

TRICARE® Prime Remote Overseas

An Overview of Your TRICARE Prime Remote Overseas Benefit

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- **Presenter Tips:**

- Review the briefing with notes prior to your presentation.
- Remove any slides that don't apply to your audience.
- Review the *Other Important Information* briefing slides and the *Costs* briefing slides at www.tricare.mil/briefings to identify any additional slides to include in your presentation.
- Launch the briefing in “slide show” setting for your presentation.

- **TRICARE Resources:** Go to www.tricare.mil/publications to view, print, or download TRICARE educational materials. Suggested resources include: *TRICARE Overseas Program Handbook* and *TRICARE Plans Overview Fact Sheet*.

- **Estimated Briefing Time:** 45 minutes

- **Target Audience:** TRICARE beneficiaries who live in remote overseas locations

- **Briefing Objectives:** Increase awareness and understanding of the TRICARE benefit in remote overseas locations

- **Optional Presenter Comments:** Welcome to the *TRICARE Prime Remote Overseas* briefing. TRICARE Prime Remote Overseas is the Department of Defense health care program for beneficiaries in remote overseas locations. The goal of today's presentation is to give you a general understanding of your TRICARE benefit in remote overseas locations. Contact information is provided at the end of this presentation.

Today's Agenda

- What Is TRICARE?
- Eligibility and Enrollment
- Benefit Information
- Other Important Information
- For Information and Assistance

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- Today, we'll discuss what TRICARE is, TRICARE Prime Remote Overseas coverage, and benefit information.
- We'll also cover other important information, including pharmacy options and dental programs.
- Finally, we'll provide resources for getting help and finding answers to any additional questions that you may have.

What Is TRICARE?

- **Optional Presenter Comment:** First, we'll discuss what TRICARE is.

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 is the uniformed services health care program for active duty service members, active duty family members, eligible National Guard and Reserve members and their families, retirees and retiree family members, survivors, and certain former spouses worldwide.
- TRICARE brings together the health care delivery resources of the U.S. Military Health System—such as military hospitals and clinics—with TRICARE authorized providers in civilian health care, network and non-network. The term, “health care providers,” includes health care professionals, facilities, pharmacies, and suppliers.

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



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- The TRICARE Overseas Program is made up of one overseas region divided into three geographic areas: Latin America and Canada, Eurasia-Africa, and the Pacific.
- International SOS Government Services, LLC, or International SOS, is the contractor for the TRICARE Overseas Program.
- Each overseas region is managed by a TRICARE Area Office. This office is located in each overseas area to ensure operational support to military hospitals and clinics and TRICARE users in their geographic areas.
- Contact information will be provided at the end of this presentation.

Eligibility and Enrollment

- **Optional Presenter Comment:** Next, we'll discuss eligibility and enrollment.

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.
 - Get a valid Uniformed Services ID card.
- Most TRICARE plans, such as TPR Overseas, require enrollment.*
- Active duty family members must be command-sponsored to enroll in a TRICARE Prime plan.

**Active duty service members must enroll in a TRICARE Prime option.*

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- Your service personnel office determines your TRICARE eligibility.
- Once your eligibility is determined, you must take certain steps to remain eligible for benefits:
 - Register in the Defense Enrollment Eligibility Reporting System, or DEERS.
 - Get a valid Uniformed Services ID card.

Note: TRICARE eligibility information is maintained in DEERS. It's important for sponsors to keep DEERS records up to date.

Go to www.tricare.mil/deers to learn more.

- In addition to DEERS registration, active duty family members, or ADFMs, must be command-sponsored to enroll in TRICARE Prime Overseas or TPR Overseas.
- Once registered in DEERS and command sponsorship are confirmed, ADFMs may choose to enroll in TPR Overseas, which is a managed care option. It's similar to a health maintenance organization, or HMO, plan.
- ADFMs who aren't eligible for, or choose not to enroll in, TPR Overseas, can enroll in TRICARE Select Overseas. TRICARE Select Overseas is a self-managed care option. It's similar to a preferred provider organization, or PPO, plan that allows beneficiaries to choose their own TRICARE-authorized provider (network or non-network) and manage their own health care.

Note: Active duty service members, or ADSMs, must enroll in a TRICARE Prime Overseas plan.

Eligibility and Enrollment (continued)

- You can enroll in TPR Overseas using the following options:
 - Online via milConnect at <https://milconnect.dmdc.osd.mil>
 - By calling your TOP Regional Call Center and connecting to the Beneficiary Support Center
 - By mail
- For specific instructions on how to enroll, visit www.tricare.mil/enroll.
- You can only enroll in or change enrollment to TRICARE Prime Overseas, TPR Overseas, and TRICARE Select Overseas following a TRICARE Qualifying Life Event or during the annual TRICARE Open Season.
 - Open season occurs each fall, starting on the Monday of the second full week in November to the Monday of the second full week in December.
- Your coverage is effective on the date the enrollment request and proof of command sponsorship are received.

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- You can enroll in TPR Overseas online using milConnect, by calling your TOP Regional Call Center and speaking to a Beneficiary Support Center representative, or by mail.
 - The enrollment form is *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form*, which is *DD Form 2876*. You can download *DD Form 2876* at www.tricare.mil/forms or request it from your TOP Regional Call Center.
- You can find specific instructions at www.tricare.mil/enroll.

Note: You can only enroll in or change enrollment to TRICARE Prime Overseas, TPR Overseas, and TRICARE Select Overseas following a TRICARE Qualifying Life Event or during TRICARE Open Season.

- TRICARE Open Season is the annual period when you can enroll in or change your health care coverage plan for the next year. Open season only applies to enrollment in TRICARE Prime and TRICARE Select health plans. Learn more at www.tricare.mil/openseason.
- A TRICARE Qualifying Life Event, or QLE, is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE options are available to you. A QLE opens a 90-day period for you and family members to make eligible enrollment changes. To learn more, visit www.tricare.mil/lifeevents.

Note: Your coverage is effective on the date the enrollment request and proof of command sponsorship are received.

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

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- There are several ways to get the information and support you need overseas.
- If you have questions about eligibility, enrollment, disenrollment, claims, or your TRICARE health plan, call the TOP Regional Call Center. It's available 24/7.
- By calling your TOP Regional Call Center, you can connect to the Beneficiary Support Center. The support center is your one-stop resource to help you with your TRICARE benefit overseas. Through the Beneficiary Support Center, you can enroll in a TRICARE health plan, disenroll from a plan, verify eligibility, make payments, get assistance with claims, and more. You can contact the Beneficiary Support Center by phone, as well as via live chat using the MyCare Overseas beneficiary mobile app or web-based portal. Staff are available 24/7.
- International SOS provides Medical Assistance numbers for areas throughout the overseas region. Call Medical Assistance in your area to coordinate overseas emergency care 24/7 or to help you locate the nearest emergency care facility. You can also call your TOP Regional Call Center to connect you to emergency medical assistance.

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.
- **U.S. Embassies and Consulates**
 - For assistance, go to www.usembassy.gov to locate the nearest U.S. Embassy or Consulate.

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- TOP Points of Contact are located in consulates or embassies in remote overseas locations. They're designated in writing by their unit. They can assist you with how to update your TRICARE enrollment, how to obtain medical or dental care, and how to file claims. They act as liaisons between local units and TRICARE. To locate a TOP point of contact, reach out to your TRICARE Area Office. For contact information, go to www.tricare.mil/contactus. (Note: Retirees should contact the TRICARE overseas contractor, International SOS, for help in remote overseas locations.)
- TRICARE Service Centers are located throughout the overseas areas, typically at military hospitals and clinics, where beneficiary service representatives are available to assist you. These centers are important resources when seeking care at military hospitals or clinics or from TRICARE-authorized providers, either network or non-network, in your overseas area. Your local TRICARE Service Center can help you learn about TRICARE program options, transferring enrollment, filing claims, resolving problems, and filing grievances.
 - If you're in a TRICARE Prime location, you can find a TRICARE Service Center by going to www.tricare.mil/tsc.
- You can also get assistance overseas through U.S. Embassies and Consulates. Go to www.usembassy.gov to locate a U.S. Embassy or Consulate in the area where you live or travel to. This applies more for TPR Overseas beneficiaries.

TOP Support (3 of 3)

- **Near Patient Program**
 - Provides in-country medical and non-medical professionals who can help you navigate the local overseas health care system
 - Works with TRICARE Prime Overseas and TPR 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.

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- The Near Patient Program gives you access to in-country medical and non-medical professionals who can help you navigate the overseas healthcare system.
- Teams collaborate with TOP providers, military hospitals and clinics, and TRICARE Area Offices to answer your questions about medical care in the country where you live.
- Staff members include nurses, who can provide day-to-day assistance, and a physician to maintain medical oversight of your care.
- Each team has a country lead to manage relationships with providers.
- The program is only available in Bahrain, Belgium, Germany, Greece, Italy, Japan, Luxembourg, the Netherlands, Poland, Romania, Spain, and South Korea.
- If you aren't receiving care in a Near Patient Program location, your TOP Regional Call Center can help you.

Note: The Near Patient Program is for beneficiaries enrolled in TRICARE Prime Overseas and TPR Overseas.

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.

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- MyCare Overseas is a convenient, secure self-service tool that offers easy access to TOP information and services, like checking your TRICARE health plan enrollment and TRICARE covered services.
- From your mobile device or computer, you can use MyCare Overseas to do a variety of health care tasks, including:
 - Get 24/7 access to the Beneficiary Support Center and your local Near Patient Team, if you're receiving care in a Near Patient Program location.
 - Search for TOP network providers near you.
 - Find country information, such as emergency numbers and medical risk ratings.
 - Check status of referrals, authorizations, and claims.
 - Connect to real-time telephonic language translation assistance.
 - Set appointment reminders.
- You can download the MyCare Overseas mobile app from the Apple App Store or Google Play app store. Be sure to register after downloading the app to be able to use its features.
- You can also access MyCare Overseas from your computer at <https://top.internationalsos.com/beneficiary>.
- Find more information about MyCare Overseas at www.tricare-overseas.com/beneficiary-app.

Benefit Information

- **Optional Presenter Comment:** We'll now discuss benefit information.

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.

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- All beneficiaries fall into one of two categories based on when you or your sponsor entered the military. The groups pay different costs and fees.
 - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you're in Group A.
 - **Group B:** If your or your sponsor's initial enlistment or appointment occurs on or after Jan. 1, 2018, you're in Group B.
- When enrolled in premium-based plans, including TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program, Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
- Because this designation is based on your or your sponsor's uniformed services initial enlistment or appointment, this category can't be changed by any action taken by the beneficiary (for example, switching plans or failure to pay).
- You can find monthly premium amounts for the premium-based plans at www.tricare.mil/costs.

Benefit Overview

- TPR Overseas provides benefits to ADSMs (including National Guard and Reserve members called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation) and their command-sponsored family members living with them in remote overseas locations.
- **Costs**
 - There are no enrollment fees or copayments to receive TRICARE-covered care.
 - ADFMs may have to pay for prescriptions up front and file a claim for reimbursement for covered drugs at overseas pharmacies.
- **Getting care**
 - TPR enrollees don't have a civilian primary care manager, so International SOS will coordinate care, locate providers, and schedule appointments for them (except for U.S. Embassy Health Unit visits).
 - Referrals and pre-authorizations are required for certain services.

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- TPR Overseas provides benefits to active duty service members (including National Guard and Reserve members called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation) and their command-sponsored family members living with them in remote overseas locations. There's no limit to the number of family members who can enroll.
 - To show command sponsorship for accompanying family members, provide the sponsor's order number, and the date listed on the orders.

Note: Dependent parents or parents-in-law aren't eligible for any TRICARE civilian health care services.

- TPR Overseas is also available to National Guard and Reserve family members and command-sponsored active duty family members who were living in a remote overseas location with their sponsor when the sponsor received unaccompanied orders to another location. In these instances, family members stay eligible as long as they continue to live at the sponsor's address.
- There are no enrollment fees or copayments to receive TRICARE-covered care. ADFMs may have to pay up front for prescriptions and file a claim for reimbursement for covered drugs at overseas pharmacies.
- TPR enrollees do NOT have a civilian primary care manager, so International SOS will coordinate care, locate providers, and schedule appointments for them (except for U.S. Embassy Health Unit visits). Referrals and pre-authorizations are required for certain services. Referrals and/or pre-authorizations are required for certain services.
- If care isn't available or endorsed locally, your TOP Regional Call Center will coordinate with the TRICARE Area Office to coordinate care at an appropriate location (for example, to a military hospital or clinic, or a civilian facility at another location).
- Find more information about TPR Overseas at www.tricare.mil/primeremoteoverseas.

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 isn't 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

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- TRICARE defines an emergency as a serious medical condition that the average person would consider to be a threat to life, limb, sight, or safety.
 - If you reasonably think you have an emergency, go to the nearest emergency care facility. You can also reach Medical Assistance for your area by calling your TOP Regional Call Center.

Note: If you're enrolled in TPR Overseas or TRICARE Prime Overseas, you must notify your PCM or International SOS within 24 hours or on the next business day following an admission to coordinate ongoing care.

- Urgent care is treatment for an illness or injury that requires attention within 24 hours, such as a sprain, earache, or rising fever.
 - You don't need an authorization for urgent care. However, to ensure your urgent care visit is cashless and claimless, you should get pre-authorization from the TRICARE overseas contractor. Otherwise, you may have to pay the provider up front and file a claim for reimbursement later.

Note: Going to an emergency care facility for an urgent care condition doesn't make it an emergency and may result in out-of-pocket costs.

- Routine care, also known as primary care, includes general office visits, follow-up care for ongoing medical conditions, and preventive care to help keep you healthy.
- Specialty care is nonemergency care that your PCM is unable to provide. TPR Overseas enrollees need referrals for all 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 medically necessary and 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 isn't all-inclusive. To learn more about services that require pre-authorization, contact your TOP Regional Call Center.

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- A pre-authorization benefit review is done by International SOS to determine if the requested health care service is medically necessary and a TRICARE covered benefit.
- Certain services always require pre-authorization, including:
 - Adjunctive dental services
 - Extended Care Health Option services (for ADFMs only)
 - Nonemergency inpatient admissions for substance use disorders and mental health care
 - Solid organ and stem cell transplants
- This list isn't all-inclusive, and each overseas area may have additional pre-authorization requirements. Contact your TOP Regional Call Center to learn more about requirements in your area, as they may change periodically.
- You can also check for services that need pre-authorization at www.tricare.mil or www.tricare-overseas.com.
- Active duty service members must have referrals and pre-authorizations before seeking mental health care and substance use disorder services.

Note: The TOP contractor, International SOS, won't authorize medical care that doesn't meet internationally recognized and accepted standards. If you choose to get overseas medical care against recommendations, there are associated risks and your claim will be processed under the point-of-service option, which we'll talk about next.

Point-of-Service Option for Family Members

- The point-of-service option gives ADFMs using TPR 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.

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- The point-of-service option, or POS option, gives ADFMs using TPR Overseas the freedom to get nonemergency health care services from any TRICARE-authorized provider without requesting a referral. But there's an additional cost.
- You pay more out of pocket when using the POS option.
- The POS option doesn't apply to active duty service members. For more information about the point-of-service option, go to www.tricare.mil/pointofservice.
- Outside the U.S. and U.S. territories, there may be no limit to the amount that nonparticipating non-network providers may bill, and you're responsible for paying any amount that exceeds the TRICARE-allowable charge in addition to your deductible and cost-shares. You may be reimbursed up to the CHAMPUS Maximum Allowable Charge. Go to www.tricare-overseas.com for more information.

Note: The point-of-service deductible and cost-share amounts don't count toward your yearly catastrophic cap. To avoid POS charges, get pre-authorization from your TOP Regional Call Center before seeking care.

Getting Care While Traveling

- **Emergency care:** Call 911 (if traveling in the U.S.), call the Medical Assistance number (if traveling to another overseas area), or go to the nearest emergency care facility.
- **Urgent care:** You don't need a referral. However, to ensure your urgent care visit is cashless and claimless, you should get pre-authorization from the TRICARE overseas contractor. Otherwise, you may have to pay the provider up front and file a claim for reimbursement later.
- **Routine care:** Get routine care before traveling.
- **Specialty care:** If you need to coordinate specialty care while traveling, contact your TOP Regional Call Center at least four weeks prior to your travel. They'll coordinate with the TRICARE Area Office to coordinate care if deemed necessary.

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- When traveling in the U.S. or overseas, follow these guidelines for care:
 - For emergency care, call 911 (if traveling in the U.S.), call the Medical Assistance number (if traveling to another overseas area), or go to the nearest emergency care facility. Notify your TOP Regional Call Center within 24 hours or on the next business day following admission to coordinate authorization, continued care, and payment.
 - Active duty service members and active duty family members enrolled in TPR Overseas get unlimited urgent care visits without a referral.
 - When traveling overseas, TPR Overseas enrolled ADSMs and ADFMs need to call the TOP contractor to obtain pre-authorization to ensure their urgent care visit will be cashless and claimless.
 - When traveling stateside, TPR Overseas enrolled ADSMs and ADFMs get unlimited urgent care visits.
 - You must get care from a TRICARE-authorized network provider or TRICARE-authorized non-network urgent care center to avoid point-of-service charges. Point-of-service charges don't apply to ADSMs.
 - You don't need a referral. However, to ensure your urgent care visit is cashless and claimless, you should get pre-authorization from the TRICARE overseas contractor. Otherwise, you may have to pay the provider up front and file a claim for reimbursement later.
 - For routine care, get care before traveling. If you must seek routine care while traveling in the U.S. or to another overseas location (outside your enrolled location), get a referral from your TOP Regional Call Center before leaving your overseas country.
 - If you need to coordinate specialty care while traveling, contact your TOP Regional Call Center at least four weeks prior to your travel. They'll coordinate with the TRICARE Area Office to coordinate care if deemed necessary.
- Note:** If you live or travel in the Philippines, there are two provider types: Philippine Preferred Provider Network providers and Certified Providers. You're encouraged to visit a Philippine Preferred Provider because your out-of-pocket costs will be lower. For more information and to find a provider, go to www.tricare-overseas.com/beneficiaries/philippines.
- If you receive care while traveling, file your TRICARE claims in the area where you live, not the area where you received care. Submitting your claim to a stateside regional contractor may result in your payment being delayed.
 - You may submit your claims to the TOP claims processor through the secure beneficiary claims portal online at www.tricare-overseas.com/beneficiaries/claims. For help submitting online claims, tutorials are available on the website.

- You can also download *DD Form 2642* from www.tricare.mil/forms and mail your claims form. See TOP claims mailing addresses later in this presentation.
- For more information about getting care while traveling, go to www.tricare.mil/travel.

Aeromedical Evacuations

- Aeromedical evacuations (air evacuations) are only approved when medically necessary and appropriate.
- If appropriate care isn't available locally, International SOS will coordinate emergency medical transport to the nearest location that can safely provide care.
- Medical personnel at your location or at the nearest TOP Regional Call Center determine if acceptable local medical care is available.
- Contact your TOP Regional Call Center for more information.

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- Aeromedical evacuations or air evacuations, are only approved when medically necessary and appropriate.
- If appropriate care isn't available locally, International SOS will coordinate emergency medical transport to the nearest location that can safely provide care. Medical personnel at your location or at the nearest TOP Regional Call Center determine if acceptable local medical care is available.
- Air evacuations aren't available for routine care. Active duty family members who require routine medical care that isn't available locally should contact International SOS for information and assistance. Travel for routine care for active duty service members is coordinated through the service member's unit.
- For more information about air evacuations overseas, contact your TOP Regional Call Center.

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.

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

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- The TRICARE Pharmacy Program is available to you regardless of which TRICARE overseas plan you choose. The prescription, a valid Uniformed Services ID card, and up-to-date information in DEERS are required to fill a prescription.
- When available, you'll generally get a generic drug rather than a brand-name drug. To learn more about drugs covered by TRICARE, go to www.tricare.mil/pharmacy.
 - Where available, military pharmacies (located at military hospitals or clinics) are your least expensive option.
 - TRICARE Pharmacy Home Delivery is in most cases your least expensive option when not using a military pharmacy. There's no cost for ADSMs. For all other beneficiaries, copayments apply.
- Outside the U.S. and U.S. territories, you can only use TRICARE Pharmacy Home Delivery if you have an APO/FPO address or are assigned to a U.S. Embassy or Consulate.

Note: TRICARE Pharmacy Home Delivery prescriptions **can't** be delivered to an overseas civilian address. Those who have TRICARE and live in Germany, Norway, or Saudi Arabia **can't** use the home delivery option due to specific restrictions. If you live in Germany, Norway, or Saudi Arabia, you should fill prescriptions at military or overseas pharmacies. Also, some non-formulary medications are only covered through home delivery.

- If you need a prescription filled immediately, you may need to find a TRICARE retail network pharmacy (if you reside in the U.S. territories) or an overseas pharmacy. Overseas pharmacies are non-network, so be prepared to pay up front and file a claim to get money back on covered prescriptions.

Note: Currently, there are no TRICARE retail network pharmacies in American Samoa.

- Over-the-counter drugs aren't covered overseas (excluding the U.S. territories). This includes drugs that require a prescription in a foreign country that are considered over-the-counter drugs in the U.S.
- If you live or travel in the Philippines, you're required to use a certified pharmacy.

Overseas Dental Options: ADSMs

- Active Duty Dental Program
 - Administered by United Concordia Companies, Inc.
 - Provides authorized civilian dental care to ADSMs remotely located outside the continental United States (OCONUS)
 - Enrollment in TPR Overseas required
 - More information available at www.tricare.mil/addp and www.addp-ucci.com

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- Your overseas dental options depend on your beneficiary category.
- The Active Duty Dental Program, or ADDP, is administered by United Concordia Companies, Inc., or United Concordia.
- It provides civilian dental care to ADSMs who are remotely located and enrolled in TPR Overseas.
- The ADDP is available in two geographic areas:
 - Outside the continental United States, or OCONUS, service area includes countries, island masses, and territorial waters not included in the Continental United States.
 - The continental United States, or CONUS, service area includes the United States and the U.S. territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

Note: Non-remote OCONUS ADSMs aren't eligible for the ADDP and receive care from their assigned military dental clinic.

- OCONUS ADSMs should contact United Concordia to coordinate all dental care.
- When ADSMs enrolled in TRICARE Prime Overseas or TPR Overseas are in the U.S. or U.S. territories for duty or leave, they may get dental care from civilian providers through the ADDP. This care is limited to emergency care and should be coordinated with the ADDP contractor, United Concordia.
- For more information, go to www.tricare.mil/addp and www.addp-ucci.com.

Overseas Dental Options: ADFMs

- TRICARE Dental Program is administered by United Concordia.
 - TDP is available to ADFMs, National Guard and Reserve members and their family members, and Individual Ready Reserve members and their family members (command sponsorship isn't required, but higher cost-shares may apply).
 - To have dental coverage through the TDP, you must enroll.
 - For more information, go to www.tricare.mil/tdp and www.uccitdp.com.

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- The TRICARE Dental Program, or TDP, is a premium-based, voluntary dental program available to active duty family members. This benefit is administered by United Concordia. Command sponsorship isn't required, but non-command-sponsored ADFMs pay cost-shares.

Note: Current federal regulations prohibit enrolled family members from getting TDP covered services in military dental clinics in TDP stateside locations. Contact your military dental clinic to learn what dental care it can provide to enrolled family members, so you can make an informed decision to enroll or remain enrolled in the TDP when moving to TDP overseas locations.

- Pre-authorizations are coordinated through United Concordia.
- Go to the TRICARE website at www.tricare.mil/tdp or the United Concordia website at www.uccitdp.com for more information or to enroll in the TDP.
- **Note:** Former spouses and remarried surviving spouses don't qualify to purchase TDP coverage.

Other Important Information

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- **Optional Presenter Comment:** We'll now discuss 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. Toll-free contact numbers are available at www.tricare-overseas.com/contact-us.
- 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.

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- Effective communication between TRICARE Prime Overseas beneficiaries and TRICARE providers is essential.
- To make sure you receive the care you deserve, International SOS, as the TOP contractor, offers over-the-phone, real-time language assistance services to assist you when receiving medical care in non-English-speaking countries.
 - These services are available in more than 200 languages and can be used at the time of your medical appointment.
 - You should contact the TOP Regional Call Center where you're enrolled for assistance.
- To ensure proper services, you should have the following information readily available:
 - Your full name
 - You 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 overseas TRICARE-authorized providers (network and non-network) during medical appointments.

Note: Country-specific wallet cards and toll-free phone numbers are available at www.tricare-overseas.com/contact-us. Information can be printed and used as a quick reference guide when visiting overseas civilian providers.

- To learn more about real-time language services, go to the Resources section at www.tricare-overseas.com.

TOP Claims Processing (1 of 2)

- Network providers file claims for you.
- When visiting TRICARE-authorized non-network providers, you may have to pay up front and file claims for reimbursement.
- Outside the U.S. and U.S. territories, claims must be filed within three years. Submit claims:
 - **Online:** Go to www.tricare-overseas.com to submit your claim and sign up for direct deposit reimbursement.
 - **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.

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- Network providers file claims for you.
- When visiting TRICARE-authorized non-network providers, you may have to pay up front and file claims for reimbursement.
- Outside the U.S. and U.S. territories, claims must be filed within three years. Submit claims online or by mail:
 - **Online:** Go to www.tricare-overseas.com to submit your claim and sign up for direct deposit reimbursement. The online secure claims portal also allows you to check the status of claims, view explanation of benefits, and more. For help submitting online claims, watch tutorials at www.tricare-overseas.com/beneficiaries/claims. 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 the claims processing immediately.
 - **By mail:** Download the *DoD/CHAMPUS Medical Claim Patient's Request for Medical Payment* form (DD Form 2642) and instructions at www.tricare.mil/forms.

Note: You don't need to file claims for care from a military hospital or clinic. Coordinate routine care with your PCM or the TOP Regional Call Center to avoid point-of-service charges. TRICARE only reimburses 50% of the negotiated or allowable charge after you meet the point-of-service deductible.

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

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- If submitting claims using *DD Form 2642*, refer to the mailing addresses listed on this slide or also found on the TRICARE overseas website at www.tricare-overseas.com.
- For active duty service member health care claims, it's the same mailing address for all overseas areas.

Note: Although you have the option to submit claims via mail, the quickest and easiest way for you to submit claims is online through the secure beneficiary claims portal. Learn more at www.tricare-overseas.com/beneficiaries/claims.

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.

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- Proof of payment is required when you submit a medical claim for care received overseas. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars.
- A credit card receipt, canceled check, or credit card statement showing payment for medical supplies or services often satisfies the proof-of-payment requirement.
- If you paid for care or supplies in cash, TRICARE may ask for proof of cash withdrawal from your bank or credit union, along with a receipt or invoice from your provider.
- When submitting your *DD Form 2642*, indicate at the top of the claim form if payment was made directly to the provider. You should also include:
 - An itemized bill or invoice (a balance due statement isn't acceptable)
 - Diagnosis describing why the medical care is needed
 - An explanation of benefits from your other health insurance, such as travel insurance or an employer-sponsored health insurance (if applicable). Supplemental insurance plans don't qualify as OHI.
 - Proof of payment

Note: If you submit several different claims at the same time, remember that proof of payment is required for each service. Each claim will be processed as if it were submitted separately.

- If you have questions regarding proof-of-payment requests, claims submissions, the status of a submitted claim, or mailing addresses for claims, contact your TOP Regional Call Center for assistance. You can also go to www.tricare.mil/proofofpayment to learn more.

Claims Reimbursement and Direct Deposit

- You can receive TOP claims payments through direct deposit.
 - U.S. dollars into a U.S.-based bank account
 - Fastest available option
 - Register on the secure claims portal at www.tricare-overseas.com
- Call your TOP Regional Call Center to connect to the Beneficiary Support Center for assistance.

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- If you use the TRICARE Overseas Program, see TRICARE-authorized providers (network or non-network), and file claims for reimbursement, you can be reimbursed for a claim through direct deposit in U.S. dollars into a U.S.-based bank account.
- Direct deposit is the fastest option for getting money back from your TOP claims.
- You can sign up for direct deposit reimbursement at the same time that you file your first online claim at www.tricare-overseas.com.
- Reimbursements will be in U.S. dollars to a U.S. bank account based on the foreign exchange rate for the last date of service as submitted on the claim, even if the original claim was filed in an international currency.
- For more information or assistance with signing up for direct deposit, call your TOP Regional Call Center to connect to the Beneficiary Support Center. Contact information is provided at the end of this presentation.

TRICARE and Other Health Insurance (Non-ADSMs)

- Other health insurance doesn't apply to ADSMs.
- For all non-ADSMs, if you have OHI (includes traveler's and overseas national health insurance):
 - Fill out a *TRICARE Other Health Insurance Questionnaire* at www.tricare.mil/forms.
 - Follow the referral and pre-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

*ADSMs may still be required to pay up front for care and file a claim to get money back.

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- OHI doesn't apply to active duty service members. TRICARE is the primary payer for ADSMs.
- For all non-ADSMs, if you have OHI (includes traveler's and overseas national health insurance programs):
 - Fill out a *TRICARE Other Health Insurance Questionnaire* and follow the guidelines for submission. You can download the questionnaire from www.tricare.mil/forms.
 - Because your OHI pays first, you must follow the OHI's rules for getting care.
 - Make sure your provider knows you have OHI and TRICARE. Keeping the TOP claims processor and your health care providers informed about your other health care coverage will allow them to better coordinate your benefits.
- If you have OHI, it's your primary insurance and TRICARE becomes your last payer to all health benefits and insurance plans, except for Medicaid and certain other state programs, TRICARE supplements, the Indian Health Service, and other programs and plans as identified by the Defense Health Agency.
 - This means when you go to your health care provider, the health care provider files a claim with your OHI first and TRICARE pays what is left, up to the TRICARE-allowable charge.
 - If your OHI runs out, or for services covered by TRICARE that aren't covered by your OHI, TRICARE becomes your primary payer.

Note: Unlike OHI, supplemental insurance pays after TRICARE pays its portion of the bill, reimbursing you for out-of-pocket medical expenses paid to civilian providers based on the plan's policies.

Medical Record Translation

- TPR Overseas beneficiaries can get medical record translation services through International SOS for:
 - Physician treatment notes
 - Consultation results
 - Claims and supporting documentation
 - Hospitalization and operative summaries
 - Physician letters summarizing care
 - Emergency treatment results
 - Laboratory results/radiology reports
- Translations are available in several languages. Check with the TOP contractor for specific languages.
- To submit a translation request securely, go to www.tricare-overseas.com.

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 - Physician treatment notes
 - Consultation results
 - Claims and supporting documentation
 - Hospitalization and operative summaries
 - Physician letters summarizing care
 - Emergency treatment results
 - Lab results/radiology reports
- Translations are available in several languages. Check with the TOP contractor for specific languages.
- TPR Overseas beneficiaries can submit translation requests directly through the secure medical record translation portal at www.tricare-overseas.com.
- Routine translations are processed within 10 business days after acceptance. Urgent translations are processed within two business days after acceptance. There are requirements that must be met. Additional information is available under the Resources section at www.tricare-overseas.com.

Filing a Grievance and Reporting Fraud or Abuse

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

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- The grievance process allows you to report in writing concerns or complaints regarding health care quality or service.
- For TOP quality assurance, grievances, appeals, and compliments or commendations, contact International SOS by email at TOPGlobalQualityAssu@internationalsos.com.
- Go to www.tricare-overseas.com to file grievances online. You may also print, complete, and sign the *TRICARE Overseas Program (TOP) Grievance Form* and mail it to International SOS.
- Health care fraud happens when a person or organization takes action to deliberately deceive others to gain an unauthorized benefit. Health care abuse occurs when providers supply services or products that are medically unnecessary or that don't meet professional standards.
- Contact the TOP customer service department to report suspected fraud and abuse anonymously or by name:
 - Phone: 215-354-5020
 - Email: TOPProgramIntegrity@internationalsos.com
- To report fraud or abuse regarding the TRICARE Pharmacy Program, contact Express Scripts, Inc.:
 - Phone: 866-759-6139
 - Email: 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.



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- The Affordable Care Act, or ACA, requires most Americans to maintain basic health care coverage, called minimum essential coverage.
- Most TRICARE plans meet the Affordable Care Act requirement for minimum essential coverage.
- Each tax year, you'll get an Internal Revenue Service, or IRS, Form 1095 from your pay center. It will list your TRICARE coverage status for each month. If your military pay is administered by the Defense Finance and Accounting Service, or DFAS, you can opt in to get your tax forms electronically through your DFAS myPay account. For more information, visit <https://mypay.dfas.mil>.
- For more information about the IRS tax forms, visit www.irs.gov.

For Information and Assistance

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- **Optional Presenter Comment:** The next slide provides contact information that may be useful to you for using your TPR Overseas benefit.

Contact Information

Regional Contractors

- TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Region
International SOS Government
Services, LLC
www.tricare-overseas.com/contact-us

Dental Contractor

- TRICARE Active Duty Dental Program
United Concordia Companies, Inc.
CONUS: 866-984-2337
OCONUS: 844-653-4058 (using country-specific access codes)
www.addp-ucci.com
- TRICARE Dental Program
United Concordia Companies, Inc.
CONUS: 844-653-4061
OCONUS: 844-653-4060
www.uccitdp.com

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- This slide shows contact information for stateside and overseas regional contractors. Remember, your contractor point of contact is based on where you live.
- Contact information for the Active Duty Dental Program and the TRICARE Dental Program contractor is also here.

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil>

- Lastly, here are a few important information resources.