



## FACT SHEET

# PILOT HEALTH INSURANCE ENHANCEMENT FOR DOD CIVILIAN EMPLOYEES IN JAPAN

**October 7, 2024**

The Department of Defense has established a one-year pilot program to explore the provision of certain health care support to DOD civilian employees in Japan. The [Pilot Health Insurance Enhancement for DOD Civilian Employees in Japan](#) will assist eligible civilian employees with health care navigation, to include provider finder services, direct billing agreements, and insurance reimbursement. This action was directed by the Under Secretary of Defense for Personnel and Readiness as a result of a year-long effort to identify and address concerns regarding access to medical care for DOD civilian employees stationed in Japan.

To be eligible, the employee must be enrolled in a participating health plan with coverage for Japan through the Federal Employees Health Benefit Program. Employees may select a participating FEHB plan during the Federal Benefits Open Season, which runs Nov. 11 through Dec. 9, 2024.

The services provided by the pilot will begin Jan. 1, 2025, and run through Sept. 29, 2025. Participants will not pay any fees to access these services.

DOD has awarded a contract to International SOS Government Services, Inc., which is currently the prime contractor for the TRICARE Overseas Program, for this service. Over the next three months, International SOS will set up a 24/7 call center with bilingual staff and nurses to support participants with provider finder services, making appointments, direct billing agreements, and improved reimbursement processes. These financial services will mitigate the burden of civilian employees paying upfront for care and locating a provider on their own. International SOS will also establish agreements with FEHB insurance carriers, and the list of participating FEHB plans will be provided before the Federal Benefits Open Season begins.

Employees working in Japan with the following military departments, defense agencies and DOD field activities are eligible for this supplemental coverage:

- Department of the Army
- Department of the Navy
- Department of the Air Force
- Defense Information System Agency
- Defense Logistics Agency
- Department of Defense Education Activity

- Defense Commissary Agency
- Defense Contract Management Agency
- Defense Finance and Accounting Service
- Defense Health Agency
- Defense Media Activity
- Defense Threat Reduction Agency
- National Security Agency
- Defense Intelligence Agency
- National Geospatial-Intelligence Agency

## **QUESTIONS AND ANSWERS:**

### **Q: What company was awarded the contract and for how much?**

**A:** The contract for the pilot was awarded to International SOS Government Services, Inc., for \$4.2 million.

Of note, International SOS currently holds the contract with the Defense Health Agency to operate the TRICARE Overseas Program. TOP is the DOD health care program for active duty uniformed service members, retirees, their families, and certain other beneficiaries who reside outside the U.S. in more than 200 countries.

### **Q: How is this pilot program being funded? Will DOD civilian employees have to pay any kind of fee?**

**A:** The pilot program is being funded by the DOD. The civilian employees will not have to pay a fee to access these services.

### **Q: Who is eligible to access health care services at DOD hospitals and clinics in Japan?**

**A:** Current federal law and DOD policy prioritize access to health care in military hospitals and clinics for active duty service members and their families and other TRICARE Prime beneficiaries. When a military hospital or clinic has appointment availability, those appointments may be released as space-available to non-TRICARE enrolled personnel supporting the DOD mission, including DOD Education Activity teachers, DOD civilian employees, and contractor personnel. Emergency medical services are always available for anyone with base access on a cost reimbursable basis (billed against their health insurance) and subject to both capability and capacity at the facility. All DOD personnel, including DOD civilian employees, contractor personnel, and their authorized dependents, are eligible to have prescriptions filled at military hospitals and clinics. Prescriptions must be from a licensed U.S. provider and be written in English. Military pharmacies may take up to three days to fill such prescriptions.

### **Q: How will the new pilot program help DOD civilian employees stationed in Japan navigate the Japanese health care system?**

**A:** International SOS staff will assist eligible civilian employees with health care navigation, to include provider finding services. International SOS will also establish direct billing agreements with FEHB plans, which will result in improved reimbursement processes for the civilian employees. These services will reduce the burden on civilian employees to pay upfront for care and locate a provider on their own.

During the transition period, International SOS will establish a centralized toll-free number to a call center. Once a call center is active on Jan. 1, 2025, it will be staffed 24/7 with bilingual staff to guide requestors through the process and help them determine what they need. The call center will also contact provider offices, book appointments, and (when necessary) issue payment guarantees up front.

**Q: Who is eligible to participate in this pilot program? Are family members eligible?**

**A:** The pilot is available to DOD civilian employees with assignments in Japan. The employee must have medical insurance through the FEHB Program that includes overseas coverage in Japan to be eligible. The pilot does not extend to dependents.

**Q: Are Non-Appropriated Fund employees eligible?**

**A:** Yes. NAF employees are eligible for this program but must work through their insurance carrier, Aetna International. NAF employees may use the same toll-free number to contact the International SOS call center.

**Q: Are DOD civilian employees on TDY orders in Japan eligible?**

**A:** Yes, if they are enrolled in one of the insurance plans that offers overseas coverage in Japan through the FEHB Program.

**Q: What if I don't have health insurance through the FEHB Program? Am I still eligible?**

**A:** Yes, you're eligible, but you must first enroll in a participating FEHB health plan with overseas coverage in Japan during the Federal Benefits Open Season starting Nov. 11, 2024.

**Q. If my dependent is a DOD civilian employee, but covered under my health plan, are they eligible?**

**A.** The pilot is available only to DOD civilian employees with assignments in Japan and participating in a FEHB insurance plan.

**Q: When does the pilot program start and end?**

**A:** The pilot will begin serving civilian employees on Jan. 1, 2025, and concludes on Sept. 29, 2025.

**Q: Will this go beyond the pilot?**

**A:** The pilot will test the feasibility and demand for these services. Prior to conclusion of the contract, the USD(P&R) will determine the success of the pilot, its continuation status, and the potential for expansion.

**Q: Can DOD civilian employees or their family members who aren't enrolled in TRICARE access emergency services at DOD hospitals or clinics?**

**A:** Emergency medical services at DOD military hospitals and clinics are always available for anyone with base access on a cost reimbursable basis (billed against health insurance) and subject to both capability and capacity at the facility.

**Q: Can DOD civilian employees not enrolled in TRICARE get prescriptions filled at military hospitals or clinics?**

**A:** Non-enrolled patients are eligible to have prescriptions filled at military hospitals and clinics. Prescriptions must be from a licensed U.S. provider, be written in English, and may take between one to three days to fill.

**Q: Why is support in the new one-year pilot program contract only offered to the primary beneficiary (employee) and not their family members? Are there any plans to expand support to dependents?**

**A:** Depending on the outcome of the pilot, DOD will assess whether to continue and/or expand the program.

**Q: Where can DOD civilian employees go to learn more or ask questions? Is there a website, app, or a phone number to call to get details?**

**A:** International SOS will establish a dedicated toll-free number for civilian employees to call and request assistance. Websites for military hospitals and clinics in Japan will also feature information in the “Getting Care” section.

**Q: How will DOD civilian employees be notified about this new pilot project?**

**A:** The DOD will deploy a number of communication tactics to reach employees in Japan, including direct contact.

**Q: Are Status of Forces Agreement-status DOD contractors eligible to participate?**

**A:** No. The eligible population is only DOD civilian employees currently working in Japan who are enrolled in a participating FEHB Program plan. NAF employees are also eligible for this supplemental service but must work through their insurance carrier, Aetna International. SOFA-status DOD contractors should seek services through their health insurance plans.

This information sheet will be updated as additional details become available.