage
- Benefit Information
- Other Important Information
- For Information and Assistance

# What Is TRICARE?

# What Is TRICARE?



- TRICARE is the health care program for the U.S. Department of Defense. It consists of:
  - Direct care
  - Civilian care
- TRICARE® is the brand name for the U.S. Military Health System.

# TRICARE Overseas Program

## Latin America and Canada

Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

## Eurasia-Africa

Africa, Europe, and the Middle East

## Pacific

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea, and Western Pacific remote countries



# TOP Support (1 of 3)

- **TOP Regional Call Center:**
  - Helps with enrollment, referrals, and pre-authorizations
  - Coordinates emergency, urgent, and dental care
  - Available 24/7
- **Beneficiary Support Center:**
  - Provides customer service and assistance with enrollment, disenrollment, claims, and more
  - Available 24/7
- **Medical Assistance:**
  - Coordinates emergency care and locates emergency care facilities
  - Available 24/7

# TOP Support (2 of 3)

- **TOP Point of Contact Program:**
  - Assists you with TRICARE enrollment and getting medical care in remote overseas locations
  - Helps you file medical and dental claims
- **TRICARE Service Centers:**
  - Located throughout overseas areas, typically at military hospitals and clinics
  - Provides resources when you seek care from a military hospital or clinic or TRICARE-authorized provider (network or non-network) in your overseas area
  - Helps you understand TRICARE program options, transfer enrollment, file claims, resolve problems, and file grievances
  - Locate a TSC at [www.tricare.mil/tsc](http://www.tricare.mil/tsc).
- **U.S. Embassies and Consulates:**
  - For assistance, go to [www.usembassy.gov](http://www.usembassy.gov) to locate the nearest U.S. Embassy or Consulate.

# TOP Support (3 of 3)

- Near Patient Program:
  - Provides in-country medical and non-medical professionals who can help you navigate the local overseas healthcare system
  - Works with TRICARE Prime Overseas and TRICARE Prime Remote Overseas beneficiaries, as well as TOP providers, military hospitals and clinics, and TRICARE Area Offices to address medical and cultural questions
  - **Available only in certain countries:** Bahrain, Belgium, Germany, Greece, Italy, Japan, Luxembourg, the Netherlands, Poland, Romania, Spain, and South Korea
- If you aren't getting care in a Near Patient Program location, you should contact your TOP Regional Call Center for support.

# MyCare Overseas™ Beneficiary Mobile App

- The MyCare Overseas mobile app is available for TOP beneficiaries. Through the mobile app and web-based portal, you can:
  - Get 24/7 access to the Beneficiary Support Center and your local Near Patient Team.
  - Search for TOP network providers.
  - Find country-specific information, such as emergency numbers.
  - Check status of referrals, authorizations, and claims.
  - Access real-time telephonic language translation assistance.
  - Set appointment reminders.
- To access MyCare Overseas:
  - Download app from Apple App Store or Google Play app store and register.
  - Visit the web-based portal at <https://top.internationalsos.com/beneficiary>.
- Learn more at [www.tricare-overseas.com/beneficiary-app](http://www.tricare-overseas.com/beneficiary-app).

# TRICARE Overseas Program Coverage

# Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services.

## Group A

If your or your sponsor's initial enlistment or appointment occurred **before** Jan. 1, 2018

## Group B

If your or your sponsor's initial enlistment or appointment occurred **on or after** Jan. 1, 2018

- The groups pay different costs and fees.
  - Group A beneficiaries enrolled in a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program) follow Group B deductibles, cost-shares, and catastrophic caps.

# Eligibility and Enrollment

- TRICARE eligibility is determined by the services.
- This eligibility is reflected in the Defense Enrollment Eligibility Reporting System. You must take certain steps to remain eligible for benefits:
  - Register in DEERS.
  - Obtain a valid Uniformed Services ID card.
- Most TRICARE programs require enrollment. You may also need to submit an enrollment form or call the Beneficiary Support Center.\*
- If you're eligible for premium-free Medicare Part A, you must also have Medicare Part B to keep TRICARE coverage—even in overseas locations where Medicare coverage doesn't apply.

\* *Active duty service members must enroll in a TRICARE Prime Overseas option. Non-activated National Guard and Reserve members may qualify to purchase TRICARE Reserve Select.*

# TRICARE Health Plans

Those Eligible for TRICARE	TRICARE Plan Options
Active duty service members (includes service members from any of the uniformed services, and National Guard and Reserve members activated for more than 30 days)	<ul style="list-style-type: none"> <li>• TRICARE Prime Overseas</li> <li>• TRICARE Prime Remote Overseas</li> </ul>
Active duty family members and transitional survivors living overseas	<ul style="list-style-type: none"> <li>• TRICARE Prime Overseas</li> <li>• TRICARE Prime Remote Overseas</li> <li>• TRICARE Select Overseas</li> <li>• TRICARE Young Adult</li> <li>• TRICARE For Life</li> </ul>
Certain National Guard and Reserve members and their eligible family members living overseas (non-activated or active 30 days or less)	<ul style="list-style-type: none"> <li>• TRICARE Reserve Select</li> <li>• TRICARE Young Adult</li> </ul>
Retired service members and their family members, Medal of Honor recipients and their family members, survivors, and eligible former spouses living overseas	<ul style="list-style-type: none"> <li>• TRICARE Select Overseas</li> <li>• TRICARE For Life</li> <li>• TRICARE Retired Reserve</li> <li>• TRICARE Young Adult</li> </ul>

# TRICARE Prime Overseas

- TRICARE Prime Overseas is available to ADSMs and their eligible, command-sponsored family members who live with them near a military hospital or clinic.
  - **Enrollment:** Enrollment is required.
  - **Costs:** No enrollment fees, but family members will pay cost-shares for prescriptions filled at overseas pharmacies.
  - **Getting care:** Get care from an assigned primary care manager at a military hospital or clinic in most cases. Referrals and/or pre-authorizations are required for specialty care.

# Pre-authorization for Care

- A pre-authorization benefit review is done by International SOS to determine if the requested health care service is a TRICARE covered benefit.
- Certain services require pre-authorization, including:
  - Adjunctive dental services
  - Extended Care Health Option services (ADFMs only)
  - Nonemergency inpatient admissions for substance use disorders and mental health care
  - Solid organ and stem cell transplants
- ADSMs require pre-authorization for all inpatient and outpatient specialty care services.

**Note:** This list is **not** all-inclusive. To learn more about services that require pre-authorization, contact your TOP Regional Call Center.

# Point-of-Service Option for Family Members

- The point-of-service option gives ADFMs using TRICARE Prime Overseas and TRICARE Prime Remote Overseas the freedom, at an additional cost, to get nonemergency health care services from any TRICARE-authorized provider without a PCM referral.
- There's a deductible when you use the POS option.
- The POS cost-share for outpatient and inpatient care is 50% of the TRICARE-allowable charge after the POS deductible is met.
- Outside the U.S. and U.S. territories, there may be no limit to the amount that nonparticipating non-network providers may bill.

# Retroactive Authorization

- Retroactive authorization allows TRICARE Prime Overseas family members up to three days after a nonemergency health visit to request a referral from your PCM.
- If you can't get a referral from your PCM within three business days of when you got care, your claim will process under the point-of-service option.
- For more information, call your TOP Regional Call Center.

# TRICARE Prime Remote Overseas

- TRICARE Prime Remote Overseas provides benefits to ADSMs and their command-sponsored family members residing with them in remote overseas locations.
  - **Enrollment:** Enrollment is required.
  - **Costs:** No enrollment fees, but family members will pay cost-shares for prescriptions filled at overseas pharmacies.
  - **Getting care:** Get most care from a PCM. If no PCM is assigned, your TOP Regional Call Center will coordinate your care, locate providers, and schedule appointments (except for U.S. Embassy Health Unit visits). Referrals and/or pre-authorizations are required for certain services.
    - If you have TRICARE Prime Remote you're seeing a civilian provider, an authorization is required. Authorizations aren't required for urgent or emergency care but are still recommended to have a cashless and claimless visit.

# TRICARE Select Overseas

- TRICARE Select Overseas is available to command-sponsored and non-command-sponsored ADFMs, retired service members and their family members, survivors, and others living or traveling overseas.
  - **Enrollment:** Enrollment is required.
  - **Costs:** No enrollment fee for ADFMs. Retirees, their families, and others pay enrollment fees.
  - **Getting care:** Seek care from any purchased care sector provider.\*
    - Referrals aren't required for most health care services.
    - Pre-authorization is required for certain services.
    - Overseas providers aren't required to bill TRICARE for you.
    - Beneficiaries should expect to pay up front and file claims for reimbursement.

**Note:** ADSMs aren't eligible for TRICARE Select Overseas. Those enrolled in TRICARE Select Overseas in the Philippines and Panama are reimbursed based on government-provided foreign fee schedules.

\* *In the Philippines, you're encouraged to seek care from Philippine Preferred Provider Network providers.*

# TRICARE Young Adult

- TRICARE Young Adult is available to qualified unmarried dependents of TRICARE-eligible sponsors who are:
  - At least age 21, but not yet age 26
  - Not eligible to enroll in an employer-sponsored health plan
  - Not otherwise eligible for TRICARE coverage
  - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TYA qualification, cost, and enrollment information, visit [www.tricare.mil/tya](http://www.tricare.mil/tya).

# TRICARE Reserve Select<sup>®</sup>

- TRICARE Reserve Select is a premium-based health plan that provides care for members of the Selected Reserve and their family members who may not otherwise be eligible for TRICARE due to inactive duty status.
  - **Enrollment:** Enrollment is required. Initial premium payment is required when purchasing TRS.
  - **Costs:** Monthly premiums, an annual deductible, and applicable copayments or cost-shares apply. TRS enrollees are subject to Group B cost-shares and copayments.
  - **Getting care:** Receive care from any TRICARE-authorized provider (network or non-network).\* Pre-authorization is required for certain services.
    - You can also be seen at a military hospital or clinic if space is available.

\* *Except in the Philippines.*

# Retiree Plan Options

- Retirees living overseas have these plan options:
  - TRICARE Select Overseas
  - TRICARE Retired Reserve
  - TRICARE For Life

# TRICARE Retired Reserve®

- TRICARE Retired Reserve is a premium-based health plan that provides care for certain qualifying members of the Retired Reserve until reaching age 60 and their family members.
  - **Enrollment:** Enrollment is required. Initial premium payment is required when purchasing TRR.
  - **Costs:** Monthly premiums, an annual deductible, and cost-shares apply. TRR enrollees are subject to Group B cost-shares and copayments.
  - **Getting care:** Receive care from any TRICARE-authorized provider (network or non-network). \* Pre-authorization is required for certain services.
    - You can also be seen at a military hospital or clinic if space is available.

\* *Except in the Philippines.*

# TRICARE For Life

- TRICARE For Life is available to beneficiaries who are eligible for premium-free Medicare Part A and have Medicare Part B coverage.
  - **Enrollment:** Coverage is automatic if you have Medicare Part A and Part B.
  - **Costs:** No enrollment fee, but TFL overseas beneficiaries must have Medicare Part B and pay Part B premiums. When outside the U.S. and U.S. territories, and for TRICARE-covered services not covered by Medicare, TRICARE is the primary payer and the deductible, cost-shares, and pre-authorization rules apply.\*
  - **Getting care:** Seek care from any TRICARE-authorized provider (network or non-network) unless local restrictions apply (such as in the Philippines). Pre-authorization may be required for certain services.

\* In the U.S. and U.S. territories, TRICARE pays last.

# Types of Care

- **Emergency care:** Care for an illness or injury that threatens life, limb, sight, or safety
- **Urgent care:** Care for an illness or injury that is not an emergency, but requires medical attention within 24 hours
- **Routine care:** General office visits
- **Specialty care:** Care that a primary care manager is unable to provide

# Services Not Covered Overseas

- The following services are only offered in the U.S. and U.S. territories and aren't covered under the TRICARE Overseas Program:
  - **Home health care:** Covers part-time or intermittent skilled nursing services and home health care services for those confined to the home
  - **Hospice care:** Covers services if you or a TRICARE-eligible family member has a terminal illness
  - **Skilled nursing facility care:** Covers skilled nursing services; meals; physical and occupational therapy and speech pathology; and other services
  - **Partial hospitalization program:** Covers TRICARE-authorized PHP facilities for mental health and substance use disorders
- Look up covered services at [www.tricare.mil/coveredservices](http://www.tricare.mil/coveredservices).

# Aeromedical Evacuations

- Aeromedical evacuations (air evacuations) are only approved when medically necessary and appropriate.
- For ADSMs or ADFMs, contact your TOP Regional Call Center for assistance coordinating air evacuations.
- Air evacuations for those not enrolled in a TRICARE Prime Overseas option aren't provided as cashless/claimless services.
- Contact your TOP Regional Call Center for more information.

# Benefit Information

# Traveling in the U.S.

- Those using TRICARE Prime Overseas and TRICARE Prime Remote Overseas:
  - **Emergency care:** Call 911 or go to the nearest emergency room.
  - **Urgent care:** You can visit any TRICARE-authorized provider without a referral or authorization. Tell your PCM about your urgent care visit, especially if you may require follow-up care.
  - **Routine care:** Get routine care before traveling.
- Those using TRICARE Select Overseas:
  - **Network provider:** The provider files the claim with the TOP claims processor for you.
  - **Non-network provider:** Expect to pay up front and file a claim with the TOP claims processor in the area where you live.

**Note:** If you aren't sure where to go, the Military Health System Nurse Advice Line is available for nonemergency advice. Call 800-TRICARE (800-874-2273), option 1.

# TRICARE Pharmacy Program

There are several ways to fill your covered prescriptions:

1. At any military pharmacy
2. Through TRICARE Pharmacy Home Delivery:
  - Prescriptions must be from a U.S.-licensed provider
  - Only available outside of U.S. territories if you have an APO/FPO address or are assigned to a U.S. Embassy or Consulate. (Home delivery isn't an option in Germany, Norway, or Saudi Arabia.)
3. At a TRICARE retail network pharmacy in U.S. territories\*
4. At an overseas pharmacy (you may have to pay up front and file a claim with TRICARE for reimbursement)

For more information, go to [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

\* *Currently, there are no TRICARE retail network pharmacies in American Samoa.*

# Overseas Dental Options (1 of 2)

- Active duty dental care:
  - Where possible, ADSMs seek care at overseas military dental clinics.
  - ADSMs in remote overseas locations should call United Concordia to coordinate their care.
- TRICARE Active Duty Dental Program:
  - ADSMs enrolled in TRICARE Prime Overseas or TRICARE Prime Remote Overseas who are in the U.S. or U.S. territories for duty or leave may get care from civilian providers through the ADDP.
    - The ADDP benefit is administered by United Concordia.
    - Care must be coordinated through United Concordia.
  - Go to [www.tricare.mil/addp](http://www.tricare.mil/addp) for more information.

# Overseas Dental Options (2 of 2)

- TRICARE Dental Program administered by United Concordia:
  - Available to ADFMs, National Guard and Reserve members and their family members, and Individual Ready Reserve members and their family members (command sponsorship is **not** required, but higher cost-shares may apply)
  - Go to [www.uccitdp.com](http://www.uccitdp.com) for more information or to enroll.
- Federal Employees Dental and Vision Insurance Program
  - Available in certain areas to retired service members and their eligible family members, retired National Guard and Reserve members and their eligible family members, as well as certain others
  - Offered by the U.S. Office of Personnel Management
  - Go to [www.benefeds.gov](http://www.benefeds.gov) for more information or to enroll.

# Other Important Information

# Telephonic Language Assistance Services

- Over-the-phone, real-time language assistance services are available when you receive medical care in non-English-speaking countries.
- Services are available in over 200 languages and can be used at the time of your medical appointment.
  - Contact the TOP Regional Call Center\* where you're enrolled for assistance.
- Have the following information readily available when calling:
  - Your full name
  - Your or your sponsor's Social Security number or Department of Defense Benefits Number
  - Your date of birth



Telephonic language assistance services are meant to help facilitate interaction between you and TOP TRICARE-authorized providers (network and non-network) during your medical appointments.

\* Toll-free contact numbers are available at [www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us).

# TRICARE and Other Health Insurance

- If you have other health insurance:
  - Fill out a *TRICARE Other Health Insurance Questionnaire*: [www.tricare.mil/forms](http://www.tricare.mil/forms).
  - Follow the referral and authorization rules for your OHI.
  - Tell your provider about your OHI and TRICARE.
- After your OHI pays, TRICARE will pay the lesser of:
  - The billed amount, minus the payment from your OHI
  - The amount TRICARE would have paid without OHI
  - The OHI copayment or deductible
- For services covered by Medicare, OHI, and TRICARE, TRICARE pays last.

# TOP Claims Processing (1 of 2)

- Network providers file claims for TRICARE Prime Overseas and TRICARE Prime Remote Overseas beneficiaries.
  - They may file claims for TRICARE Select Overseas beneficiaries.
- When visiting TRICARE-authorized non-network providers, you may have to pay up front and file claims for reimbursement.
- In the U.S. and U.S. territories, claims must be filed within one year of the date of service or inpatient discharge.
- Outside the U.S. and U.S. territories, claims must be filed within three years. Submit claims:
  - **Online:** Go to [www.tricare-overseas.com](http://www.tricare-overseas.com) to submit your claim and sign up for direct deposit reimbursement.
    - The TRICARE Overseas Secure Claims Portal is the fastest and easiest way to submit a claim overseas. The portal helps guide beneficiaries through the process and ensures claims enter processing immediately.
  - **By mail:** Download the *DoD/CHAMPUS Medical Claim Patient's Request for Medical Payment* form (DD Form 2642) and instructions from [www.tricare.mil/forms](http://www.tricare.mil/forms).

# TOP Claims Processing (2 of 2)

## Non-Active Duty Service Member Health Care Claims

TRICARE Eurasia-Africa	TRICARE Latin America and Canada	TRICARE Pacific
TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708 USA	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA

## Active Duty Service Member Health Care Claims

All Overseas Areas
TRICARE Overseas Program P.O. Box 7968 Madison, WI 53708 USA

# Filing Claims and Proof of Payment

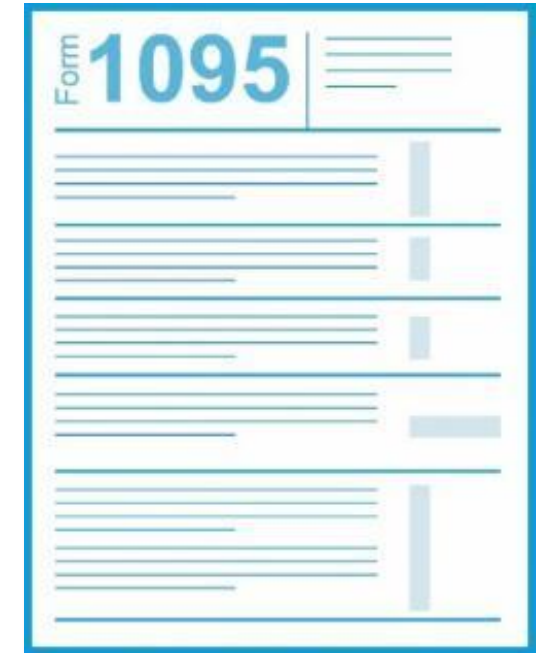
- You're required to submit proof of payment with all claims for care received overseas. Proof of payment may include a credit card receipt, canceled check, credit card statement, or invoice from the provider that clearly states payment was received.
- Fill out *DD Form 2642* and submit it with your:
  - Itemized bill or invoice
  - Diagnosis describing reason for medical care
  - Explanation of benefits from other health insurance (if applicable)
  - Proof of payment
- For more information, call your TOP Regional Call Center or go to [www.tricare.mil/proofofpayment](http://www.tricare.mil/proofofpayment).

# Filing a Grievance and Reporting Fraud or Abuse

- For TOP quality assurance, grievances, appeals, and compliments or commendations:
  - Email: [TOPGlobalQualityAssu@internationalsos.com](mailto:TOPGlobalQualityAssu@internationalsos.com)
  - File grievances online: [www.tricare-overseas.com](http://www.tricare-overseas.com)
- Report suspected fraud and abuse anonymously or by name:
  - Phone: 215-354-5020
  - Email: [TOPProgramIntegrity@internationalsos.com](mailto:TOPProgramIntegrity@internationalsos.com)
- To report fraud or abuse regarding the TRICARE Pharmacy Program, contact Express Scripts:
  - Phone: 866-759-6139
  - Email: [TRICAREfraudtip@express-scripts.com](mailto:TRICAREfraudtip@express-scripts.com)

# The Affordable Care Act

- TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

A stylized representation of an IRS Form 1095. The form is shown as a light blue rectangle with a darker blue border. In the top left corner, the word "Form" is written vertically, and "1095" is written in large, bold, blue numbers. To the right of the title, there are several horizontal lines representing the form's structure. The form is divided into several sections by horizontal lines, with some sections having vertical lines on the right side, suggesting a table or grid layout. The overall appearance is that of a simplified, schematic version of the actual form.

**For Information and Assistance**

# More Information

## Regional Contractors

- TRICARE East Region  
Humana Military  
800-444-5445  
[www.tricare.mil/east](http://www.tricare.mil/east)
- TRICARE West Region  
TriWest Healthcare Alliance  
888-TRIWEST (888-874-9378)  
[www.tricare.mil/west](http://www.tricare.mil/west)
- TRICARE Overseas Program  
International SOS Government Services, LLC  
Find toll-free contact information at  
[www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us).

## Resources

- TRICARE Website: [www.tricare.mil](http://www.tricare.mil)



- TRICARE Publications:  
[www.tricare.mil/publications](http://www.tricare.mil/publications)
- milConnect:  
<https://milconnect.dmdc.osd.mil/>