

TRICARE® Prime Remote Overseas

An Overview of Your TRICARE Prime Remote Overseas Benefit

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Today's Agenda

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

What Is TRICARE?

What Is TRICARE?



- TRICARE is the healthcare 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

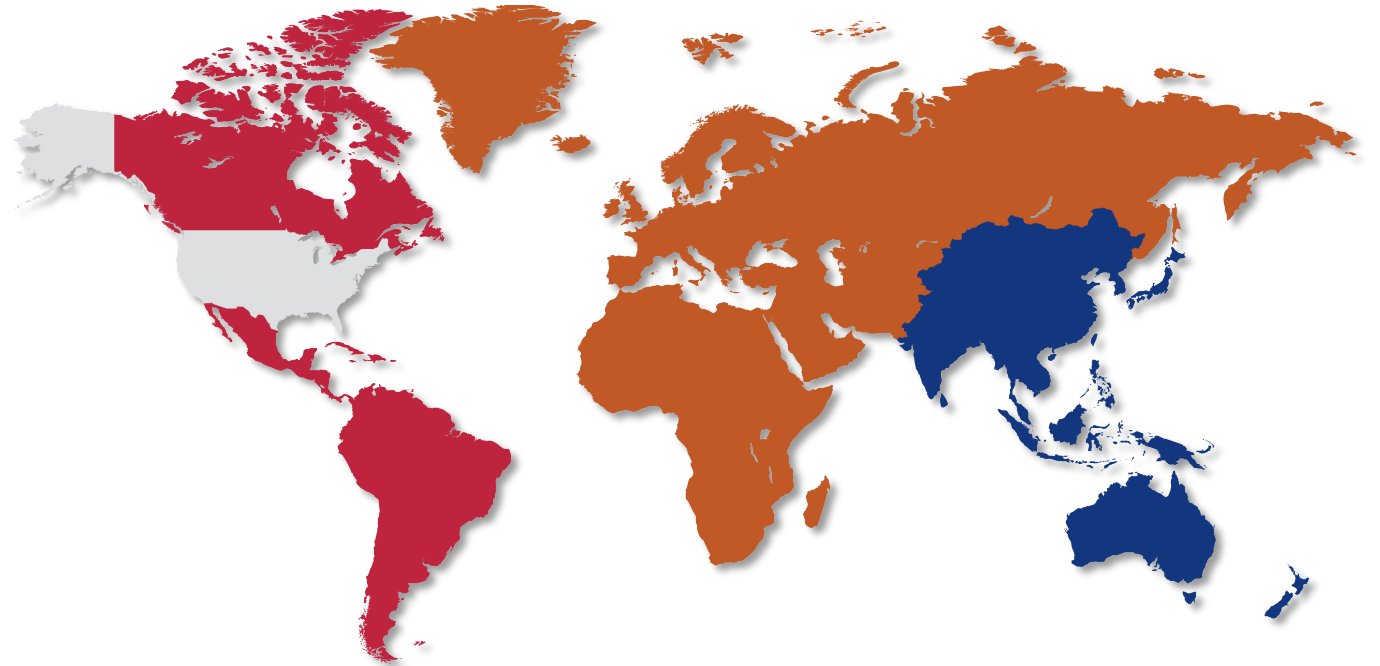
Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

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



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 TRICARE Prime Remote 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.*

Eligibility and Enrollment (continued)

- You can enroll in TRICARE Prime Remote Overseas using the following options:
 - Online via milConnect at <https://milconnect.dmdc.osd.mil>
 - By calling your TOP Regional Call Center and connect 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, TRICARE Prime Remote Overseas, and TRICARE Select Overseas following a 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.

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.
- **U.S. Embassies and Consulates:**
 - For assistance, go to 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, 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.

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.

Benefit Overview

- TRICARE Prime Remote 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:** You get most of your care from a primary care manager, if available. If no PCM is available, your TOP Regional Call Center will coordinate your care, locate providers, and schedule appointments for you (except for U.S. Embassy Health Unit visits). Referrals and/or pre-authorizations are required for certain services.

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

Pre-authorization for Care

- A pre-authorization benefit review is done by International SOS to determine if the requested healthcare 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.

Point-of-Service Option for Family Members

- The point-of-service option gives ADFMs using TRICARE Prime Remote Overseas the freedom, at an additional cost, to get nonemergency healthcare 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.

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:** Locate an overseas provider by contacting your TOP Regional Call Center before getting care. Failing to get a referral may result in higher out-of-pocket costs for non-ADSMs.
- **Routine care:** Get routine care before traveling.
- **Specialty care:** If services aren't available locally, you may need to get an out-of-country medical request from your service's unit to travel outside your enrolled location to get care.

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.

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)
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.*

Overseas Dental Options: ADSMs

- Active Duty Dental Program
 - Administered by United Concordia Companies, Inc. (United Concordia)
 - Provides authorized civilian dental care to ADSMs remotely located outside the continental United States (OCONUS)
 - Enrollment in TRICARE Prime Remote Overseas required
 - More information available at 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.

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.

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.

TOP Claims Processing (2 of 2)

Non-Active Duty Service Member Healthcare 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 Healthcare Claims

TRICARE Eurasia-Africa	TRICARE Latin America and Canada	TRICARE Pacific
TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707 USA	TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707 USA	TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707 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.

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.

TRICARE and Other Health Insurance (non-ADSMs)

- Other health insurance **does not** 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.*

Medical Record Translation

- TRICARE Prime Remote 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.

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

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 enclosed in a blue border. At the top left, the word "Form" is written vertically, followed by the large number "1095". To the right of the number are three horizontal lines. Below this header, the form is divided into several sections by horizontal lines, with some sections containing vertical bars, suggesting a table or grid layout for data entry.

For Information and Assistance

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, Inc.
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

Resources

- TRICARE Website: www.tricare.mil



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