



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

Protect Your Family and Yourself from Mosquito Bites

Avoiding mosquito bites can help keep you and your family healthy. In addition to causing itchy bites, mosquitoes can carry harmful diseases and viruses, such as Zika, dengue, chikungunya, West Nile and malaria.

Avoiding Mosquito Bites

The Centers for Disease Control and Prevention (CDC) recommends that you:

- **Wear insect repellent:** When used as directed, insect repellent is the best way to protect against mosquito bites. Even children and pregnant women should protect themselves. Products containing higher percentages of the following active ingredients provide longer lasting protection:
 - DEET
 - Picaridin (also known as KBR 3023, Bayrepel and icaridin)
 - Oil of lemon eucalyptus, also known as para-menthane-3,8-diol or PMD
 - IR3535
- **Cover up:** Wear long-sleeved shirts and pants.
- **Keep mosquitoes outside:** Stay in places that are air conditioned or have windows or doors with screens.

- **Remove standing water:** Regularly empty and scrub, turn over, cover or throw out any items that hold water like tires, buckets, planters, toys, pools, birdbaths, flowerpot saucers or trash bins. Mosquitoes lay eggs near water.

Planning a Trip?

Make a checklist of everything you'll need and use the following resources to help prepare:

- Pack a travel health kit that includes insect repellent.
- Learn specific health risks in the area you're traveling to by visiting the CDC's Travelers' Health website at www.cdc.gov/travel.
- See a health care provider familiar with travel medicine, ideally four to six weeks before your trip.

After Your Trip

Visit your health care provider right away if you develop a fever, headache, rash or muscle or joint pain. Be sure to tell your provider about your travel.

Visit www.health.mil/mosquito for more information. ★



ISSUE 2 | 2016

INSIDE THIS ISSUE

New TRICARE Overseas Program Website Design

Report Your Other Health Insurance

Coverage of Aeromedical Evacuation

Looking for Information on the New TRICARE Overseas Program Contract?

Using TRICARE and Medicare in the U.S. Territories

Traveling to the U.S.

FAQ Corner

Our New Look

Have you seen this? TRICARE's educational materials have a fresh design! You can still find all the information you need. Now you'll find it in a fresh new format that's easier to use and can help you make the most of your TRICARE health care benefit. Take a look today at www.tricare.mil/publications.



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.

New TRICARE Overseas Program Website Design



www.tricare-overseas.com

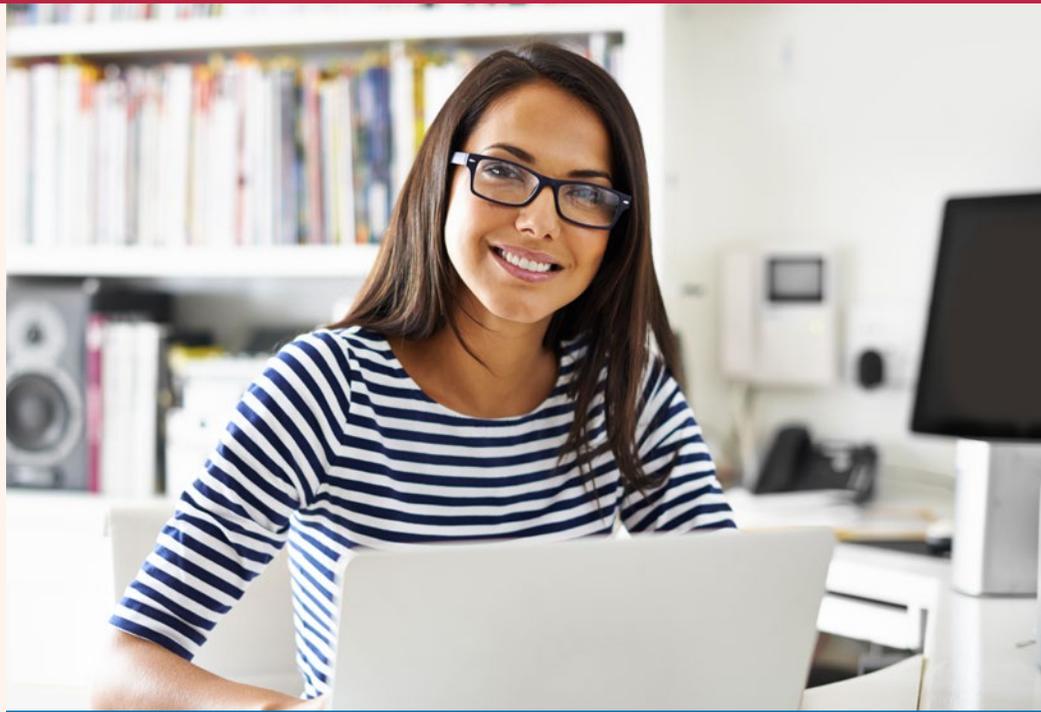
The TRICARE Overseas Program (TOP) website has a new design that makes it easier to get the information you need.

The new site is mobile-friendly and easy to use. It continues to serve as a gateway to TRICARE information posted on www.tricare.mil. You'll also find timely policy updates and other news items about your TOP benefit.

On the website, you can:

- Download TOP newsletters, webinars, country-specific wallet cards and more.
- Explore “The Latest,” a new feature on the home page that lets you see updates on policy, benefits and more.
- Sign up for TRICARE alerts and news releases.
- Read frequently asked questions.
- Watch video tutorials on submitting claims.
- Find a health care provider. This improved search tool now includes country-specific medical risk ratings (low, medium, high, very high) based on your location.

Check out the site today at www.tricare-overseas.com. ★



Report Your Other Health Insurance

TRICARE beneficiaries with other health insurance (OHI) must disclose their OHI coverage information. It's important to make sure your OHI is reflected accurately in the Defense Enrollment Eligibility Reporting System (DEERS).

For all beneficiaries other than active duty service members, TRICARE is the last payer to all health care benefits and insurance plans, except for Medicaid, TRICARE supplements, the Indian Health Service and other programs and plans as identified by the Defense Health Agency. Overseas, OHI includes traveler's insurance, study-abroad insurance for students and overseas national health insurance programs. OHI applies to health care services received from civilian providers and at military hospitals and clinics.

You can report your OHI through the following:

- **Online:** Fill out the overseas *TRICARE Other Health Insurance Questionnaire* at www.tricare.mil/forms.
- **By phone:** Call your TRICARE Overseas Program Regional Call Center.
- **In person:** Visit your military hospital or clinic or TRICARE Service Center.

Follow your OHI's rules for filing claims and file your claims with your OHI first. If there is an amount your OHI doesn't cover, you or your provider can file the claim with TRICARE to get money back. It's important to meet your OHI's requirements. If your OHI denies a claim for failure to follow its rules, such as getting care without prior authorization, TRICARE may also deny your claim. Visit www.tricare.mil/ohi for more information about using your TRICARE benefit when you have OHI. ★



Coverage of Aeromedical Evacuation

Aeromedical evacuation (air evacuation) is the use of aircraft for travel to a location where you can get needed health care. Air evacuations are only approved when medically necessary and appropriate, usually because adequate medical care for your condition isn't available where you are.

Previously, air evacuation was only covered for active duty service members and those using TRICARE Prime options. Now, under the new TRICARE Overseas Program (TOP) contract, air

evacuation is covered for all active duty family members (ADFMs), including those in TOP Standard. International SOS Government Services, Inc. will arrange air evacuations for TOP Prime beneficiaries, TOP Prime Remote beneficiaries, active duty service members who are deployed to an overseas location in a temporary duty status or in an authorized leave status and all TRICARE-eligible ADFMs traveling in an overseas location (regardless of enrollment status).

If you have TOP Standard and are not an ADFM, you must pay for air evacuation up front and file a claim to get money back (less any cost-shares). TOP Regional Call Centers aren't required to schedule evacuations, coordinate with providers, get medical records or coordinate payment for non-TOP Prime or non-TOP Prime Remote beneficiaries.

Coverage is only to the nearest location with the appropriate facilities, which may also be overseas. ★

Looking for Information on the New TRICARE Overseas Program Contract?

All overseas educational materials have been updated to reflect the changes to the new TRICARE Overseas Program contract. This means you can visit www.tricare.mil/publications for information on retroactive authorizations, Extended Care Health Option registration overseas, language assistance and much more. Learn more about your benefit at www.tricare.mil/publications by using the keyword "overseas." ★



Using TRICARE and Medicare in the U.S. Territories

If you are a retiree living overseas and are nearing Medicare entitlement, you must purchase Medicare Part B in order to keep TRICARE. In the U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), Medicare works as it would if you were in the U.S. This means both Medicare and TRICARE will pay on claims for covered services.

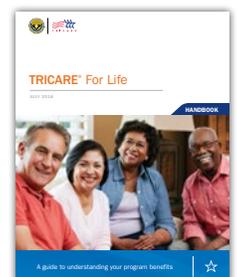
You must sign up for Medicare Part B as soon as you are eligible to avoid a break in coverage or a late enrollment penalty. If your sponsor is still on active duty, you may delay your Part B enrollment without penalty.

In the U.S. territories, Medicare covers many of the same services as TRICARE Overseas Program Standard. For services covered by Medicare and TRICARE,

Medicare pays first and TRICARE pays last. Medicare doesn't generally cover health care you get outside the U.S., the U.S. territories or aboard ships outside U.S. territorial waters.

Go to www.tricare.mil/tfl or download the *TRICARE For Life Handbook* at www.tricare.mil/publications for more information. ★

IN THE U.S. TERRITORIES, MEDICARE COVERS MANY OF THE SAME SERVICES AS TRICARE OVERSEAS PROGRAM STANDARD.



Traveling to the U.S.

If you're traveling in the U.S., you can still use your TRICARE Overseas Program (TOP) Standard benefit.

If you need primary care or urgent care, go to any TRICARE-authorized provider just like you would in your overseas location.

Need to fill a prescription? You can use any available TRICARE Pharmacy Program option when traveling, but be sure your Defense Enrollment Eligibility Reporting System information is current. To fill a prescription, you need a valid uniformed services ID card or Common Access Card.

If you need emergency care while traveling in the U.S., call 911 or go to the closest emergency room.

When you get care from a TRICARE network provider in the U.S., the provider files the claim with the TOP claims processor for you. If you get care from a TRICARE-authorized

non-network provider, you may have to pay up front and file a claim with the TOP claims processor.

Save your receipt as proof of payment and be sure to put your overseas address on the claim. Always file claims with the TOP claims processor using the mailing address assigned for your home area, not with the stateside regional contractor in the region where you are traveling. Submitting your claim to a stateside regional contractor may result in your payment being delayed. For additional claims-filing information, go to www.tricare-overseas.com.

In the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), nonparticipating non-network providers may charge up to 15 percent above the TRICARE-allowable charge. You are responsible for paying this amount in addition to any deductible and cost-shares. ★



NEED TO FILL A PRESCRIPTION? YOU CAN USE ANY AVAILABLE TRICARE PHARMACY PROGRAM OPTION WHEN TRAVELING.



HEALTH MATTERS



Can active duty service members (ADSMs) use TRICARE Overseas Program (TOP) Standard if they don't want to enroll in TOP Prime?

No. ADSMs are not eligible for TOP Standard. ADSMs who are permanently assigned to an overseas duty location must enroll in the TOP Prime option that is available in the area. This includes National Guard and Reserve members who are activated for more than 30 days in an overseas location.

Do active duty family members in TRICARE Standard need to take any action when moving overseas for more than 30 days?

If you are moving, the first step in maintaining your TRICARE coverage is to update your information in the Defense Enrollment Eligibility Reporting System (DEERS). Once your DEERS information is updated, call the TOP Regional Call Center for the overseas area where you're moving or visit www.tricare-overseas.com to find a health care provider in your new location.

If you choose to use TOP Standard, no additional action is required. Command-sponsored family members may choose to enroll in TOP Prime or TOP Prime Remote (if available).

Is there a TRICARE insurance card?

No. TOP Standard beneficiaries should show their valid uniformed services ID card to health care providers, pharmacists or dental care providers as proof of eligibility. Unlike civilian health insurance plans, TRICARE doesn't give you an insurance card.

You may receive a notification from the Defense Manpower Data Center (DMDC) that you have an enrollment card available, if you enroll in a program option such as TOP Prime. This card does not serve as proof of insurance, however, and is not needed when you get health care. If you wish to view your enrollment card, log in to DMDC's website milConnect at <http://milconnect.dmdc.osd.mil>.

Note: The "Medical" block on the back of your uniformed services ID card must show "Civilian YES," meaning you can get medical care from civilian providers. The date of service must be before the expiration date on the back of your ID card. ★

TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.

TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

INTERNATIONAL SOS GOVERNMENT SERVICES, INC.

www.tricare-overseas.com

EURASIA-AFRICA

TOP Regional Call Center¹

+44-20-8762-8384 (overseas)

1-877-678-1207 (stateside)

tricarelon@internationalsos.com

Medical Assistance¹

+44-20-8762-8133

LATIN AMERICA AND CANADA

TOP Regional Call Center¹

+1-215-942-8393 (overseas)

1-877-451-8659 (stateside)

tricarephl@internationalsos.com

Medical Assistance¹

+1-215-942-8320

PACIFIC

TOP Regional Call Centers¹

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)

sydricare@internationalsos.com

Medical Assistance¹

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/resources/compliments-grievances-and-appeals

TOPGlobalQualityAssu@internationalsos.com

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