



May 2012

# TRICARE® OVERSEAS PROGRAM

## *At a Glance*



**[www.tricare.mil](http://www.tricare.mil)**  
**[www.tricare.mil/costs](http://www.tricare.mil/costs)**

Visit the TRICARE Web site for more information on eligibility, enrollment, costs, and coverage. Enter your profile for individualized details based on your TRICARE program.

TRICARE is the Department of Defense’s worldwide health care program available to eligible beneficiaries from any of the seven uniformed services—the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service, and the National Oceanic and Atmospheric Administration. *TRICARE Overseas Program: At a Glance* provides an overview of overseas medical, pharmacy, and dental options, and these programs’ costs. International SOS Assistance, Inc. (International SOS) is the contractor for the TRICARE Overseas Program (TOP) benefit. Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. For eligibility, enrollment, cost, and coverage details, visit **[www.tricare.mil](http://www.tricare.mil)** or contact your TOP Regional Call Center. See the *For Information and Assistance* section of this brochure for contact information.



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## TRICARE OVERSEAS PROGRAM OPTIONS

Depending on your beneficiary category and location, you may be eligible for different overseas program options. These options may vary in each overseas area. Use the chart below to determine your options. Additional program details are listed in this brochure. Your options may change if you move, if your sponsor changes location or status, or if you have a life event such as getting married or becoming entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your TOP Regional Call Center or TRICARE Service Center, or visit [www.tricare-overseas.com](http://www.tricare-overseas.com).

Beneficiary Type	Program Options <sup>1</sup>
<b>Active duty service members (ADSMs)</b> <i>(includes National Guard and Reserve members<sup>2</sup> activated for more than 30 consecutive days)</i>	<ul style="list-style-type: none"> <li>• TRICARE Overseas Program (TOP) Prime</li> <li>• TOP Prime Remote</li> <li>• TRICARE Active Duty Dental Program (<i>United States and U.S. territories</i>)</li> </ul>
<b>Active duty family members (ADFM)s<sup>3</sup></b> <i>(includes family members of National Guard and Reserve members<sup>2</sup> activated for more than 30 consecutive days and certain survivors)</i>	<ul style="list-style-type: none"> <li>• TOP Prime</li> <li>• TOP Prime Remote</li> <li>• TOP Standard</li> <li>• TRICARE For Life (TFL) (<i>ADFMs must have Medicare Part A and Medicare Part B to participate in TFL.</i>)</li> <li>• TRICARE Dental Program (TDP)</li> </ul>
<b>Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others</b>	<ul style="list-style-type: none"> <li>• TOP Standard</li> <li>• TFL (<i>If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to keep TRICARE eligibility.</i>)</li> <li>• Enhanced-Overseas TRICARE Retiree Dental Program (TRDP)</li> </ul>
<b>National Guard and Reserve members<sup>2</sup> and their family members</b> <i>(qualified, non-active duty members of the Selected Reserve of the Ready Reserve, Retired Reserve, and certain members of the Individual Ready Reserve)</i>	<ul style="list-style-type: none"> <li>• TRICARE Reserve Select (<i>members of the Selected Reserve</i>)</li> <li>• TRICARE Retired Reserve (<i>members of the Retired Reserve who have not reached age 60</i>)</li> <li>• TDP</li> <li>• TRDP</li> </ul>

1. Qualified adult-age dependents may purchase coverage under some of these program options through the TRICARE Young Adult (TYA) program. For more information on TYA, see the Program Descriptions and Enrollment Costs section of this brochure.
2. The National Guard and Reserve includes the Army National Guard, Army Reserve, Navy Reserve, Air National Guard, Air Force Reserve, Marine Corps Reserve, and U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit <http://ra.defense.gov>.
3. ADFMs who have Medicare Part A are **not** required to have Medicare Part B to remain eligible for TRICARE. Once the sponsor reaches age 65, Medicare Part B **must** be in effect no later than the sponsor's retirement date to avoid a break in TRICARE coverage.

### Other Option after TRICARE Eligibility Ends

#### Continued Health Care Benefit Program

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program available to former TRICARE-eligible members and their eligible family members, unremarried former spouses, emancipated children, and unmarried children by adoption or legal custody. CHCBP offers transitional coverage after TRICARE eligibility ends for up to 18 months for former service members and their family members and up to 36 months for unremarried former spouses and adult dependents. If you qualify, you can purchase CHCBP within 60 days of losing TRICARE or Transitional Assistance Management Program eligibility. CHCBP benefits and rules are similar to those under TOP Standard, but you must pay quarterly premiums. For fiscal year 2012 (*October 1, 2011–September 30, 2012*), quarterly premiums are \$1,065 per individual and \$2,390 per family. For more information, contact the CHCBP administrator, Humana Military Healthcare Services, Inc., at **1-800-444-5445** or visit [www.humana-military.com](http://www.humana-military.com). **Note:** CHCBP enrollees are not legally entitled to space-available care at military treatment facilities.

## PROGRAM DESCRIPTIONS AND ENROLLMENT COSTS

TRICARE program descriptions and enrollment costs are discussed in the following chart. For more information on enrolling in a TRICARE program option, visit [www.tricare.mil/enroll](http://www.tricare.mil/enroll). TRICARE costs are subject to change. Visit [www.tricare.mil/costs](http://www.tricare.mil/costs) for the most up-to-date cost information.

Program	Description	Enrolling	Enrollment Costs	Getting Care <sup>1</sup>
<b>TRICARE Overseas Program (TOP) Prime</b>	<ul style="list-style-type: none"> <li>Similar to a managed care or health maintenance organization option, available to active duty service members (ADSMs) and command-sponsored active duty family members (ADFMs)</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>Priority access for military treatment facility (MTF) care</li> <li>No claims to file (<i>in most cases</i>)</li> <li>Offers lowest out-of-pocket costs</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment costs</li> </ul>	<ul style="list-style-type: none"> <li>Receive most care from an assigned primary care manager (PCM) at an MTF</li> <li>PCM referrals and/or authorizations required for certain services</li> </ul>
<b>TOP Prime Remote</b>	<ul style="list-style-type: none"> <li>Similar to TOP Prime, providing benefits to permanently assigned ADSMs and their command-sponsored family members living with them in remote overseas locations</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>See host nation providers</li> <li>No claims to file (<i>in most cases</i>)</li> <li>Offers same low out-of-pocket costs as TOP Prime</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment costs</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from an assigned PCM</li> <li>PCM referrals and/or authorizations required for certain services</li> </ul>
<b>TOP Standard<sup>2</sup></b>	<ul style="list-style-type: none"> <li>Fee-for-service option available worldwide to eligible non-ADSMs living overseas</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment required</li> <li>Annual deductibles and cost-shares apply<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>No enrollment costs</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from any provider, unless local TOP restrictions require only certified providers</li> <li>No referrals required</li> <li>Certain services require prior authorization</li> </ul>
<b>TRICARE Reserve Select (TRS)</b>	<ul style="list-style-type: none"> <li>Premium-based health coverage that qualified Selected Reserve of the Ready Reserve members may purchase for themselves and/or their family members</li> <li>Coverage and costs similar to TRICARE Standard for ADFMs<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>Available worldwide</li> <li>Offers member-only and member-and-family coverage</li> <li>Must qualify for and purchase TRS to participate</li> </ul>	<ul style="list-style-type: none"> <li>2012 TRS member-only monthly premium: \$54.35</li> <li>2012 TRS member-and-family monthly premium: \$192.89</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from any provider, unless local TOP restrictions require only certified providers</li> <li>No referrals required</li> <li>Some services require prior authorization</li> </ul>

1. Certain restrictions apply in the Philippines, where TRICARE beneficiaries are required to see certified providers. For more information on certified providers, contact your TOP Regional Call Center or visit [www.tricare.mil/pacific](http://www.tricare.mil/pacific).

2. TRICARE Extra is not available overseas.

3. You should also expect to pay up front for care and submit a claim for reimbursement. Call your TOP Regional Call Center for details.

**Note:** Non-active duty beneficiaries may seek care at MTFs on a space-available basis. Additionally, TRICARE Plus is a program that allows beneficiaries who normally are only able to get care at MTFs on a space-available basis, and who are not enrolled in a TRICARE Prime option, to enroll and receive primary care appointments at MTFs within the same primary care access standards as beneficiaries enrolled in a TRICARE Prime option.

## PROGRAM DESCRIPTIONS AND ENROLLMENT COSTS

Program	Description	Enrolling	Enrollment Costs	Getting Care <sup>1</sup>
<b>TRICARE Retired Reserve (TRR)</b>	<ul style="list-style-type: none"> <li>Premium-based health plan that qualified Retired Reserve members may purchase for themselves and/or their family members</li> <li>Coverage and costs for care similar to TRICARE Standard for retirees<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>Available worldwide</li> <li>Offers member-only and member-and-family coverage</li> <li>Must qualify for and purchase TRR to participate</li> </ul>	<ul style="list-style-type: none"> <li>2012 TRR member-only monthly premium: \$419.72</li> <li>2012 TRR member-and-family monthly premium: \$1,024.43</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from any provider, unless local TOP restrictions require only certified providers</li> <li>No referrals required</li> <li>Certain services require prior authorization</li> </ul>
<b>TRICARE For Life (TFL)</b>	<ul style="list-style-type: none"> <li>TRICARE's Medicare-wraparound coverage available to Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Part A and Medicare Part B<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>No enrollment required</li> <li>Must be entitled to premium-free Medicare Part A and have Medicare Part B</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment costs</li> </ul> <p><b>Note:</b> If you are entitled to Medicare Part A, you must pay Medicare Part B premiums to maintain your TFL coverage. See "TRICARE For Life Costs" below for more information.</p>	<ul style="list-style-type: none"> <li>Receive care from any provider, unless local TOP restrictions require only certified providers</li> <li>No referrals required</li> <li>Certain services require prior authorization</li> </ul>
<b>TRICARE Young Adult (TYA)</b>	<ul style="list-style-type: none"> <li>Premium-based health care plan available for purchase by qualified adult-age dependents who have aged out of TRICARE benefits</li> <li>Offers TRICARE Prime or TRICARE Standard coverage worldwide</li> <li>Sponsor's status determines whether a dependent is eligible for TYA Prime</li> <li>TYA includes medical and pharmacy benefits, but excludes dental coverage</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>Monthly premiums apply</li> <li>Sponsor's status determines whether a dependent is eligible for TYA Prime</li> <li>Command sponsorship required for TYA Prime enrollment overseas</li> </ul>	<ul style="list-style-type: none"> <li>2012 TYA Prime monthly premium: \$201</li> <li>2012 TYA Standard monthly premium: \$176</li> </ul>	<ul style="list-style-type: none"> <li>TYA Prime beneficiaries have the same provider choice and costs as other TRICARE Prime beneficiaries</li> <li>TYA Standard beneficiaries have the same provider choice and costs as other TRICARE Standard beneficiaries</li> </ul>

1. Certain restrictions apply in the Philippines, where TRICARE beneficiaries are required to see certified providers. For more information, contact your TOP Regional Call Center or visit [www.tricare.mil/pacific](http://www.tricare.mil/pacific).

2. You should also expect to pay up front for care and submit a claim for reimbursement. Call your TOP Regional Call Center for details.

### TRICARE For Life Costs

If you are entitled to Medicare Part A due to age or another reason, you are considered Medicare-eligible, and must generally have Medicare Part B to keep your TRICARE benefit, even though Medicare does not cover overseas care. This is a requirement based on federal law governing these programs. If you are eligible for TRICARE and have Medicare Part A and Medicare Part B, you are automatically covered by TRICARE For Life (TFL).

Medicare covers health care received in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). In these locations, Medicare pays first and TFL pays second; however, TFL pays last if you have other health insurance (OHI). Medicare also pays before TRICARE when TFL beneficiaries receive care on ships in territorial waters adjoining the land areas of the United States and U.S. territories. For more information, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl).

Because Medicare does not cover overseas health care outside of U.S. territories, overseas TFL works like TOP Standard for retirees, with the same annual deductible and cost-shares. To seek reimbursement for overseas care, submit a paper claim, a copy of your provider's itemized bill with a diagnosis narrative, proof of payment, and, if applicable, your OHI's explanation of benefits to the TRICARE Overseas Program (TOP) claims processor. For more information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com) or contact your TOP Regional Call Center.

## COSTS OF COVERED SERVICES

**TRICARE Overseas  
Program (TOP) Prime<sup>1</sup>**  
(includes TOP Prime Remote and  
TRICARE Young Adult Prime)

**TOP Standard**  
(includes TRICARE Reserve Select,  
TRICARE Retired Reserve, and  
TRICARE Young Adult Standard)

	ADSMs and ADFMs	ADFMs and TRS	Retirees, Their Families, and All Others
<b>Annual Deductible</b>	\$0	<b>Sponsor rank E-4 and below:</b> \$50 ( <i>individual</i> ); \$100 ( <i>family</i> ) <b>Sponsor rank E-5 and above:</b> \$150 ( <i>individual</i> ); \$300 ( <i>family</i> ) <b>Family members of National Guard and Reserve members activated for more than 30 consecutive days in support of a contingency operation:</b> \$0	\$150 ( <i>individual</i> ); \$300 ( <i>family</i> )
<b>Outpatient Visits</b> (including behavioral health)	\$0 copayment per visit	20% after the annual deductible is met	25% after the annual deductible is met
<b>Clinical Preventive Services</b>	\$0 copayment per service	20% after the annual deductible is met <sup>2</sup>	25% after the annual deductible is met <sup>2</sup>
<b>Durable Medical Equipment, Prosthetics, Orthotics, and Supplies</b>	\$0 copayment	20% after the annual deductible is met	25% after the annual deductible is met
<b>Hospitalization</b> (Non-military treatment facility)	\$0 per day	\$17.05 per day (\$25 <i>minimum charge</i> )	\$708 per day or 25% of billed charges for institutional services, whichever is less, plus 25% cost-share for separately billed services
<b>Emergency Services</b>	\$0 copayment per visit	20% after the annual deductible is met	25% after the annual deductible is met
<b>Ambulatory Surgery</b>	\$0 copayment	\$25 copayment	25% after the annual deductible is met
<b>Inpatient Behavioral Health</b>	\$0 per day	\$20 per day (\$25 <i>minimum charge</i> )	25% of allowed charges for institutional services, plus 25% cost-share for separately billed services
<b>Inpatient Skilled Nursing<sup>3</sup></b>	\$0 per day	\$17.05 per day (\$25 <i>minimum charge</i> )	25% of allowed charges for institutional services, plus 25% cost-share for separately billed services

1. In addition to the costs listed above, point-of-service charges may apply if TOP Prime and TOP Prime Remote ADFMs seek nonemergency care from host nation providers without referrals. See "Point-of-Service Option" in the Commonly Used Terms section of this brochure for more information.

2. Certain clinical preventive services do not have cost-shares. Call your TOP Regional Call Center for more information, or visit [www.tricare-overseas.com](http://www.tricare-overseas.com).

3. TRICARE does not cover purely custodial care. Skilled nursing facility care is only available in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

## TRICARE DENTAL OPTIONS

This section highlights your dental costs when using the TRICARE Active Duty Dental Program (ADDP), the TRICARE Dental Program (TDP), or the Enhanced-Overseas TRICARE Retiree Dental Program (TRDP). These dental options are separate from TRICARE medical health care options. Your out-of-pocket expenses for any of the costs listed in this section are **not** applied to the TRICARE catastrophic cap.

Dental Program Option	Beneficiary Types	Description of Program Option
<b>TRICARE Active Duty Dental Program</b>	<ul style="list-style-type: none"> <li>Active duty service members (ADSMs) enrolled in TRICARE Overseas Program (TOP) Prime or TOP Prime Remote in the United States or U.S. territories (<i>American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands</i>) for duty or leave</li> </ul>	<ul style="list-style-type: none"> <li>Benefit administered by United Concordia Companies, Inc.</li> <li>ADSMs may receive emergency care from civilian dental providers</li> </ul>
<b>TRICARE Dental Program (TDP)</b>	<ul style="list-style-type: none"> <li>Eligible active duty family members</li> <li>Survivors</li> <li>National Guard and Reserve members and their family members</li> <li>Individual Ready Reserve members and their family members</li> </ul>	<ul style="list-style-type: none"> <li>Benefit administered by MetLife</li> <li>Voluntary enrollment and worldwide coverage</li> <li>Single and family plans with monthly premiums</li> <li>All enrolled beneficiaries are eligible for dental care in both the CONUS and OCONUS service areas, but only command-sponsored members may pay the OCONUS cost-shares<sup>1</sup></li> <li>Comprehensive coverage for most dental services</li> <li>100% coverage for most preventive and diagnostic services</li> </ul>
<b>Enhanced-Overseas TRICARE Retiree Dental Program</b>	<ul style="list-style-type: none"> <li>Retired service members and their eligible family members</li> <li>Retired National Guard and Reserve members and their eligible family members</li> <li>Certain survivors</li> <li>Medal of Honor recipients and their immediate family members and survivors</li> </ul>	<ul style="list-style-type: none"> <li>Benefit administered by Delta Dental of California</li> <li>Voluntary enrollment and worldwide coverage</li> <li>Single, dual, and family plans</li> <li>Premium rates vary by location</li> <li>100% coverage for most preventive and diagnostic services</li> </ul>

1. The TDP is divided into two geographical service areas: CONUS and OCONUS. The TDP CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. The TDP OCONUS service area includes areas not in the CONUS service area and covered services provided on a ship or vessel outside the territorial waters of the CONUS service area, regardless of the dentist's office address.

## TRICARE Active Duty Dental Program

Most overseas active duty service members (ADSMs) receive dental care at military overseas dental treatment facilities. International SOS coordinates dental care services for ADSMs in remote overseas locations.

When ADSMs enrolled in TOP Prime or TOP Prime Remote are in the United States or U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*) for duty or leave, they may receive emergency care from civilian providers through the TRICARE ADDP. This care is limited to emergency care and should be coordinated with the contractor, United Concordia Companies, Inc., to ensure prompt payment.

ADDP phone number: **+1-866-984-ADDP (+1-866-984-2337)**

ADDP Web site: **www.addp-ucci.com**

## TDP and TRDP Premiums, Cost-Shares, and Annual Maximums

### TRICARE Dental Program Premiums<sup>1</sup>

Sponsor Status	Sponsor-Only Premium	Single Premium (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor-and-Family Premium
Active Duty	N/A	\$10.30	\$30.89	N/A
Selected Reserve of the Ready Reserve <sup>2</sup>	\$10.30	\$25.74	\$77.22	\$87.52
Individual Ready Reserve <sup>2</sup>	\$25.74	\$25.74	\$77.22	\$102.96

1. Overseas TDP enrollees will need to obtain a Non-Availability and Referral Form from their TRICARE Area Office, overseas dental treatment facility (ODTF), or designated OCONUS points of contact for any orthodontic services that cannot be obtained in an ODTF.

2. These amounts are only applicable when the sponsor is not on active duty orders for a period of more than 30 consecutive days. Sponsor-and-family premiums listed are the sum of each of the premium amounts.

### TRICARE Retiree Dental Program Premiums

Enhanced-Overseas TRDP monthly premiums vary according to the enrollment option you choose (*single person, two people, or family of three or more people*). To find your premium rate, visit the “Prospective Enrollees” section at **www.trdp.org**. Premium rates are effective per FY and are subject to annual adjustments. If you move or change your enrollment option, your monthly premium rate may increase or decrease accordingly. Federal law mandates that monthly TRDP premiums be automatically deducted from your uniformed services retired pay. Delta Dental of California will directly bill retirees whose pay is determined by the appropriate finance center as insufficient to cover premium allotment amounts. For more information, visit **www.trdp.org** or call Delta Dental by dialing the AT&T USADirect<sup>®</sup> Access Number followed by **866-721-8737** (*overseas*)\* or **1-888-838-8737** (*stateside*).

\* For access numbers and assistance with overseas dialing instructions, visit **www.usa.att.com/traveler/index.jsp**.

## TRICARE DENTAL OPTIONS

### TDP and TRDP Cost-Shares and Maximums

The percentage paid is based on the allowed amount for each procedure. Your out-of-pocket costs may be higher if care is received from a nonparticipating provider. For more information on TDP and TRDP costs, visit [www.tricare.mil/costs](http://www.tricare.mil/costs).

Type of Service	TRICARE Dental Program		TRICARE Retiree Dental Program
	OCONUS Command-Sponsored Beneficiaries <sup>1</sup>	OCONUS Beneficiaries Who Are Not Command Sponsored	
<b>Diagnostic, preventive</b> <i>(except sealants)</i>	0%	0%	0%
<b>Sealants, consultation/office visit, basic restorative</b>	0%	20%	20%
<b>Endodontic, periodontic, oral surgery</b>	0%	<b>Sponsor Pay Grades E-1 through E-4: 30%</b> <b>All Others: 40%</b>	40%
<b>Implant services, prosthodontics, orthodontic</b>	50%	50%	50% <sup>2</sup>
<b>Annual maximum</b>	\$1,300 per enrollee per enrollment year for non-orthodontic services. Payments for certain diagnostic and preventive services are not applied.	\$1,300 per enrollee per enrollment year for non-orthodontic services. Payments for certain diagnostic and preventive services are not applied.	\$1,200
<b>Orthodontic lifetime maximum</b>	\$1,750 per enrollee, per lifetime for orthodontic services. Orthodontic diagnostic services are applied to the \$1,300 dental program annual maximum.	\$1,750 per enrollee, per lifetime for orthodontic services. Orthodontic diagnostic services are applied to the \$1,300 dental program annual maximum.	\$1,500 <i>(per person, per lifetime)</i>
<b>Dental accident maximum</b>	\$1,200 <i>(per person, per benefit year)</i>	\$1,200 <i>(per person, per benefit year)</i>	\$1,000 <i>(per person, per benefit year)</i>
<b>Annual deductible</b>	\$0	N/A	\$50 <i>(per person, per benefit year)</i> ; \$150 cap per family

1. All TDP-enrolled beneficiaries are eligible for dental care in both the CONUS and OCONUS service areas. However, only command-sponsored members may pay the OCONUS cost-shares.

2. Cast crowns, onlays, bridges, partial and full dentures, orthodontics, and dental implants are covered at 50% after the first 12 months of continuous enrollment in TRDP.



## TRICARE PHARMACY OPTIONS

TRICARE offers comprehensive prescription drug coverage and several options for filling prescriptions. You may fill prescriptions at military treatment facility (MTF) pharmacies, through TRICARE Pharmacy Home Delivery, at retail network pharmacies in some locations, or at host nation pharmacies. Host nation pharmacies are non-network; therefore, when filling a prescription at host nation pharmacies, you will pay the full cost up front and file a claim for reimbursement with International SOS. You need a prescription and a valid uniformed services identification (ID) card or Common Access Card to fill prescriptions in all overseas locations, including 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.

For questions about the TRICARE pharmacy benefit in the United States and U.S. territories, contact Express Scripts, Inc. Outside of the United States and U.S. territories, contact your TOP Regional Call Center. You can also visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy). **Note:** Copayments are subject to change.

Type of Pharmacy	Formulary Drug Costs		Non-Formulary Drug Costs (Tier 3)
	Generic (Tier 1)	Brand Name (Tier 2)	
<b>MTF</b> (up to a 90-day supply)	\$0	\$0	Not available
<b>TRICARE Pharmacy Home Delivery<sup>1</sup></b> (up to a 90-day supply)	\$0	\$9	\$25
<b>Retail Network Pharmacy<sup>2</sup></b> (up to a 30-day supply)	\$5	\$12	\$25
<b>Non-Network Retail Pharmacy</b> (up to a 30-day supply)	<b>TOP Prime:</b> 50% cost-share applies after POS deductible is met <b>TOP Standard:</b> \$12 or 20% of the total cost (whichever is greater) after the annual deductible is met	<b>TOP Prime:</b> 50% cost-share applies after POS deductible is met <b>TOP Standard:</b> \$12 or 20% of the total cost (whichever is greater) after the annual deductible is met	<b>TOP Prime:</b> 50% cost-share applies after POS deductible is met <b>TOP Standard:</b> \$25 or 20% of the total cost (whichever is greater) after the annual deductible is met

1. Outside of the United States and U.S. territories, you can only use the TRICARE Pharmacy Home Delivery option if you have an APO/FPO address or are assigned to a U.S. Embassy or State Department.
2. TRICARE retail network pharmacies are only available in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no retail network pharmacies in American Samoa.

### Overseas Pharmacy Costs

There are no copayments or cost-shares for TOP Prime ADSMs and active duty family members. However, you may have to pay for your prescription up front in some locations and file claims for reimbursement. **Note:** Overseas pharmacy costs apply in American Samoa, and beneficiaries in the Philippines must use a TRICARE-certified pharmacy to ensure that their claim will be reimbursed. To locate a TRICARE-certified pharmacy, visit [www.tricare.mil/pacific](http://www.tricare.mil/pacific).

Beneficiary Category	Cost-Share
<b>ADFM's using TOP Standard and TRS</b>	20% after deductible is met
<b>Retired service members, their families, and all others using TOP Standard and TRR</b>	25% after deductible is met

## COMMONLY USED TERMS

### TRICARE Overseas Program Provider Types

May file claims for beneficiaries

Provider Type	Description	Key Characteristics
<b>Network Provider</b>	Has entered into a formal agreement with International SOS Assistance, Inc. (International SOS) to provide medical care or services to TRICARE Overseas Program (TOP) beneficiaries	<ul style="list-style-type: none"> <li>• Assurance that you are receiving quality care, because network providers' credentials have been reviewed and institutions site-audited at least once every three years</li> <li>• Guarantee that provider can directly or indirectly communicate in English</li> <li>• Cashless/claimless services for TOP Prime and TOP Prime Remote beneficiaries</li> <li>• Performance is monitored on an ongoing basis to help ensure beneficiary satisfaction and quality of care</li> </ul>
<b>Participating Non-Network Provider</b>	Professional or institutional provider who does not have a contractual relationship with International SOS, but agrees to provide cashless/claimless care to TRICARE Prime beneficiaries	<ul style="list-style-type: none"> <li>• Verified and licensed to practice in the country in which he or she operates</li> <li>• Has not undergone the full International SOS credentialing process</li> </ul>
<b>Certified Provider (Philippines)</b>	As the TOP contractor, International SOS is responsible for performing provider certification through on-site visits and license/credential validation in the Philippines. The Department of Defense may expand this requirement to other locations. <sup>1</sup>	<ul style="list-style-type: none"> <li>• Verified to meet required TOP contract standards</li> <li>• Allowed to invoice TRICARE for TRICARE beneficiary claims</li> <li>• For the most up-to-date information about provider choice in the Philippines, visit <a href="http://www.tricare.mil">www.tricare.mil</a>.</li> </ul>
<b>Nonparticipating Non-Network Provider</b>	Has not agreed to participate in TOP	<ul style="list-style-type: none"> <li>• May not provide cashless/claimless service; beneficiaries may be required to pay up front and file a claim for reimbursement</li> </ul>

*1. Individuals in other locations should check if restrictions on providers apply in their areas. For more information, call your TOP Regional Call Center.*

TRICARE nonparticipating non-network providers may charge up to 115 percent of the TRICARE-allowable amount in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). However, there is no limit to the amount that nonparticipating non-network providers may bill in overseas locations, and you are responsible for paying any amount that exceeds the TRICARE-allowable charge. Visit [www.tricare-overseas.com](http://www.tricare-overseas.com) for more information.

**Note:** Claims for services received outside of the United States and U.S. territories must be filed within three years. You must submit proof of payment with all overseas claims. Claims for services received in the United States and U.S. territories must be filed within one year.

## TRICARE Costs

### Enrollment Fee

The annual payment TRICARE Prime enrollees are required to make. There are no TRICARE Prime enrollment fees for active duty service members (ADSMs) or active duty family members (ADFMs). Enrollment fee amounts are set by federal law.

### Premium

The annual payment that enrollees in certain TRICARE programs (*i.e.*, *TRICARE Reserve Select*, *TRICARE Retired Reserve*, and *TRICARE Young Adult*) and the Continued Health Care Benefit Program are required to make. Premium amounts are a percentage of the total cost of health care coverage.

### Medicare Part B Premium

The monthly payment that Medicare enrollees make to cover certain services not covered under premium-free Medicare Part A. People who are entitled to Medicare Part A due to age or another reason are considered Medicare-eligible, and must generally have Medicare Part B to keep the TRICARE benefit.

### Annual Deductible

The annual amount a beneficiary must pay for covered outpatient benefits before TRICARE begins to cost-share. TRICARE Prime beneficiaries do not have an annual deductible, unless they are using the point-of-service option.

### Catastrophic Cap

The catastrophic cap is the maximum out-of-pocket amount a beneficiary pays each FY for TRICARE-covered services. Beneficiaries are not responsible for any amounts above the catastrophic cap in a given FY, except for services that are not covered, POS charges, and the additional 15 percent that nonparticipating providers may charge above the TRICARE-allowable charge. **Note:** POS deductibles, cost-share amounts, and TRS, TRR, TYA, and CHCBP premiums are not creditable to the catastrophic cap.

**ADFMs and TRS:** \$1,000 per family, per FY

**Retirees, Their Families, and All Others:** \$3,000 per family, per FY

### Copayment

The fixed amount a TRICARE Prime enrollee (*except ADSMs or ADFMs*) will pay for network provider care.

### Cost-Share

The amount a TRICARE beneficiary must pay for covered inpatient and outpatient services (*other than the annual deductible or disallowed amounts*). The cost-share depends on the TRICARE option used and the sponsor's status (*i.e.*, *active duty or retired*).

## Point-of-Service Option

The point-of-service (POS) option allows TOP Prime and TOP Prime Remote ADFMs to pay additional out-of-pocket fees to receive nonemergency health care services from any host nation provider without referrals. Out-of-pocket expenses you pay under the POS option are not applied to your annual catastrophic cap. **Note:** The POS option does not apply to ADSMs, newborns or newly adopted children in the first 60 days after birth or adoption, emergency care, clinical preventive care received from a network provider, the first eight behavioral health care outpatient visits per FY (*October 1–September 30*) to a network provider authorized under TRICARE regulations to see patients independently for a medically diagnosed and covered condition, or beneficiaries with other health insurance.

**POS Deductible:** \$300 (*individual*); \$600 (*family*)

**POS Cost-Share:** 50 percent after POS deductible is met

## Prohibition of Waiving Cost-Shares and Deductibles

When using TOP Standard, TRS, and TRR, you are responsible, under law, to pay an annual deductible and cost-shares associated with your care. The law prohibits health care providers from waiving the deductible or cost-shares, and providers who offer or advertise that they will do so, can be suspended or excluded as TRICARE-authorized providers.

## Proof of Payment Requirements Overseas

You must submit proof of payment with all overseas claims. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars. Proof of payment may include a receipt, canceled check, credit card statement, or invoice from the provider that clearly states payment was received. If you have questions regarding proof-of-payment requests, claims submissions, or the status of a submitted claim, contact your TOP Regional Call Center or visit [www.tricare-overseas.com](http://www.tricare-overseas.com).



## For Information and Assistance

If you have questions about any of the information listed in this brochure, contact your TOP Regional Call Center or other appropriate contractor listed below or visit [www.tricare.mil](http://www.tricare.mil). For additional details about the Military Health System (MHS), visit the MHS Web site at [www.health.mil](http://www.health.mil).

<p><b>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa<sup>1</sup></b>  +44-20-8762-8384 (<i>overseas</i>)  1-877-678-1207 (<i>stateside</i>)  tricarelon@internationalsos.com</p> <p><b>Medical Assistance<sup>1</sup></b>  +44-20-8762-8133</p>	<p><b>TOP Regional Call Center—Latin America and Canada<sup>1</sup></b>  +1-215-942-8393 (<i>overseas</i>)  1-877-451-8659 (<i>stateside</i>)  tricarephl@internationalsos.com</p> <p><b>Medical Assistance<sup>1</sup></b>  +1-215-942-8320</p>	<p><b>TOP Regional Call Centers—Pacific<sup>1</sup></b>  Singapore: +65-6339-2676 (<i>overseas</i>)  1-877-678-1208 (<i>stateside</i>)  sin.tricare@internationalsos.com</p> <p>Sydney: +61-2-9273-2710 (<i>overseas</i>)  1-877-678-1209 (<i>stateside</i>)  sydtricare@internationalsos.com</p> <p><b>Medical Assistance<sup>1</sup></b>  Singapore: +65-6338-9277  Sydney: +61-2-9273-2760</p>
<p><b>TRICARE For Life</b>  <a href="http://www.tricare.mil/tfl">www.tricare.mil/tfl</a>  Wisconsin Physicians Service  (<i>United States and U.S. territories</i>)  1-866-773-0404  1-866-773-0405 (<i>TDD/TTY</i>)  <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p>	<p><b>milConnect Web Site—Update DEERS Information</b>  <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a></p>	<p><b>TRICARE Pharmacy Options</b>  <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a>  Express Scripts, Inc.  (<i>United States and U.S. territories</i>)  1-877-363-1303</p> <p>Member Choice Center  (<i>convert retail prescriptions to home delivery</i>):  1-877-363-1433  <a href="http://www.express-scripts.com/TRICARE">www.express-scripts.com/TRICARE</a></p>
<p><b>TRICARE Active Duty Dental Program</b>  <a href="http://www.tricare.mil/addp">www.tricare.mil/addp</a>  United Concordia Companies, Inc.  (<i>United States and U.S. territories</i>)  1-866-984-ADDP (1-866-984-2337)  <a href="http://www.addp-ucci.com">www.addp-ucci.com</a></p>	<p><b>TRICARE Dental Program</b>  <a href="http://www.tricare.mil/tdp">www.tricare.mil/tdp</a>  MetLife  1-855-MET-TDP2 (1-855-638-8372) (<i>overseas</i>)  1-855-MET-TDP1 (1-855-638-8371) (<i>stateside</i>)  1-855-MET-TDP3 (1-855-638-8373) (<i>TDD/TTY</i>)  <a href="https://mybenefits.metlife.com/tricare">https://mybenefits.metlife.com/tricare</a></p>	<p><b>TRICARE Retiree Dental Program</b>  <a href="http://www.tricare.mil/trdp">www.tricare.mil/trdp</a>  Delta Dental of California  1-888-838-8737  <a href="http://www.trdp.org">www.trdp.org</a></p>

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.

### An Important Note about TRICARE Program Information

At the time of printing, 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 treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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