



MAY 2017

TRICARE[®] OVERSEAS PROGRAM

Your Passport to Quality Health Care

For TRICARE Overseas
Program Beneficiaries

www.tricare.mil/overseas





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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YOUR PASSPORT TO QUALITY HEALTH CARE

To ensure you get the best possible health care no matter where you are, TRICARE partners with providers around the world and has established purchased care sector provider, also called civilian provider, networks around military hospitals and clinics, and in many remote locations as well. International SOS Government Services, Inc. (International SOS) administers the TRICARE Overseas Program (TOP) benefit. To learn more about your TRICARE overseas benefit, go to **www.tricare.mil/overseas** or **www.tricare-overseas.com**.

This *TOP Passport* provides you with a brief overview of TOP options, guidelines for traveling with your TRICARE health benefit and important contact information. For details about program eligibility and more in-depth descriptions, go to **www.tricare.mil** or call your TOP Regional Call Center. See the *For Information and Assistance* section for contact information referenced throughout this passport.

Carry this *TOP Passport* with you when you travel or are deployed overseas to keep important health care information at your fingertips.

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USING THE *TOP* PASSPORT

There are a variety of resources available to help you get the best possible health care:

Military Hospitals and Clinics

Military hospitals and clinics are usually located on or near military bases and serve TRICARE beneficiaries.

TOP Regional Call Centers

TOP Regional Call Centers help coordinate care for TOP Prime and TOP Prime Remote beneficiaries and answer questions for all other beneficiaries. They also help coordinate emergency and urgent medical and dental care for active duty service members (ADSMs) on temporary duty (TDY) or authorized leave status overseas. See the *For Information and Assistance* section for TOP Regional Call Center phone numbers. When you call your TOP Regional Call Center, you will be prompted with the following menu of options:

Option 1: Medical Assistance (directs you to the Medical Assistance team at your TOP Regional Call Center)

Option 2: Claims support (connects you to a claims customer service specialist)

Option 3: Referrals, prior authorizations or health care finder assistance (helps you find military hospitals and clinics overseas or find a civilian provider in your area)

Option 4: Global TRICARE Service Center (connects you to the 24/7 customer service assistance center)

Option 5: Provider support services (this option is for TOP providers only and should not be used by beneficiaries)

Option 6: The Privacy Act of 1974 (for Privacy Act information)

Option 7: (Singapore TOP Regional Call Center only)
Philippine Demonstration support (connects you to Global 24 Network Services for assistance with finding approved demonstration providers in the Philippines)

TRICARE Service Centers

TRICARE Service Centers (TSCs) are located throughout the overseas areas where TOP Prime is available, typically at military hospitals and clinics, with beneficiary service representatives available to assist you. Your local TSC can help you learn about TRICARE program options, transfer enrollments, file claims, resolve TRICARE issues and file grievances. To find a TSC near you, visit www.tricare.mil/tsc.

Medical Assistance

In an emergency, go to the nearest emergency care facility and then call the Medical Assistance number for your overseas area. Medical Assistance numbers are staffed 24/7.

TOP Point of Contact Program

The TOP Point of Contact (POC) Program is a liaison service that assists beneficiaries in remote overseas locations. POCs assist beneficiaries with TRICARE enrollment and with accessing quality civilian medical care.

An Important Note for Beneficiaries in the Philippines



If you live or travel in the Philippines, you are required to see a certified provider for care. Additionally, TOP Standard beneficiaries who live in the Philippines and who seek care within designated Philippine Demonstration areas must see approved demonstration providers to ensure TRICARE cost-shares their claims, unless they request and get a waiver from Global 24 Network Services. For assistance with finding an approved demonstration provider, go to **www.tricare-overseas.com/philippines.htm** or contact Global 24 Network Services toll-free (in the Philippines) at **+1-800-10-4562324**.

Visit **www.tricare.mil/philippines** for more information.



KEEP YOUR INFORMATION IN DEERS UP TO DATE

Keeping your information current in the Defense Enrollment Eligibility Reporting System (DEERS) is key to receiving timely, effective TRICARE benefits, including provider appointments, prescriptions and health care expense payments. DEERS is a database of uniformed service members (active duty and retired) worldwide, their family members and others who are eligible for military benefits, including TRICARE. You have several options for updating and verifying DEERS information.

 In person (add a family member or update contact information)	Visit a local uniformed services ID card office. Find an office near you at www.dmdc.osd.mil/rsi . Call to verify location and business hours.
 Phone (update contact information)	1-800-538-9552 1-866-363-2883 (TDD/TTY)
 Fax (update contact information)	1-831-655-8317
 Online (update contact information)	milConnect: www.dmdc.osd.mil/milconnect
 Mail (update contact information)	Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955 USA



TOP OPTIONS

TOP Prime

Enrollment in TOP Prime is required for ADSMs, including National Guard and Reserve members called or ordered to active service for more than 30 days, and is available to command-sponsored, eligible active duty family members (ADFMs). With TOP Prime, you get most of your care from an assigned primary care manager (PCM) at a military hospital or clinic or in the TRICARE civilian provider network. Your PCM refers you for specialty care when necessary.

- **For emergency care (serious conditions that would threaten life, limb or sight):** Go to the nearest emergency care facility and then call the Medical Assistance number for your area. Contact your PCM to coordinate ongoing care.
- **For urgent care (conditions that aren't life-threatening, but must be treated within 24 hours):** Schedule an appointment with your PCM; if your PCM is not available, call your TOP Regional Call Center for assistance before receiving care.
- **For routine care (general office visits and preventive care):** Make all routine care appointments with your assigned PCM.
- **For specialty care (nonemergency care that your PCM cannot provide):** Your PCM can provide a referral to specialty care providers and coordinate the referral request with your TOP Regional Call Center, if necessary.

Retroactive Authorization

TOP Prime family members have three business days after a health care visit to request a PCM referral for nonemergency care. Once you have your PCM referral, your claim is processed the same as if you had gotten the referral before getting care, as long as your care is covered by TRICARE. This process is called retroactive authorization.

If you aren't able to get a referral from your PCM within three business days of when you got care, your claim will process under the point-of-service (POS) option. The POS option lets you see any provider you choose without a referral, but you pay more out of pocket. For more information on the POS option, visit www.tricare.mil/pointofservice. For more information on retroactive authorization, call your TOP Regional Call Center.

TOP Prime Travels with You

If you have TOP Prime, you are covered by TRICARE if you become ill or injured while traveling stateside or overseas, or when you change duty stations overseas. You are encouraged to get routine care before you travel. For more information, go to www.tricare.mil/travel or www.tricare.mil/moving.

TOP Prime Remote

In remote locations, enrollment in TOP Prime Remote is required for ADSMs and National Guard and Reserve members called or ordered to active service for more than 30 days and is available to command-sponsored, eligible

ADFM. If you don't have an assigned PCM, your TOP Regional Call Center will coordinate your care.

- **For emergency care:** Go to the nearest emergency care facility and then call the Medical Assistance number for your area. Contact your TOP Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.
- **For urgent care:** Schedule an appointment with your PCM. If you don't have an assigned PCM, call your TOP Regional Call Center for assistance before getting care.
- **For routine care:** Make all routine care appointments with your assigned PCM. If you don't have an assigned PCM, call your TOP Regional Call Center for assistance before getting care.
- **For specialty care:** Your PCM or TOP Regional Call Center must provide a referral for you to get care from specialty providers.

Note: Prior authorization may be required for urgent or routine care visits.

Those using TOP Prime Remote can get over-the-phone language assistance during medical appointments and medical records translation through International SOS. Go to www.tricare-overseas.com for details.

TOP Standard

TOP Standard is available to ADFMs, retirees and retiree dependents and allows beneficiaries to manage their own

health care. You may get care from any civilian provider without a referral, unless local TOP restrictions require that you see only certified providers. However, prior authorization is required for certain services. You should expect to pay up front for care and file your own claims to get money back. To learn more about TOP Standard, go to www.tricare.mil/standardoverseas.

TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for beneficiaries who have Medicare Part A and Part B. Medicare is not available outside the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). When seeking care from a civilian provider, be prepared to pay up front for services and submit a claim to the TOP claims processor to get money back. To learn more about TFL, go to www.tricare.mil/tfl.

TRICARE Reserve Select®

TRICARE Reserve Select (TRS) is a premium-based health care plan that certain stateside and overseas members of the Selected Reserve and their families may qualify to purchase. You may get care from any civilian provider without a referral, unless local TOP restrictions require that you see only certified providers. However, certain services require prior authorization. To learn more about TRS, go to www.tricare.mil/trs.

TRICARE Retired Reserve®

TRICARE Retired Reserve (TRR) is a premium-based health care plan that certain stateside and overseas Retired Reserve members may qualify to purchase, up to age 60, for themselves and their family members. You may get care from any civilian provider without a referral, unless local TOP restrictions require that you see only certified providers. However, certain services require prior authorization. To learn more about TRR, go to www.tricare.mil/trr.

TRICARE Young Adult

The TRICARE Young Adult (TYA) program is a premium-based health care plan available for purchase by qualified adult-age dependents up to age 26. TYA includes medical and pharmacy benefits, but excludes dental coverage. To learn more about TYA, go to www.tricare.mil/tya.

Prior Authorization for Care

ADSMs require prior authorization for all inpatient and outpatient specialty care services.

For all non-ADSMs, contact your TOP Regional Call Center to learn about requirements in your area, as they may change periodically. Failure to get prior authorization for care that requires it may result in your claim being denied. To learn more about covered services, go to www.tricare.mil/coveredservices.



GETTING CARE WHILE TRAVELING

Active Duty Service Members

ADSMs* traveling or between duty stations must seek all nonemergency care at military hospitals and clinics whenever possible. Routine health care and dental office visits for treatment and ongoing care should be handled before you travel or postponed until you return to your enrolled location.

For urgent care, if a military hospital or clinic is not available, prior authorization is required. **Note:** Failure to get prior authorization for care that requires it may result in the claim being denied.

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for your area. Contact the TOP Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day. Prior authorization is not required for emergency care. If possible, ADSMs traveling overseas should contact the local TOP Regional Call Center before seeking care or before making payments.

** This includes National Guard and Reserve members called or ordered to active service for more than 30 days, who should follow normal procedures for emergency care, which may include providing a copy of their orders to the local TOP Regional Call Center to verify TRICARE eligibility.*

Active Duty Family Members Enrolled in TOP Prime and TOP Prime Remote

Traveling Overseas

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for the area where you are traveling. If you are admitted, you must call your PCM or TOP Regional Call Center before leaving the facility, or within 24 hours or on the next business day to coordinate authorization, continued care and payment. Emergency care does not require prior authorization. All claims should be filed with the TOP claims processor.

Traveling in the U.S.

In an emergency, call 911 or go to the nearest emergency room. If you are admitted, you must notify your TOP Regional Call Center before leaving the facility, or within 24 hours or on the next business day to coordinate authorization, continued care and payment.

For urgent care, you can use the Urgent Care Pilot to go straight to a TRICARE network or non-network provider without a referral or prior authorization. If you see a non-network urgent care provider, your costs may be higher. Go to www.tricare.mil/urgentcarepilot for more information about the Urgent Care Pilot.

If you aren't sure if you need urgent care, call the Nurse Advice Line (NAL) at **1-800-TRICARE (1-800-874-2273)** and choose option 1 to talk with a registered nurse who can help

you determine the level of care you need (stateside only). The 24/7 NAL can also help you find the closest urgent care center.

Tell your PCM about your urgent care visit, especially if you may require follow-up care.

To get routine care in the U.S., those using TOP Prime are required to get referrals from their PCMs.

TOP Prime Remote beneficiaries should call the TOP Regional Call Center for the TOP area where they are enrolled to get a prior authorization for care before traveling. If already in the U.S., you should contact the TOP Regional Call Center for the area where you are enrolled using the international direct-dial or stateside toll-free numbers. Your TOP Regional Call Center can then issue a prior authorization for you to get routine care while in the U.S. if appropriate care is not available at the remote location where you live.

Note: Your PCM is required to provide a referral with justification for getting routine care while in the U.S. Your TOP Regional Call Center can then issue a prior authorization for you to get routine care while in the U.S.

TOP Standard Beneficiaries

Traveling Overseas

You can get care from any civilian provider when you travel overseas, unless local TOP restrictions require that you see a certified provider. When seeking care from a civilian provider, you should expect to pay up front for care and file your own

claims to get money back. If you need emergency care while traveling overseas, go to the nearest emergency care facility or contact the Medical Assistance number for the overseas area where you are traveling to find a civilian provider. Call the TOP Regional Call Center for the area where you are traveling for assistance with urgent care. For additional information on proof-of-payment requirements, see “Filing Claims” in the *For Information and Assistance* section.

Note: Beneficiaries traveling in the Philippines are required to see a certified provider for care. For additional information or to find a certified provider, visit www.tricare.mil/philippines or www.tricare-overseas.com/philippines.htm.

Traveling in the U.S.

In an emergency, call 911 or go to the nearest emergency room. If you seek care from a stateside TRICARE network provider, the provider files the claim with the TOP claims processor for you. If you seek care from a TRICARE-authorized non-network provider, you may have to pay up front and file a claim with the TOP claims processor to get money back. Always file claims with the TOP claims processor in your overseas home region, not with the regional contractor where you are traveling. Submitting your claim to a stateside regional contractor may result in your reimbursement being delayed. See “Filing Claims” in the *For Information and Assistance* section for more information.



AEROMEDICAL EVACUATION

Aeromedical evacuations (air evacuations) are only approved when medically necessary and appropriate.

International SOS will arrange air evacuations for TOP Prime beneficiaries; TOP Prime Remote beneficiaries; ADSMs who are deployed, in a TDY status or in an authorized leave status in an overseas location; and all TRICARE-eligible ADFMs traveling in an overseas location (regardless of enrollment status).

Beneficiaries Not in TOP Prime Options

If you're using TOP Standard, TFL, TYA Standard, TRS or TRR (except ADFMs), you may get air evacuation services when medically necessary and appropriate. You must pay for air evacuation up front and file a claim to get money back (less any cost-shares). TRICARE will only reimburse air evacuation when it is medically necessary and to the closest, safest location that can provide the required care. TOP Standard beneficiaries may consider purchasing their own separate medical evacuation insurance to cover some of the costs associated with medical evacuations, which can be expensive.



FILLING PRESCRIPTIONS

Military pharmacies: If you are near a military hospital or clinic, fill your prescriptions at the military pharmacy. There is no cost for up to a 90-day supply of most drugs. Check with the military pharmacy to find out if your medication is available.

TRICARE Pharmacy Home Delivery: TRICARE Pharmacy Home Delivery is your least expensive option when not using a military pharmacy. There is no cost for ADSMs and no cost for non-ADSMs for up to a 90-day supply of generic formulary drugs covered by TRICARE. TRICARE Pharmacy Home Delivery is only available overseas if you have an APO/FPO address or are assigned to a U.S. Embassy or Consulate. You must have a prescription written by a U.S.-licensed provider. Refrigerated medications cannot be delivered to APO/FPO addresses. For more information, go to www.tricare.mil/homedelivery.

Note: Those living in Germany can't use the home delivery option due to country-specific legal restrictions. If you live in Germany, you should fill prescriptions at military pharmacies or overseas pharmacies.

TRICARE retail network pharmacies: TRICARE retail network pharmacies are only available in the U.S. and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. You will pay

one copayment for each 30-day supply and won't need to file a claim to get money back for drugs covered by TRICARE. For more information, go to **www.tricare.mil/pharmacy**.

Overseas pharmacies: If a military or TRICARE retail network pharmacy is not available, you may use an overseas pharmacy. You should expect to pay up front for care and file your own claims to get money back.

Note: If you live or travel in the Philippines, you are required to use a certified pharmacy. For more information, go to **www.tricare-overseas.com/philippines.htm**.



DENTAL CARE

ADSMs: Most overseas ADSMs get dental care at overseas military dental clinics. International SOS coordinates dental care services for ADSMs in remote overseas locations. ADSMs getting care in the U.S. and U.S. territories can use the TRICARE Active Duty Dental Program.

ADFMs, certain National Guard and Reserve members and their families and Individual Ready Reserve members and their families: You may choose to enroll in the TRICARE Dental Program.

Retirees, retiree family members and certain others: You may choose to enroll in the TRICARE Retiree Dental Program.

For more information, go to www.tricare.mil/dental.



FOR INFORMATION AND ASSISTANCE

TRICARE Eurasia-Africa (Africa, Europe and the Middle East)	
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
TRICARE Latin America and Canada (Canada, the Caribbean Basin, Central and South America, Puerto Rico and the U.S. Virgin Islands)	
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
TRICARE Pacific (American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, the Northern Mariana Islands, South Korea and Western Pacific remote countries)	
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

1. Go to www.tricare-overseas.com/contact-us for toll-free contact information. Some local toll-free lines may not be accessible from all mobile phone carriers overseas. Only call Medical Assistance numbers to coordinate overseas emergency care.

Pharmacy

Use these resources to learn more about your TRICARE pharmacy benefit.

Military Pharmacies

www.tricare.mil/militarypharmacy

TRICARE Pharmacy Home Delivery or TRICARE Retail Network Pharmacies

www.express-scripts.com/TRICARE
1-877-363-1303

Dental

Your dental benefit is based on your beneficiary type. Visit your dental program's website for more information on your dental benefit.

Active Duty Dental Program

(U.S. and U.S. territories only)

www.addp-ucci.com

TRICARE Dental Program

www.uccitdp.com

TRICARE Retiree Dental Program

www.trdp.org

Filing Claims

If you have other health insurance, TRICARE will be the last payer for covered care. Claims for care received overseas must be filed within three years of the date of service or the date of an inpatient discharge. In the U.S. and U.S. territories, claims must be filed within one year of the date of service or the date of inpatient discharge. If you have claims questions, contact your TOP Regional Call Center and choose option 2 for claims assistance.

You are required to submit proof of payment with all claims for care you get overseas. Proof of payment may include a receipt, canceled check, credit card statement or invoice from the provider that clearly states payment was received. Go to www.tricare.mil/proofofpayment for more information.

Note: Overseas national health insurance is considered primary insurance and all benefits must be exhausted to the fullest extent possible. Contact your local Beneficiary Counseling and Assistance Coordinator or TRICARE POC for specific guidance.

You can submit medical claims online and sign up for direct deposit reimbursement 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.

To file a claim by mail, send claims to the addresses listed in the chart on the following page or fax claims to **1-608-301-2251**.

Claims-Filing Addresses*

Active Duty Service Members	
All overseas areas	TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707 USA
Non-Active Duty Service Members	
TRICARE Eurasia-Africa	TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708 USA
TRICARE Latin America and Canada	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA
TRICARE Pacific	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA
TRICARE For Life	
In the U.S.: Wisconsin Physicians Service— Military and Veterans Health P.O. Box 7890 Madison, WI 53707 USA	In Eurasia-Africa: TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708 USA
In Latin America and Canada: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA	In the Pacific: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA

* Submit claims to the TOP claims processor in Madison, WI.

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services, LLC
+1-877-TRICARE (+1-877-874-2273)
www.hnfs.com

TRICARE South Region

Humana Military
+1-800-444-5445
HumanaMilitary.com

TRICARE West Region

UnitedHealthcare Military & Veterans
+1-888-571-4829 (overseas)
1-877-988-WEST (1-877-988-9378) (stateside)
www.uhcmilitarywest.com

Reporting Suspected Fraud and Abuse

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.

You may report suspected fraud or abuse online, by phone or by email:

- Online: www.tricare-overseas.com/report-fraud-and-abuse
- Phone: +1-877-342-2503 (toll-free)
- Email: TOPProgramIntegrity@internationalsos.com

Filing an Appeal or Grievance

If you believe a service or claim was improperly denied, in whole or in part, you (or another appropriate party) may file an appeal with the TOP contractor. An appeal must involve an appealable issue, such as benefit coverage or medical-necessity determination. For non-appealable issues regarding health care quality or service, you can file a grievance with the TOP contractor. For information about filing an appeal or grievance, go to **www.tricare-overseas.com**.



RESOURCES

To learn more about your TRICARE options, visit the online publications page at www.tricare.mil/publications. You can sign up to get TRICARE news and publications by email at www.tricare.mil/subscriptions.

To sign up for benefit correspondence by email, go to www.dmdc.osd.mil/milconnect.

TRICARE Contacts	Stateside and Overseas: www.tricare.mil/contactus Country-Specific Contacts: (including country-specific wallet cards) www.tricare-overseas.com/contact-us
Provider Search	www.tricare-overseas.com/beneficiaries/resources/provider-search
Mental Health Care	www.tricare.mil/mentalhealth
Military OneSource	www.militaryonesource.mil
Defense Manpower Data Center	www.dmdc.osd.mil
Claims	www.tricare.mil/claims
Enrollment	www.tricare.mil/enroll
Forms	www.tricare.mil/forms
Frequently Asked Questions	www.tricare.mil/faqs
New to TRICARE	www.tricare.mil/new
TOP Beneficiary Resources	www.tricare-overseas.com/beneficiaries



YOUR TRICARE CONTACTS

Your TOP Regional Call Center:

Your PCM:

Your Military Hospital or Clinic:

Prescriptions:

Other Emergency Phone Numbers:



www.tricare.mil/overseas

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