

## Getting Care with TRICARE Overseas Program Prime Remote

**T**he TRICARE Overseas Program (TOP) covers all types of medical care, including routine, specialty, emergency and urgent care. You may need to see different health care providers for each type of care. Knowing the difference between network and non-network providers can save you money.

### Overseas Providers

There are two types of overseas providers: network and non-network.

- **Network overseas providers** will not charge you for covered services and will file claims for you.
- **Non-network overseas providers** may make you pay the full bill at your visit. There is no limit to what they can bill and you will have to file a claim with the TOP claims processor and show proof of payment. For more information, visit [www.tricare.mil/overseas](http://www.tricare.mil/overseas).

If you live or travel in the Philippines, you must see a certified provider for care. Go to [www.tricare-overseas.com/philippines.htm](http://www.tricare-overseas.com/philippines.htm) or [www.tricare.mil/philippines](http://www.tricare.mil/philippines) for more information.

If you have questions about providers, your TOP Regional Call Center or TRICARE point of contact (POC) can help. To find your POC, call your TRICARE Area Office (TAO). Go to [www.tricare.mil/contactus/callus/taos](http://www.tricare.mil/contactus/callus/taos) for more information.

### Emergency Care

In an emergency, go to the nearest emergency care facility. You don't need prior authorization.

If you're admitted for care, call your TOP Regional Call Center within 24 hours, or on the next business day. Your TOP Regional Call Center will help you with authorization, continued care and payment.

If you need help finding an emergency care facility, call your TOP Regional Call Center and choose option 1. See the *TRICARE Overseas Program Contact Information* section in this issue for details.

### Air Evacuations for Emergency Care

Air evacuations are only approved when medically necessary and appropriate. International SOS Government Services, Inc. (International SOS) will coordinate emergency medical transportation to the nearest place that can safely give you care.

### Urgent Care

Urgent care includes medical care needed within 24 hours for an illness or injury that won't cause further disability or death if not treated right away. For example, a rising fever or sprain can become an emergency if not treated within a day.

If you have an assigned primary care manager (PCM), he or she may be able to give you a same-day appointment. If your PCM can't see you or if you don't have a PCM assigned, you need to get a referral for your care. The referral will come from your PCM or International SOS. If you don't get a referral, you'll likely pay higher out-of-pocket charges or your claim may be denied. Prior authorization may also be required.

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**An Important Note About TRICARE Program Information:** At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE Overseas Program contractor, your TRICARE Service Center, or your local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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### Routine Care

With TOP Prime Remote, you get routine care from your overseas PCM. This includes office visits for short-term or long-term illnesses and diseases, follow-up care for ongoing conditions and preventive care to keep you healthy.

You don't need a referral or prior authorization to see your PCM. If you don't have an assigned PCM, International SOS acts as your PCM in referring you for care.

### Specialty Care

You may need to see a specialist for a diagnosis or treatment your PCM can't give you. You must have a referral from your PCM or International SOS. Prior authorization is also needed. If you get specialty care without a referral and prior authorization, you may pay higher out-of-pocket charges.

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

#### Out of Area Travel Overseas for Routine or Urgent Care

You may have to travel for treatment if the care you need isn't available in your overseas area. In that case, you must call your TOP Regional Call Center to request care. If International SOS determines the care you need is unavailable or not recommended in your location, they will notify your TAO. Once your TAO validates the need for medical temporary duty travel, call your unit or service for approval of transportation, lodging and more. If approved, International SOS will give you a document listing the final steps you must take to set up your care.

## Traveling to the U.S. with TRICARE Overseas Program Prime Remote

**A**re you planning to travel to the U.S. while in TRICARE Overseas Program (TOP) Prime Remote? Maybe you're going to see family and friends during holidays or while on leave. No matter the reason, remember that if you need routine or urgent care on your trip, you should visit a military hospital or clinic, if possible, where you always have priority access. To find a military hospital or clinic, go to [www.tricare.mil/mtf](http://www.tricare.mil/mtf).

Here are a few other things to remember when traveling to the U.S.:

#### 1. Schedule routine care before or after your trip.

This includes checkups, care for long-term or short-term medical needs and preventive care. If you must get routine care in the U.S., you need a referral from your primary care manager (PCM) and prior authorization from International SOS before your trip. Your PCM must explain why you need treatment during your trip. Reasons could include the length of the trip or lack of care where you live overseas. If you're already in the U.S. and need routine care, you must call your TOP Regional Call Center.

**2. If you need emergency care, call 911 or go to the nearest emergency room.** No referral or prior authorization is needed. If you're admitted to the hospital, call your TOP Regional Call Center within 24 hours or on the next business day. Your TOP Regional Call Center will help coordinate authorizations, continued care and payments.

**3. If you need urgent care during your trip, go to a military hospital or clinic.** If you can't get to a military hospital or clinic, call your TOP Regional Call Center before getting care and use a TRICARE network provider. Find a network provider at [www.tricare.mil/finddoctor](http://www.tricare.mil/finddoctor).

For more information, go to [www.tricare.mil/publications](http://www.tricare.mil/publications) to download a Contact Wallet Card with important phone numbers for getting medical care during a trip. You can also go to [www.tricare-overseas.com](http://www.tricare-overseas.com), click on "Beneficiaries" and choose "Traveling in the United States" in the left column. ★

## Online Claims Filing and Reimbursement Options

If you have TRICARE Overseas Program (TOP) Prime Remote and see a non-network overseas provider, you may have to pay your full medical bill at your visit and file a claim to get money back.

The fastest way to get money back is to file your claim online and sign up for direct deposit.

- To file claims online, go to [www.tricare-overseas.com](http://www.tricare-overseas.com) and click on the “Beneficiaries” tab.
- Register for a secure login if you don’t already have one.
- Once registered, find the secure “Message Center” on the navigation bar and click “Submit a New Claim.”

Follow the instructions and send your claim. You will get a confirmation message with your claim number in your “Message Center” inbox.

Once logged in, you can also sign up for direct deposit payments.

To set up direct deposit:

- Go to “Family Profile” on the blue navigation bar and select “Direct Deposit.”
- Select the name of the person signing up for direct deposit and click “Enroll.” **Note:** You won’t be able to see the “Enroll” button if you aren’t eligible. This could happen if you have records with a wrong name, date of birth or sponsor number. These must be fixed before you can sign up.
- Enter the name and Social Security number of the account holder, the type of account and the account number.
- Agree to get paperless explanation of benefits statements. This allows you to see online the amount and dates of payments.
- Submit your request by selecting “Save Changes.”
- You will get an email anytime you get a payment by direct deposit.

For help with signing up for direct deposit, call your TOP Regional Call Center and choose option 2. ★

### New and Improved Secure TOP Claims Portal

Based on your feedback, the secure claims portal has several updated features. These features make it easier and faster for you to get the claims information you need. Some improvements include: Web chat, video tutorials, simpler terms, a personalized welcome page, easy access to claims activity, larger font, a mobile-friendly version and more. Visit the secure claims portal at [www.tricare-overseas.com](http://www.tricare-overseas.com) to start using the portal.

## Coordinating U.S. Embassy Health Unit Care

Service members who are assigned to a U.S. Embassy will most likely get routine care from the U.S. Embassy Health Unit. When needed, the U.S. Embassy Health Unit may refer you to an overseas provider. When this happens, you or your regional medical officer must call your TRICARE Overseas Program (TOP) Regional Call Center to coordinate prior authorization and to see if network providers are available.

Getting care without prior authorization or seeing a non-network provider could mean your claim will be denied, or that you could pay:

- Higher out-of-pocket charges
- Your full medical bill at the time of service and file your own claim to get money back
- Any amount the provider charges above the TRICARE-allowable rate

For more information, call your TOP Regional Call Center. ★





## I'm an active duty service member (ADSM) who separated involuntarily with Transition Assistance Management Program (TAMP) coverage, but I live in a remote overseas area. Can I enroll in TRICARE Overseas Program (TOP) Prime Remote?

No. Under TAMP, you're not eligible for TOP Prime Remote. You're covered by TOP Standard.

## How can I update my family's contact information in the Defense Enrollment Eligibility Reporting System (DEERS) while in an area with no ID card office?

If you aren't near an ID card office, there are three ways to update DEERS:

1. Log into milConnect at <http://milconnect.dmdc.osd.mil> and click "Update Address."
2. Send a fax to 1-831-655-8317.
3. Write to: Defense Manpower Data Center Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955.

## How do ADSMs and active duty family members (ADFM) in TOP Prime Remote get routine dental care?

International SOS coordinates all dental care for ADSMs in TOP Prime Remote. Call your TOP Regional Call Center to make sure you get cashless, claimless care. ADFMs in TOP Prime Remote can enroll in the TRICARE Dental Program. For more information, go to [www.metlife.com/tricare](http://www.metlife.com/tricare).

## Can ADSMs in TOP Prime Remote get free hearing aids?

Hearing aid services and supplies aren't covered under TRICARE for ADSMs. To get a hearing aid, you need a waiver from the Defense Health Agency (DHA) director. You can ask for a waiver from the Uniformed Services Headquarters Point of Contact. The waiver must be signed by the DHA director and submitted to International SOS with a referral that says a Supplemental Health Care Program (SHCP) waiver has been provided.

If your waiver is denied, you may send a written request by email or mail within 90 days to ask for a review of the decision. List the point of the denial you disagree with. Email your appeal to [TOPGlobalQualityAssu@internationalsos.com](mailto:TOPGlobalQualityAssu@internationalsos.com) or mail it to:

International SOS Government Services, Inc.  
Reconsiderations/Grievances Department  
P.O. Box 11570  
Philadelphia, PA 19116

## TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

### International SOS Government Services, Inc.

[www.tricare-overseas.com](http://www.tricare-overseas.com)

### Eurasia-Africa

#### TOP Regional Call Center<sup>1</sup>

+44-20-8762-8384 (overseas)  
1-877-678-1207 (stateside)  
[tricarel@internationalsos.com](mailto:tricarel@internationalsos.com)

#### Medical Assistance<sup>1</sup>

+44-20-8762-8133

### Latin America and Canada

#### TOP Regional Call Center<sup>1</sup>

+1-215-942-8393 (overseas)  
1-877-451-8659 (stateside)  
[tricarephl@internationalsos.com](mailto:tricarephl@internationalsos.com)

#### Medical Assistance<sup>1</sup>

+1-215-942-8320

### Pacific

#### TOP Regional Call Centers<sup>1</sup>

Singapore:  
+65-6339-2676 (overseas)  
1-877-678-1208 (stateside)  
[sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com)

#### Sydney:

+61-2-9273-2710 (overseas)  
1-877-678-1209 (stateside)  
[sydtricare@internationalsos.com](mailto:sydtricare@internationalsos.com)

#### Medical Assistance<sup>1</sup>

Singapore: +65-6338-9277  
Sydney: +61-2-9273-2760

### Report Fraud and Abuse

1-877-342-2503 (toll-free)  
+1-215-354-5020 (direct)  
+1-215-354-2395 (fax)

[TOPProgramIntegrity@internationalsos.com](mailto:TOPProgramIntegrity@internationalsos.com)

### Quality Assurance, Grievances, Appeals, and Compliments/ Commendations

[www.tricare-overseas.com/Beneficiaries\\_Grievances\\_Appeals.htm](http://www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm)  
[TOPGlobalQualityAssu@internationalsos.com](mailto:TOPGlobalQualityAssu@internationalsos.com)

1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com). Only call Medical Assistance numbers to coordinate overseas emergency care.