



TRICARE[®] Overseas Program
Your Passport to Quality Health Care

***For TRICARE Overseas
Program Beneficiaries***

February 2012
www.tricare-overseas.com



An Important Note About TRICARE Program Changes

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. For the most recent information, contact your regional contractor or local TRICARE Service Center. More information regarding TRICARE, including the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices, can be found online at www.tricare.mil.

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YOUR PASSPORT TO QUALITY HEALTH CARE

To ensure you have access to the highest quality health care possible no matter where you are, TRICARE® partners with providers around the world and has established host nation provider networks near military treatment facilities (MTFs) and in many remote locations as well. International SOS Assistance, Inc. (International SOS) administers the TRICARE Overseas Program (TOP). To learn more about your TRICARE overseas benefits, please visit the TOP Web site at **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, please visit **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 Treatment Facilities

Military treatment facilities (MTFs) are military hospitals or clinics that 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 or authorized leave status overseas.

Global TRICARE Service Center

The Global TRICARE Service Center (GTSC) helps beneficiaries find health care services while living or traveling overseas. It is staffed 24 hours a day, seven days a week by beneficiary service representatives. When you call your TOP Regional Call Center, you will be prompted with the following menu of options; the GTSC is available at option 4.

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

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

Option 3: Health care finder/authorization assistance (*helps you find health care at an MTF overseas or find a local host nation provider in your community*)

Option 4: GTSC (*connects you to the customer service assistance center 24 hours a day, seven days a week*)

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

Option 6: TOP Prime Remote Wellness Program (*designed to help TOP Prime Remote beneficiaries manage chronic health conditions and improve overall health and well-being*)

TRICARE Service Centers

TRICARE Service Centers (TSCs) are located throughout the overseas areas, typically at MTFs, where customer service representatives are available to assist you. TSCs are important resources when seeking care at MTFs or from host nation providers. Your local TSC can help you learn about TRICARE program options, transfer enrollment, file claims, resolve problems, and file complaints. To locate a TSC near you, visit www.tricare.mil/contacts.

Medical Assistance

In an emergency, call the Medical Assistance line for your area to locate the nearest medical facility or to coordinate overseas emergency care. The lines are open 24 hours a day, seven days a week.

An Important Note for Beneficiaries in the Philippines

If you live or travel in the Philippines, you are required to visit an approved health care provider and an approved pharmacy provider. Individuals in other locations should check to see if restrictions on approved providers apply in their area. For more information about approved providers and pharmacies, visit **www.tricare.mil/pacific** or call your TOP Regional Call Center.

KEEP YOUR DEERS INFORMATION UP TO DATE

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

In Person¹ <i>(add or delete a family member or update contact information)</i>	<ul style="list-style-type: none">• Visit a local identification card-issuing facility.• Find a facility near you at www.dmdc.osd.mil/rsl.• Call to verify location and business hours.
Phone²	<ul style="list-style-type: none">• +1-800-538-9552• +1-866-363-2883 (TTY/TDD)
Fax²	<ul style="list-style-type: none">• +1-831-655-8317
Mail²	<ul style="list-style-type: none">• Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771 USA
Online²	<ul style="list-style-type: none">• www.tricare.mil/deers

1. Only sponsors (or appointed powers of attorney) can add or delete a family member. Family members age 18 and older may update their own contact information.

2. Use these methods to change contact information only.

TOP OPTIONS

TOP Prime

TOP Prime is required for ADSMs and National Guard and Reserve members activated for more than 30 days and is available to eligible active duty family members (ADFMs). With TOP Prime, you receive most of your care from an assigned primary care manager (PCM) at an MTF or in the TRICARE 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 room and then call the Medical Assistance number for your region. Contact your PCM to coordinate ongoing care.
- For urgent care (*conditions that are not life-threatening but must be treated within 24 hours*): You must contact your PCM for a referral or call the TOP Regional Call Center for assistance before receiving care.
- For routine care (*general office visits and preventive care*): Make all primary care appointments with your assigned PCM.
- For specialty care (*nonemergency care that your PCM cannot provide*): Your PCM will provide a referral to specialty care providers and coordinate the referral request with International SOS, if necessary.

TOP Prime Remote

TOP Prime Remote provides TRICARE Prime benefits to ADSMs and their eligible family members residing with them in remote overseas locations.

- For emergency care: Go to the nearest emergency room and then call the Medical Assistance number for your region. Contact your TOP Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.
- For urgent care: Call the TOP Regional Call Center for assistance before receiving care.
- For routine care: Call the TOP Regional Call Center to coordinate care.
- For specialty care: Your PCM or the specialist must contact your TOP Regional Call Center to obtain authorization for additional care.

TOP Standard

TOP Standard is available to ADFMs, retirees, and retiree dependents and allows beneficiaries to manage their own health care and make appointments with host nation providers. You do not need referrals for care, but prior authorizations are required for certain services. Be prepared to pay up front for care and file claims with your TOP claims processor for reimbursement.

TRICARE For Life

TRICARE For Life (TFL) serves as Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and who have Medicare Part B coverage. Because Medicare is not available outside of the United States and U.S. territories (*American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), TRICARE is the primary payer overseas. Overseas TFL beneficiaries' claims are processed like TOP Standard claims. To learn more about TFL, visit **www.tricare.mil/tfl**.

TRICARE Reserve Select

TRICARE Reserve Select (TRS) is a premium-based health care plan that stateside and overseas members of the Selected Reserve of the Ready Reserve and their families may qualify to purchase. You may receive care without referrals, but certain services require prior authorization from International SOS. To learn more about TRS, visit www.tricare.mil/trs.

TRICARE Retired Reserve

TRICARE Retired Reserve (TRR) is a premium-based health care plan that stateside and overseas Retired Reserve members and their families may qualify to purchase. You may receive care without referrals, but certain services require prior authorization. To learn more about TRR, visit 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 dependents until reaching age 26. TYA includes medical and pharmacy benefits, but excludes dental coverage. To learn more about TYA, visit www.tricare.mil/tya.

GETTING CARE WHILE TRAVELING

ADSMs

ADSMs* traveling or between duty stations must seek all nonemergency care at MTFs whenever possible. For urgent care, if an MTF is not available, prior authorization is required. Primary care, which includes routine health care and dental office visits for treatment and ongoing care, should be handled before you travel or postponed until you return home.

Note: Failure to receive 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 region. 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 guidance also applies to National Guard and Reserve members on orders of 30 days or more, 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.*

TOP Prime and TOP Prime Remote ADFMs Traveling Overseas

In an emergency, visit the nearest emergency care facility or call the Medical Assistance line for the region 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. U.S.-based beneficiaries who seek routine or urgent care while traveling overseas must seek authorization from their PCM or stateside managed care support contractor. Emergency care does not require prior authorization, and the claim should be filed with the TOP claims processor.

Traveling in the United States

In an emergency, call 911 or go to the nearest emergency facility. 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. If you need urgent treatment, you must contact the TOP Regional Call Center for assistance before receiving care. Failing to obtain a referral may cause your care to be covered under the point-of-service (POS)* option, resulting in higher out-of-pocket costs.

** POS cost-sharing does not apply to ADSMs, newborns and adoptees during the first 120 days, the first eight outpatient behavioral health care visits per fiscal year (October 1–September 30) to network providers for a medically diagnosed and covered condition, clinical preventive services from network providers, emergency care, or beneficiaries with OHI.*

To receive routine care in the United States, TOP Prime beneficiaries are required to obtain a referral from their PCM before leaving the host nation or TOP area where enrolled. If already in the United States, you should contact your PCM to request the referral.

TOP Prime Remote beneficiaries should call the TOP Regional Call Center for the TOP area where they are enrolled to obtain a prior authorization before traveling. If already in the United States, 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 will then issue an authorization to receive routine care while in the United States if appropriate care is not available at the remote location where you reside.

Note: Your PCM is required to provide a referral with justification for receiving routine care while in the United States. Your TOP Regional Call Center will then issue an authorization for you to receive routine care while in the United States.

TOP Standard Beneficiaries

Traveling Overseas

You can receive care from any host nation provider when you travel overseas. If you need emergency or urgent care while traveling overseas, go to the nearest emergency facility or contact the Medical Assistance number for the overseas area where you are traveling to find a host nation provider. U.S.-based beneficiaries who seek health care while traveling overseas should file their claims with the TOP claims processor.

Traveling in the United States

In an emergency, call 911 or go to the nearest emergency care facility. 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 an authorized non-network provider, expect to pay up front and file a claim with the TOP contractor. Save your receipt as proof of payment and include your overseas address with the claim. Always file claims with the TOP claims processor in your home region, not with the regional contractor in the area where you are traveling. Submitting your claim to a stateside regional contractor may result in your payment being delayed.

FILLING PRESCRIPTIONS

MTF pharmacies: If you are near an MTF, fill your prescription at the MTF pharmacy. Check with the MTF pharmacy for your medication's availability.

Retail network pharmacies: TRICARE network pharmacies are only located in the United States and U.S. territories (*American Samoa,* Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.*) For more information, visit www.tricare.mil/pharmacy.

Host nation pharmacies: If an MTF or network pharmacy is not available, you may visit a host nation pharmacy. Be prepared to pay up front and file a claim with the TOP claims processor for reimbursement. If you live in the Philippines, you are required to visit an approved pharmacy provider. Individuals in other locations should check to see if restrictions on approved pharmacy providers apply in their area. For more information about approved providers, visit www.tricare.mil/pacific.

TRICARE Pharmacy Home Delivery: If you have a prescription from a U.S.-licensed provider and you have an APO/FPO address or are assigned to a U.S. Embassy or State Department, you may use this service to receive up to a 90-day supply of medication for one copayment. Mail may be subject to local customs regulations.

* *Currently, there are no TRICARE retail network pharmacies in American Samoa.*

DENTAL CARE

ADSMs: You may receive care at an overseas dental treatment facility. If enrolled in TOP Prime Remote outside of U.S. territories, you may receive care from overseas host nation providers. Work with International SOS to schedule an appointment. If enrolled in TOP Prime Remote in U.S. territories, you may receive care from overseas host nation providers through the Active Duty Dental Program. For more information, visit **www.tricare.mil/dental**.

ADFMs: You may choose to enroll in the TRICARE Dental Program. Visit **www.tricare.mil/dental** for more information.

Retirees and retiree family members: You may choose to enroll in the Enhanced-Overseas TRICARE Retiree Dental Program. Visit **www.tricare.mil/dental** for more information.

FOR INFORMATION AND ASSISTANCE

TRICARE Eurasia-Africa <i>(Africa, Europe, and the Middle East)</i>	
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 <i>(Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands)</i>	
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 <i>(Asia, Guam, India, Japan, Korea, New Zealand, and Western Pacific remote countries)</i>	
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. For toll-free contact information, visit www.tricare-overseas.com. Only call Medical Assistance lines to coordinate overseas emergency care.

Pharmacy

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

Military Treatment Facility Pharmacy
www.tricare.mil/militarypharmacy
TRICARE Pharmacy Home Delivery or TRICARE Retail Network Pharmacies
www.express-scripts.com/TRICARE +1-866-ASK-4PEC (+1-866-275-4732)

Dental

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

Active Duty Dental Program
<i>(United States and U.S. territories only)</i>
www.addp-ucci.com
TRICARE Dental Program
https://mybenefits.metlife.com/tricare
Enhanced-Overseas TRICARE Retiree Dental Program
www.trdp.org

Filing Claims

Unless you have other health insurance, TRICARE is the primary payer for covered care. Send claims to the addresses listed below. For more information about filing claims, please visit **www.tricare.mil/claims**. If you have claims questions, please contact your TOP Regional Call Center and press option 2 for claims assistance. **Note:** To process your claims reimbursements quickly and efficiently, it is recommended that you submit proof of payment with all claims. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars.

Active Duty Service Members	
All overseas areas	TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA
Non-Active Duty Service Members	
TRICARE Eurasia-Africa	TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708-8976 USA
TRICARE Latin America and Canada	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA
TRICARE Pacific	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA

TRICARE For Life

Wisconsin Physicians Service/
TRICARE For Life (U.S.)
P.O. Box 7890
Madison, WI 53707-7890
USA

TRICARE Overseas (*Eurasia-Africa*)
P.O. Box 8976
Madison, WI 53708-8976
USA

TRICARE Overseas
(*Latin America and Canada*)
P.O. Box 7985
Madison, WI 53707-7985
USA

TRICARE Overseas (*Pacific*)
P.O. Box 7985
Madison, WI 53707-7985
USA

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 Healthcare Services, Inc.
+1-800-444-5445
www.humana-military.com

TRICARE West Region

TriWest Healthcare Alliance
+1-888-TRIWEST (+1-888-874-9378)
www.triwest.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 do not meet professional standards.

You may report suspected fraudulent or abusive behavior online, by phone, or by e-mail:

- Online: **www.tricare-overseas.com/fraud.htm**
- Phone: **+1-877-342-2503** (*toll-free*)
- E-mail: **TOPProgramIntegrity@internationalsos.com**

YOUR TRICARE CONTACTS

Your TOP Regional Call Center:

Your PCM:

Your MTF:

Prescriptions:

NOTES



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