TRICARE®

# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

# TRICARE Responds to the COVID-19 Crisis

**As the world addresses the COVID-19 public health emergency, TRICARE is adapting.**

Updated services and policy aims to keep you and providers safe and healthy. Learn about these changes, and where you can find the information you need to stay informed. You can read full articles about these topics at **www.tricare.mil/covid19articles**.

## Elective Surgeries and Procedures

Because of COVID-19, some military hospitals, clinics, and dental facilities postponed elective surgeries, invasive procedures, and routine dental appointments. Depending on the location of where you get your care, elective procedures may not be recommended at this time.

Your military health care provider may decide your procedure shouldn't be postponed if:

- Postponing would cause long-term harm to your health
- There's adequate capacity to safely authorize your procedure
- Your procedure is needed for service member readiness

If your provider recommends an in-office visit, know that military hospitals and clinics have safety measures in place. If you're concerned, ask your provider about steps the facility is taking to keep patients and providers stay safe. You may also check to see if telemedicine appointments are an option for you.

## Telemedicine Options

Telemedicine may be an option to meet with your provider, while also reducing patient and staff contact. Using a computer or smartphone, you connect with your provider by secure video or audio conferencing. Certain telemedicine and telemental services are covered when medically and psychologically necessary. Learn more at **www.tricare.mil/telemedicine**.

The TOP contractor, International SOS Government Services, Inc., is credentialing and approving additional providers to deliver medically and psychologically necessary and appropriate telemedicine or telemental services to the existing network. If you want telemedicine services, contact your TOP Regional Call Center at **www.tricare.overseas.com/contact-us**. Depending on your TRICARE Health Plan, you may need an authorization or referral. Learn more at **www.tricare.mil/coveredservices/isitcovered/telemedicine**.

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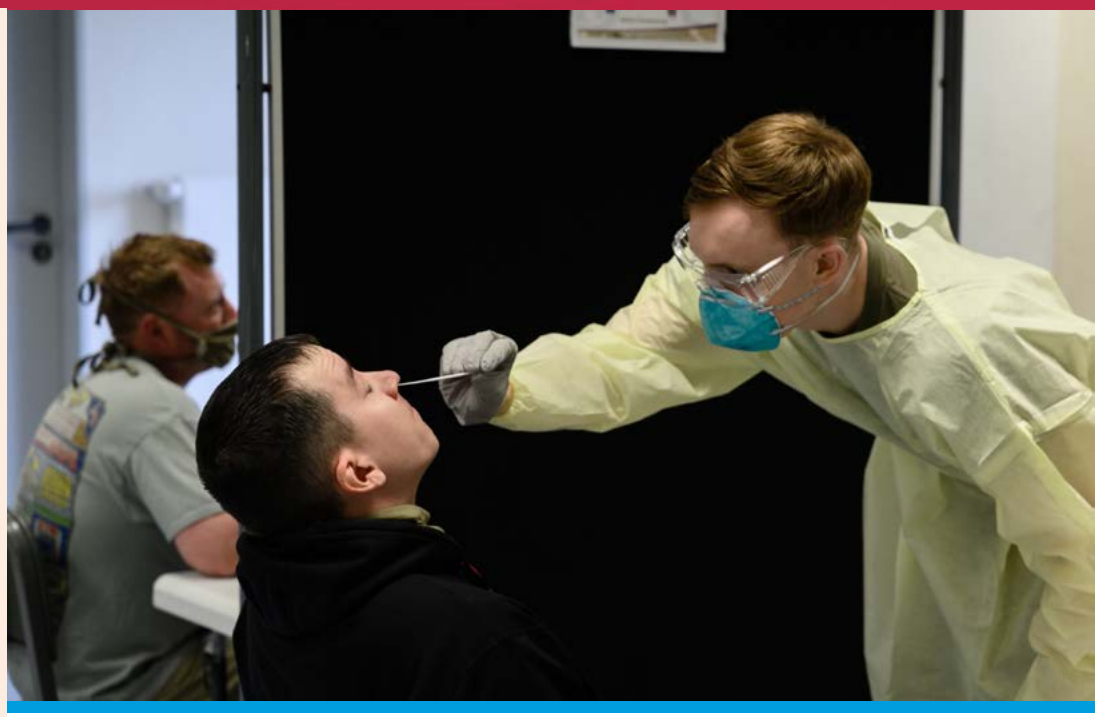
***An Important Note About TRICARE Program Information:*** *At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or 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.*



## Keep DEERS Up to Date

Is your information up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS)? TRICARE eligibility shows up in DEERS based on the sponsor's status.

### How to Update DEERS

You can make changes online, by phone, fax, or mail. If you need to go in person, find an office near you using the RAPIDS Site Locator at **https://idco.dmdc.osd.mil/idco**. Call or check the website first, to see if operating hours or procedures have changed because of COVID-19.

To update contact information, choose one of these options:

- **Online**: Log in to milConnect at **https://milconnect.dmdc.osd.mil**.
- **Phone**: Call the Defense Manpower Data Center (DMDC) at **1-800-538-9552** (TTY/TDD: **1-866-363-2883**)
- **Fax**: Fax updates to DMDC at **1-800-336-4416**
- **Mail**: Mail updates to:
  Defense Manpower Data Center
  Support Office
  Attention: COA
  400 Gigling Road
  Seaside, CA 93955-6771

Remember, only sponsors can add a family member in DEERS. Family members age 18 and older may update their own contact information. Learn more about when and how to update your DEERS record at **www.tricare.mil/deers**. ★

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For new and updated COVID-19 articles, infographics, videos, and resources, please visit the TRICARE coronavirus guidance page at **www.tricare.mil/coronavirus** and at **www.tricare-overseas.com** under "Beneficiaries." You can also visit the TRICARE coronavirus FAQ page at **www.tricare.mil/covid19faqs** to review beneficiary questions and answers. Sign up for email alerts at **www.tricare.mil/subscriptions**. ★

## Visit the Beneficiary Secure Claims Portal

Visit **https://portal.tricare-overseas.com** to submit claims online, view explanations of benefits, and check claims status. You can make electronic payments if you have a U.S. bank account. This will help if you live in a country facing local mail challenges due to COVID-19. YouTube tutorials are posted at **www.tricare-overseas.com/beneficiaries/claims/portal-tutorials**.

# Getting Care During COVID-19

During the COVID-19 crisis, you may have questions about when and where to seek care, or even the level of care you need. This issue's cover article, "TRICARE Responds to the COVID-19 Crisis," describes your telemedicine options. Review the difference between emergency and urgent care, and the rules for your TRICARE health plan. That way, you can get the appropriate treatment you need.

## Is this an emergency?

If you reasonably think you have an emergency, go to the nearest emergency care facility or call the Medical Assistance number (**www.tricare-overseas.com/contact-us**) for the country you're in. An emergency threatens life, limb, or eyesight. Some examples include severe bleeding, chest pain, broken bones, or difficulty breathing. If you develop COVID-19 warning signs (see "FAQ Corner," page 5), get medical attention immediately. Be sure to let the emergency care facility or emergency dispatcher know if you believe you have COVID-19. If you're enrolled in TRICARE Overseas Program (TOP) Prime, get in touch with your primary care manager (PCM) before leaving the facility, preferably within 24 hours or on the next business day after you receive care. If you're enrolled in TOP Prime Remote, contact your TOP Regional Call Center. Learn more at **www.tricare.mil/emergency**.

## When do I consider urgent care?

Urgent care might be an option for you if you don't reasonably believe you have an emergency. Typically, urgent care is when you need care 24 hours before it becomes an emergency. Active duty service members (ADSM) and their families enrolled in TOP Prime or TOP Prime Remote need to contact the overseas contractor, International SOS Government Services, Inc., to get pre-authorization. This will ensure your care will be cashless/claimless. Without authorization, your provider may request payment upfront and you'll need to submit a claim for reimbursement later. Be sure to follow the urgent care rules for your plan.

In most cases, you can get urgent care from your PCM by making a same-day appointment. If you're a non-ADSM in TOP Prime, you can seek urgent care from any TRICARE-authorized provider without a referral. ADSMs in TOP Prime should contact their military hospitals and clinics for urgent care. If your PCM is unavailable, call your TOP Regional Call Center for help before seeking care.

Check with your urgent care provider before going in person. There may be new processes in place. Let them know if you believe you have COVID-19. Learn more at **www.tricare.mil/urgentcare**.

Use this information to help you get the appropriate care you need in the midst of the COVID-19 pandemic. Stay safe and take command of your health. ★

# Pharmacy Options: Filling Prescriptions When Social Distancing

When practicing social distancing, you may want an alternative to going to the pharmacy. The TRICARE Pharmacy Program (**www.tricare.mil/pharmacy**) allows you to get up to a 90-day supply of your covered prescriptions, including delivery by mail.

Your prescription bottle shows the number of refills left. If you don't have any refills left, call your health care provider. Most medications allow you to get up to a 90-day supply delivered to you through TRICARE Pharmacy Home Delivery. You must have an APO or FPO address, or be assigned to a U.S. Embassy or Consulate. Home delivery isn't an option in Germany. Also, most medications are available for pick up at a military pharmacy and may be available at an overseas retail pharmacy.

At military pharmacies (**www.tricare.mil/militarypharmacy**), you can typically get up to a 90-day prescription of many formulary drugs at no cost to you. There may be temporary limitations that result in a decrease in service or closure at your local military pharmacy due to COVID-19.

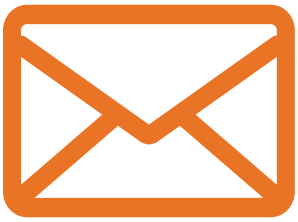
At overseas retail pharmacies, you may have to pay for the total amount first and then file a claim for reimbursement. In the Philippines, you must use a TRICARE-certified pharmacy. For more information about overseas pharmacies, visit **www.tricare.mil/overseas-pharmacy**.

Home delivery (**www.tricare.mil/homedelivery**) is a smart option to get brand-name maintenance drugs. A maintenance drug is one you take regularly for a chronic condition, like high cholesterol or high blood pressure. You may need to use a military or retail network pharmacy for certain drugs. There are some drugs that may have manufacturer-required restrictions for their distribution. Also, some short-term use medications, like antibiotics, are best to get from a military or retail network pharmacy. This way, therapy can begin as soon as possible.

There's no cost for active duty service members for home delivery. For all other beneficiaries, copayments apply for up to a 90-day supply of drugs. You must have a prescription from a U.S.-licensed provider. Some drugs (for example, refrigerated drugs) can't be shipped to APO and FPO addresses. You can switch prescriptions to home delivery online, by phone, or by mail. Home delivery is not available in Germany. For more information, visit **https://militaryrx.express-scripts.com/home-delivery**.

If you have other health insurance with a pharmacy benefit, you can't use home delivery unless your other plan doesn't cover your prescription or has reached its dollar limit.

Learn more about your pharmacy options at **www.tricare.mil/pharmacy**. ★



# HEALTH MATTERS

FAQ Corner

## What are the symptoms of COVID-19?

People with COVID-19 have a wide range of symptoms ranging from mild symptoms to severe illness. Symptoms may appear 2–14 days after exposure to the virus. People with the following symptoms or combinations of these symptoms may have COVID-19: cough, shortness of breath, difficulty breathing, fever, chills, muscle pain, sore throat, or new loss of taste or smell. This list is not all possible symptoms. Other less common symptoms have been reported, including gastrointestinal symptoms like nausea, vomiting, or diarrhea.

Seek emergency medical attention if you show these signs: trouble breathing, bluish lips or face, persistent pain or pressure in the chest, and new confusion or an inability to wake or stay awake. Symptoms listed here don't include all possible symptoms. Consult your medical provider for any other symptoms that are severe or concerning to you.

If you reasonably think you're having an emergency, go to the nearest emergency care facility or or call the Medical Assistance number (**www.tricare-overseas.com/contact-us**) for the country you're in. Notify the operator that you're seeking care for yourself or someone who has or may have COVID-19. To learn more about COVID-19 symptoms, visit **www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html**.

## What action can I take everyday to prevent the spread of germs?

Washing your hands with soap for 20 seconds under warm water, not touching your face, covering your cough or sneeze, and wearing a mask in public are all ways that you can prevent the spread of germs each day. Practice social distancing, and stay vigilant about maintaining safe, healthy habits. You can also call your military or civilian primary clinic directly. ★

## More Questions about TRICARE and COVID-19?

If you have more TRICARE and COVID-19 questions, visit the TRICARE and coronavirus FAQ page at **www.tricare.mil/covid19faqs**. You can also find the latest information and resources for overseas beneficiaries at **www.tricare-overseas.com** and click on the COVID-19 alert banner. Some highlights include new information about a TRICARE Reserve Select premium reinstatement extension, , a temporary ID card expiration extension, waived costs for COVID-19 testing, fraud alerts, and more.

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## TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

### INTERNATIONAL SOS GOVERNMENT SERVICES, INC.

www.tricare-overseas.com

### EURASIA-AFRICA

**TOP Regional Call Center**[1]
+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com
**Medical Assistance**[1]
+44-20-8762-8133

### LATIN AMERICA AND CANADA

**TOP Regional Call Center**[1]
+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

**Medical Assistance**[1]
+1-215-942-8320

### PACIFIC

**TOP Regional Call Centers**[1]
Singapore:
+65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

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

**Medical Assistance**[1]
Singapore: +65-6338-9277
Sydney: +61-2-9273-2760

### REPORT FRAUD AND ABUSE

1-877-342-2503 (toll-free)
+1-215-354-5020 (direct)
+1-215-354-2358 (fax)

TOPProgramIntegrity@internationalsos.com

### QUALITY ASSURANCE, GRIEVANCES, APPEALS AND COMPLIMENTS/ COMMENDATIONS

www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm

TOPGlobalQualityAssu@internationalsos.com

1. *For toll-free contact information, visit www.tricare-overseas.com. Only call Medical Assistance numbers to coordinate overseas emergency care.*

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