



# HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

## Using TRICARE Pharmacy Options Overseas

The TRICARE Pharmacy Program offers drug coverage and several options for filling prescriptions. You may fill prescriptions at a military pharmacy, with TRICARE Pharmacy Home Delivery (if available), at a TRICARE retail network pharmacy or at an overseas pharmacy.

### What Do I Need To Fill a Prescription?

To fill a prescription overseas, you need:

- A prescription
- A valid uniformed services ID card or Common Access Card
- Up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS)

### Where Do I Fill My Prescription?

#### Military Pharmacies Overseas

At military pharmacies, you may get up to a 90-day supply of most drugs at no cost. Most military pharmacies accept prescriptions from both civilian and military providers. Nonformulary drugs are generally not available at military pharmacies. Contact the nearest military pharmacy to check the availability of a particular drug.

#### TRICARE Pharmacy Home Delivery

There is no cost for TRICARE Pharmacy Home Delivery for active duty service members (ADSMs). For all others, there is no cost to get up to a 90-day supply of generic formulary drugs.

Home delivery is best for drugs you take on a regular basis. You must have a prescription written by a U.S.-licensed provider. Prescriptions are delivered to you with free standard shipping. Refills can be easily ordered online, by phone or by mail.

If you live in Germany, you can't use the home delivery option due to country-specific legal restrictions. If you live in an overseas location outside Germany and are still not allowed to use home delivery, alert your TRICARE Area Office. For contact information, visit [www.tricare.mil/callus](http://www.tricare.mil/callus).

#### TRICARE Retail Network Pharmacies

In the U.S. and U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, you can use a TRICARE retail network pharmacy. Currently, there are no TRICARE retail network pharmacies in American Samoa. Be sure to take your uniformed services ID card to the pharmacy. All TRICARE-eligible beneficiaries who are registered in DEERS can use this pharmacy option.

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### Update DEERS for Life Events

The Defense Enrollment Eligibility Reporting System (DEERS) is the database for all active duty, National Guard and Reserve and retired service members and their families who are eligible for military benefits. Keeping your DEERS information up to date helps make sure that you can use your TRICARE benefit. It's especially important to update DEERS when you experience a life change like moving, getting married or divorced or having a child. For more information, visit [www.tricare.mil/deers](http://www.tricare.mil/deers).

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### Overseas Pharmacies

Overseas pharmacies outside the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) are non-network. If you use an overseas pharmacy, you will pay up front and file a claim with the TRICARE Overseas Program (TOP) claims processor to get money back. Filling prescriptions at an overseas pharmacy may be the most expensive pharmacy option.

Your options for filling your prescription depend on the type of drug your provider prescribes and where you live. The following chart shows TRICARE Pharmacy Program costs. For more information, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) or [www.tricare-overseas.com](http://www.tricare-overseas.com). ★

OPTIONS FOR FILLING PRESCRIPTIONS	FORMULARY DRUG COSTS		NONFORMULARY (TIER 3) DRUG COSTS
	Generic (Tier 1)	Brand-name (Tier 2)	
<b>Military pharmacy</b>	\$0	\$0	Not available
<b>TRICARE Pharmacy Home Delivery</b> (overseas, some limitations may apply)	\$0	\$20	\$49
<b>TRICARE retail network pharmacy</b>	\$10	\$24	\$50
<b>Non-network pharmacy</b> (in the U.S. and U.S. territories)	<b>TRICARE Prime options:</b> 50% cost-share applies after the point-of-service (POS) deductible is met		<b>TRICARE Prime options:</b> 50% cost-share applies after the POS deductible is met
<b>Overseas pharmacy</b> (outside the U.S. and U.S. territories)	<b>ADSMs and active duty family members using TOP Prime or TOP Prime Remote:</b> \$0 (you may have to pay the full cost up front and file a claim to get money back)		

## Some Services Require Prior Authorization

Prior authorization is a review of a requested health care service to determine if it is medically necessary. You must get prior authorization before getting certain health care services. When you need emergency care, you can get prior authorization within 24 hours of getting care or on the next business day. TRICARE Overseas Program (TOP) beneficiaries may need prior authorization for the following services:

- Adjunctive dental care (dental care that is medically necessary in the treatment of an otherwise covered medical—not dental—condition)
- Extended Care Health Option services (active duty family members only)
- Home health care services, home infusion therapy and hospice care (only covered in the U.S and U.S. territories)
- Nonemergency inpatient admissions for substance use disorders and mental health care

- Outpatient mental health care beyond the eighth visit to a network purchased care sector provider per fiscal year (Oct. 1–Sept. 30). **Note:** Certain types of mental health care services, including nonemergency inpatient mental health care, are excluded and always require prior authorization.
- Transplants—all solid organ and stem cell (TRICARE may cover organ transplants in overseas locations when medically necessary, reasonable and commonly accepted in the country where the transplant is performed.)

This list is **not** all-inclusive.

Contact your TOP Regional Call Center to learn about requirements in your area. Requirements may change periodically. International SOS Government Services, Inc. may also require additional prior authorization reviews. See the *TRICARE Overseas Program Contact Information* section in this issue for contact information. ★

## Find Providers Online with the Enhanced Provider Search Tool

The TRICARE Overseas Program website at [www.tricare-overseas.com](http://www.tricare-overseas.com) recently relaunched the Provider Search tool. The enhanced Provider Search tool does more than just help you find health care providers in your area. When you search for a provider by location, the tool gives you a list of TRICARE-authorized providers, plus other information, such as:

- Provider gender
- Specialties
- Contact information, including websites for individual and institutional providers
- Languages spoken
- Service limitations, if any
- Driving directions to provider locations (through Google Maps)

Search results also include country-specific medical risk ratings (low, medium, high or very high). These ratings assign a level of health risk based on your location. Ratings include availability of care, diseases present in the area and infrastructure. The risk rating callout box also has a button for viewing detailed information. Knowing your location's medical risk rating can help you prepare in advance to make sure you stay healthy overseas.

The Provider Search tool is also easier to use. You can reset and refine filters without having to restart your search. Once you have a list of providers in your area, you can filter them by gender, provider type (person or facility), specialty and distance. You can also choose to sort your results by either distance or provider name.

Go to [www.tricare-overseas.com](http://www.tricare-overseas.com) and click on the "Beneficiaries" tab to find all the provider information you need. ★



## Missing Your Appointments Wastes Time and Money

It has happened to many of us. We schedule an appointment with our health care provider. We even write it down. Then life gets busy, we forget about the appointment and miss it. This is considered a no-show.

A no-show is when you miss an appointment without making any attempt to cancel or reschedule 24 hours in advance. This prevents other patients from using that appointment for care they need. Also, the provider's office is then unable to fill your space and the appointment slot goes unused.

Your provider may charge you for a no-show appointment. The American Medical Association policy states that a provider may charge for a missed appointment—or failing to cancel 24 hours in advance—if the office tells patients about this policy. Your fee for a missed appointment is not covered by TRICARE.

It's best to keep your appointments or reschedule them at least 24 hours in advance. If your appointment is at a military hospital or clinic, you can schedule and cancel it through TRICARE Online at [www.tricareonline.com](http://www.tricareonline.com).

You can use TRICARE Online 24/7 to set up appointment notifications as well as email and text message reminders. If you know you can't make your appointment, you can cancel it right away. Use a valid Common Access Card, a Defense Finance and Accounting Service myPay account or a Department of Defense Self-Service Logon account to use TRICARE Online.

Missing appointments can make it harder to keep up with your health care. It can also result in late identification of other health problems. Take care of your health and your wallet by keeping your appointments. ★



# HEALTH MATTERS



## I'm enrolled overseas and need urgent care while traveling stateside. Do I need a referral from my primary care manager?

The Urgent Care Pilot lets TRICARE Overseas Program (TOP) beneficiaries traveling in the U.S. get urgent care without a referral or prior authorization. When you need urgent care in the U.S., you can go directly to a TRICARE network or non-network provider. To find a provider, visit [www.tricare.mil/finddoctor](http://www.tricare.mil/finddoctor).

The Urgent Care Pilot is not available to active duty service members, as urgent care is managed by your assigned military hospital or clinic to ensure readiness.

If you aren't sure if you need urgent care during your U.S. travel, 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. The NAL can also help you find the closest urgent care center.

Tell your primary care manager (PCM) about your urgent care visit within 24 hours, especially if you may require follow-up care.

**Note:** You cannot use the Urgent Care Pilot or the NAL outside the U.S. Visit [www.tricare.mil/urgentcarepilot](http://www.tricare.mil/urgentcarepilot) for more information.

## Are transitional survivors living overseas eligible to enroll in TOP Prime?

Spouses and children are considered "transitional survivors" for the first three years after an active duty sponsor dies. Transitional survivors are covered as active duty family members. If you're a transitional survivor living overseas, you may enroll in TOP Prime or TOP Prime Remote.

Transitional survivors living overseas don't need command sponsorship to enroll in a TOP Prime option. You don't pay enrollment fees or copayments for any type of care as long as you get care from your PCM or with a referral. Any care you get without a referral is subject to point-of-service fees. ★

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## 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)

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

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

+1-215-354-2358 (fax)

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

[internationalsos.com](http://internationalsos.com)

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

[www.tricare-overseas.com/beneficiaries/resources/compliments-grievances-and-appeals](http://www.tricare-overseas.com/beneficiaries/resources/compliments-grievances-and-appeals)

[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.