



TRICARE® Overseas Program Prime Remote

Providing care for active duty service members and their families in remote overseas locations



TRICARE Overseas Program (TOP) Prime Remote provides TRICARE Prime benefits to active duty service members (ADSMs) and their eligible command-sponsored family members living with them in remote overseas locations. Enrollment is required for TOP Prime Remote, but there are no enrollment fees. The TOP Prime Remote benefit is administered by the TOP contractor, International SOS Government Services, Inc. (International SOS).

Those who have TOP Prime Remote may be assigned to a purchased care sector primary care manager (PCM), which is a TRICARE-authorized civilian PCM in your overseas area who coordinates your care. If you don't have an assigned PCM, contact your TOP Regional Call Center and International SOS will assist you in arranging and managing your health care needs. As a TOP Prime Remote beneficiary, you will get your care from purchased care sector providers and/or a U.S. Embassy Health Unit based on location availability. With TOP Prime Remote, you have access to clinical preventive and specialty health care services at the same low out-of-pocket costs as TRICARE Prime. There are no deductibles, copayments or cost-shares, except for enrolled active duty family members (ADFMs) who get care under the point-of-service (POS) option. For more information on the POS option, see the *Point-of-Service Option* section of this fact sheet. For current cost information, visit www.tricare.mil/costs.

TRICARE certifies network and non-network purchased care sector providers to give care to overseas beneficiaries. Network purchased care sector providers have an established agreement with International SOS to provide cashless/claimless services and file claims on your behalf. If you visit a non-network provider, you may be required to pay up front and file a claim to get money back. For more information, see the *Filing Claims* section of this fact sheet.

ELIGIBILITY

Eligibility for TOP Prime Remote is verified via the Defense Enrollment Eligibility Reporting System (DEERS). Your DEERS record will indicate the dates of eligibility. You are eligible for TOP Prime Remote if you fall into one of the following categories:

- ADSMs (including National Guard and Reserve members called or ordered to active service for more than 30 days) assigned to a designated remote overseas location
- ADFMs (including families of National Guard and Reserve members called or ordered to active service for more than 30 days) who are command-sponsored to accompany the sponsor to the remote overseas location
- Certain transitional survivors who live in TOP Prime Remote-designated locations

ENROLLMENT

To enroll in TOP Prime Remote, submit a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form (DD Form 2876)* to your TOP Regional Call Center or TRICARE Service Center (TSC) or call the Global TRICARE Service Center (choose option 4 from the TOP Regional Call Center menu). See the *Looking For More Information?* section of this fact sheet for contact information. TOP Prime Remote coverage begins when the enrollment application is processed. Once enrolled in TOP Prime Remote, coverage is continuous—reenrollment every year is not required. However, disenrollment may occur when:

- **Sponsor status changes.** If your sponsor’s status changes (for example, retirement or National Guard and Reserve member deactivation), you will be automatically disenrolled from TOP Prime Remote. If you are still eligible for coverage under another TRICARE option that requires enrollment, submit a new application to your TOP Regional Call Center or TSC before the status change occurs to avoid a break in coverage.
- **Returning to the U.S.** ADFMs who make a permanent change-of-station move to the U.S. remain enrolled in TOP Prime or TOP Prime Remote for a maximum of 60 days from the date you leave your overseas area. If you don’t enroll in stateside TRICARE Prime or TRICARE Prime Remote within 60 days after leaving your overseas area, you are automatically disenrolled and your coverage converts to TRICARE Standard and

TRICARE Extra. Before you move, notify your TOP Regional Call Center (select option 4) or your local TSC that you are moving. This protects you from incurring unnecessary costs for unexpected health care needs while traveling to your new U.S. location.

- **Moving to another overseas area.** If you get a permanent change of station to another overseas area, you remain enrolled in TOP Prime Remote until you reach your new location. To initiate a transfer, contact your TOP Regional Call Center before you move, or contact the TOP Regional Call Center at your new location when you arrive.

- **Voluntary disenrollment.** ADFMs who choose to disenroll before their yearly renewal may be locked out from reenrolling in **any** TRICARE Prime program for 12 months.* Contact your TOP Regional Call Center (select option 4) or TSC to learn more or to disenroll.

Note: ADFMs (pay grades E-5 and above) may change their enrollment status twice in an enrollment year before a 12-month enrollment lockout applies.

- **Loss of eligibility.** Your TOP Prime Remote coverage ends if DEERS shows that you are no longer eligible. Eligibility for TRICARE is determined by the services. If you lose eligibility, you may qualify for transitional health care.

For more information, visit www.tricare.mil/enroll.

* The 12-month lockout provision does not apply to ADFMs with sponsors in pay grades E-1 through E-4.

TYPES OF MEDICAL CARE

Emergency Care

DEFINITION	EXAMPLES	HOW TO GET CARE
TRICARE defines an emergency as a serious medical condition that the average person would consider to be a threat to life, limb, sight or safety.	No pulse, severe bleeding, spinal cord or back injury, chest pain, broken bone, inability to breathe	In an emergency, go immediately to the nearest emergency care facility and then call the Medical Assistance number for your area (see the <i>Looking For More Information?</i> section). Prior authorization is not required. However, continued care must be coordinated to include subsequent authorizations and payment. Those using TRICARE Overseas Program (TOP) Prime Remote must contact the TOP Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.

Urgent Care

DEFINITION	EXAMPLES	HOW TO GET CARE
Urgent care services are medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately, but require professional attention within 24 hours. Urgent care services require a referral if you don't see your primary care manager (PCM) for care.	A rash, migraine headache, urinary tract infection, sprain, earache, rising fever	You can get urgent care from your PCM by making a same-day appointment. If you don't have a PCM, call your TRICARE Overseas Program Regional Call Center to arrange urgent care services. Active duty family members who seek urgent care services without referrals may be using the point-of-service (POS) option, resulting in higher out-of-pocket costs, including a deductible and cost-shares. POS costs don't apply to the yearly catastrophic cap. Prior authorization requirements still apply when using the POS option. Prior authorization is a review of a requested health care service, done by International SOS, to see if the care will be covered by TRICARE.

Routine Care

DEFINITION	EXAMPLES	HOW TO GET CARE
Routine (primary) care is general health care and includes general office visits. Routine care also includes preventive care to help keep you healthy.	Treatment of symptoms, chronic or acute illnesses and diseases, follow-up care for an ongoing medical condition	If you have an assigned primary care manager (PCM), most of the care you get will be through your PCM. If you don't have an assigned PCM, International SOS will coordinate your care. Active duty family members who get care from purchased care sector providers without referrals may be using the point-of-service option, resulting in higher out-of-pocket costs. For cost details, visit www.tricare.mil/costs .

Specialty Care

DEFINITION	EXAMPLES	HOW TO GET CARE
Specialty care consists of specialized medical services provided by a physician specialist. Specialty care providers offer treatment that your primary care manager (PCM) cannot provide.	Cardiology, dermatology, gastroenterology, obstetrics	There may be times when you need to see a specialist for a diagnosis or treatment. Your PCM or International SOS can provide referrals to access services from specialty care providers and coordinate a referral request, if necessary. Active duty family members who get specialty care without a referral may be using the point-of-service option, resulting in higher out-of-pocket costs. For cost details, visit www.tricare.mil/costs .

POINT-OF-SERVICE OPTION

The POS option allows TOP Prime Remote ADFMs to pay additional out-of-pocket fees to get nonemergency health care services from any purchased care sector provider without a referral. POS cost-shares apply when TOP Prime Remote ADFMs get care from any purchased care sector provider without a referral or when self-referring to a purchased care sector provider for nonemergency care. For cost details, visit www.tricare.mil/costs.

SPECIALTY CARE FOR TOP PRIME REMOTE ACTIVE DUTY SERVICE MEMBERS

If specialty or diagnostic services are not available locally, ADSMs may need to travel outside the area to get care. If care is not available, your TOP Regional Call Center contacts your TRICARE Area Office (TAO) to coordinate medical temporary duty (TDY) to a military hospital or clinic or the nearest TOP Prime Remote network facility. In some areas, your TAO will provide information about obtaining required travel funding from your service organization. Under limited circumstances, your TAO will also schedule the appointment for you and notify you of the appointment time.

In addition to ADSMs who are in TOP Prime Remote, any ADSM on leave or TDY in any remote location worldwide may contact a TOP Regional Call Center to seek assistance for emergency and urgent medical care and dental care.

Note: If you live or travel in the Philippines, you are required to see a certified provider for care. For more information, visit www.tricare-overseas.com/philippines.htm.

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 purchased care sector medical care. They also help beneficiaries file medical and dental claims. To locate a POC, contact your TAO. For contact information, see the *Looking for More Information?* section of this fact sheet or visit www.tricare.mil/contactus.

FILING CLAIMS

Network purchased care sector providers file claims for those using TOP. However, expect to pay up front and file claims to

get money back when you visit non-network purchased care sector providers. You don't have to file claims for care you get at military hospitals and clinics.

Note: Claims for services provided in the U.S. territories are reimbursed according to stateside guidelines and TRICARE-allowable charges. Claims for services provided in the Philippines and Panama are reimbursed based on government-provided foreign fee schedules.

In the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), claims must be filed within one year of the date of service or the date of inpatient discharge.

Claims for care you get overseas (outside of the U.S. territories) must be filed within three years of the date of service or within three years of the date of an inpatient discharge. Claims for separately billed professional charges incurred during an inpatient admission must be submitted within the time limits based on the **date the service was received**, even if that date is before the date you were discharged.

To file claims online, go to www.tricare-overseas.com and click on the "Beneficiaries" tab. Register for a secure login if you don't already have one. Once registered, find the secure "Message Center" on the navigation bar and click "Create New Message." Follow the steps and send your claim. You will get a confirmation message with your claim number in your "Message Center" inbox.

You can also download the *TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment* form (DD Form 2642) from www.tricare-overseas.com or www.tricare.mil/claims and mail it to the addresses provided. Send your *DD Form 2642* to the TOP claims processor for the overseas area where you live. If you get care while traveling, file your TRICARE claims in the area where you live, not the area where you got care.

Note: For TOP quality assurance, grievances, appeals and compliments or commendations, email TOPGlobalQualityAssu@internationalsos.com.

PROOF OF PAYMENT

You must submit proof of payment with all overseas claims. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars. When

submitting your claim, you should also include an itemized bill or invoice, diagnosis describing why you received medical care and/or an explanation of benefits from your other health insurance, if applicable. A canceled check or credit card receipt showing payment for medical supplies or services often satisfies the proof-of-payment requirement. If you paid for care or supplies in cash, TRICARE may ask for proof of cash withdrawal from your bank or credit union along with a receipt from your provider.

If you have questions regarding proof-of-payment requests, claims submissions or the status of a submitted claim, call your TOP Regional Call Center and select option 2.

MEDICAL RECORD TRANSLATION

TOP Prime Remote beneficiaries can get medical record translations in 19 languages through International SOS. Valid translation requests include physician treatment notes, consultation results, claims and supporting documentation, hospitalization and operative summaries, physician letters summarizing care, emergency treatment results, laboratory results and radiology reports. Routine translations will be processed within 10 business days after acceptance. Urgent translations will be processed within two business days after acceptance. TOP Prime Remote beneficiaries can submit translation requests directly through the secure medical record translation portal at www.tricare-overseas.com.

PHARMACY SERVICES

TRICARE offers prescription drug coverage that allows you to fill your prescriptions a number of ways. You may fill prescriptions at military pharmacies if available, through TRICARE Pharmacy Home Delivery, at TRICARE retail network pharmacies (in Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) or at overseas pharmacies. Outside of the U.S. and U.S. territories, you can only use TRICARE Pharmacy Home Delivery if you have an APO/FPO address or are assigned to a U.S. Embassy or Consulate.

Note: Beneficiaries living in Germany cannot 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.

Overseas pharmacies are generally non-network; therefore, when filling a prescription at overseas pharmacies, you may have to pay the full cost up front and file a claim with International SOS to get money back. TRICARE reimburses TOP Prime Remote beneficiaries for 100 percent of their out-of-pocket costs when they use overseas pharmacies. Visit www.tricare.mil/pharmacy for pharmacy costs and information.

Prescription drugs that are not approved by the U.S. Food and Drug Administration may be reimbursed if International SOS confirms that the drug is commonly used for the intended purpose in the overseas country. Over-the-counter drugs are not covered overseas (except in the U.S. territories).

Some drugs require prior authorization, and some drugs have quantity limits. Visit www.tricare.mil/pharmacyformulary for more information. You can call +1-866-ASK-4PEC (+1-866-275-4732) to inquire about a specific drug. You may also be able to fill nonformulary prescriptions at formulary costs if your provider establishes medical necessity.

Note: If you live or travel in the Philippines, you are required to use a certified pharmacy. To find a certified pharmacy in the Philippines, visit www.tricare-overseas.com/philippines.htm.

DENTAL CARE

Overseas ADSMs get dental care at overseas military dental clinics, if available. International SOS coordinates dental care services for ADSMs in remote overseas locations. When ADSMs enrolled in TOP Prime Remote are in the U.S. or U.S. territories for duty or leave, they may get care from civilian providers through the TRICARE Active Duty Dental Program. This care should be coordinated with the contractor, United Concordia Companies, Inc., to ensure prompt payment.

TRICARE also offers the TRICARE Dental Program (TDP). The TDP benefit, administered by MetLife, is a voluntary, premium-based dental insurance program available worldwide to eligible ADFMs, survivors, National Guard and Reserve members and their family members, and Individual Ready Reserve members and their family members. TDP-enrolled ADFMs don't have to be command-sponsored or listed on the sponsor's change of assignment orders to use TDP in the overseas service area. Premium costs are the same for all beneficiaries, but non-command-sponsored ADFMs pay higher cost-shares for certain services. Former spouses and remarried surviving spouses don't qualify to purchase TDP coverage.

LOOKING FOR **More Information?**GO TO www.tricare.mil/contactus

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TRICARE OVERSEAS PROGRAM (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com

Eurasia-Africa

(Africa, Europe and
the Middle East)

TOP Regional Call Center¹

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

Medical Assistance
+44-20-8762-8133

TRICARE Area Office

+1-888-777-8343, option 1
314-590-2999 (DSN)
www.health.mil/tao

Non-Active Duty Claims

TRICARE Overseas Program
P.O. Box 8976
Madison, WI 53708
USA

TRICARE Active Duty Claims

TRICARE Active Duty Claims
P.O. Box 7968
Madison, WI 53707
USA

Latin America and Canada

(Canada, the Caribbean Basin, Central
and South America, Puerto Rico and the
U.S. Virgin Islands)

TOP Regional Call Center¹

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Medical Assistance
+1-215-942-8320

TRICARE Area Office

+1-888-777-8343, option 2
761-1153 (DSN), option 1, ext. 536-6077
www.health.mil/tao

Non-Active Duty Claims

TRICARE Overseas Program
P.O. Box 7985
Madison, WI 53707
USA

TRICARE Active Duty Claims

TRICARE Active Duty Claims
P.O. Box 7968
Madison, WI 53707
USA

Pacific

(Asia, Australia, Guam, India, Japan,
New Zealand, South Korea and
Western Pacific remote countries)

TOP Regional Call Center (Singapore)¹

+65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Medical Assistance
+65-6338-9277

TOP Regional Call Center (Sydney)¹

+61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)
sydricare@internationalsos.com

Medical Assistance
+61-2-9273-2760

TRICARE Area Office

+1-888-777-8343, option 3
315-645-4854 (DSN)
www.health.mil/tao

Non-Active Duty Claims

TRICARE Overseas Program
P.O. Box 7985
Madison, WI 53707
USA

TRICARE Active Duty Claims

TRICARE Active Duty Claims
P.O. Box 7968
Madison, WI 53707
USA

TRICARE Dental Options**TRICARE Active Duty Dental Program**

+1-866-984-ADDP (+1-866-984-2337)
www.addp-ucci.com

TRICARE Dental Program

+1-855-MET-TDP2 (+1-855-638-8372)
www.metlife.com/tricare

**TOP Quality Assurance, Grievances, Appeals
and Compliments/Commendations**

TOPGlobalQualityAssu@internationalsos.com

Report Suspected Fraud and Abuse

1-877-342-2503 (toll-free)

TRICARE Service Centers

www.tricare.mil/tsc

1. For toll-free contact information, visit 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 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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