

TRICARE Fundamentals Course

Prime Remote Options

4

Instructor Guide

References

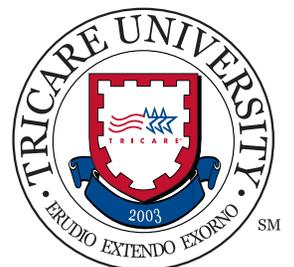
10 USC

32 CFR § 199, 199.20

National Defense Authorization Act (NDAA)

2008 TRICARE Operations Manual, Chapter 16; Chapter 24: Section 12, 18

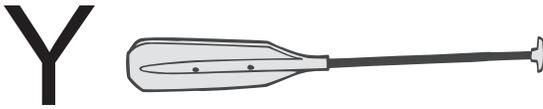
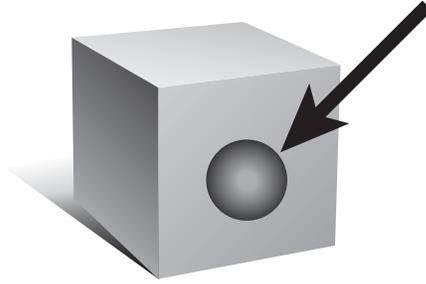
2002 TRICARE Operations Manual, Chapter 17



Brain teaser

What phrase is represented below?

In your dreams



Riddle

It is the beginning of eternity, the end of time and space, the beginning of the end, and the end of every space. What is it?

The letter E

Module Objectives



Show slide #2

Module Objectives

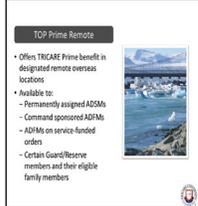
- Define TRICARE Overseas Program (TOP) Prime Remote
- Identify who is eligible for TOP Prime Remote
- Explain how TOP Prime Remote enrollees access health care
- Describe the TRICARE POC's role



Introduce
TRICARE
Prime Remote.

- **Define the TRICARE Prime Remote Options**
- **Identify who is eligible for Prime Remote**
- **Explain how Prime Remote enrollees access health care**
- **Describe the TRICARE POC's role**

Show slide #3 for 1.0



TOP Prime Remote is a TRICARE Prime option that is only available in designated remote overseas locations

TOP Prime Remote is a TRICARE Prime option that is only available in designated remote overseas locations.

Ask if everyone understands command sponsorship. Emphasize that if an ADSM marries while overseas, the new spouse must be registered in DEERS and command sponsored before the new spouse can enroll in TOP Prime Remote.

1.0 TRICARE Options in Remote Locations

Note: Throughout this module, TRICARE Prime Remote (TPR), TRICARE Prime Remote for Active Duty Family Members (TPRADFM), and TRICARE Overseas Program (TOP) Prime Remote are referred to as “Prime Remote” unless otherwise specified.

All Prime Remote options offer:

- Access to primary care, clinical preventive, and specialty health care services
- No deductibles, copayments or cost-shares except for stateside pharmacy benefits and for enrolled ADFMs who receive care under the point-of-service option
- No claim forms or paperwork if care is coordinated through a stateside network provider and contractor or the overseas contractor
- Toll-free 24-hour access to health care information, referrals, and authorization
- Medical evacuation (overseas)

Sponsors must ensure their address, unit, and family member information are current and accurate in the Defense Eligibility Enrollment Reporting System (DEERS) so members and families are enrolled in the appropriate remote option. Remember, the services determine TRICARE eligibility, and the regional contractors process enrollments.

1.1 TRICARE Prime Remote (TPR)

TPR is a stateside option that provides health care to active duty service members (ADSMs) who live and work in TPR-designated ZIP codes (greater than 50 miles or one hour drive time) from a military treatment facility (MTF). Like Prime, it provides health care coverage through civilian network or TRICARE-authorized providers, and referrals and authorizations are required for TRICARE-covered specialty care.

1.2 TRICARE Prime Remote for Active Duty Family Members (TPRADFM)

TPRADFM is a Prime-like option for eligible active duty family members (ADFMs) who reside with their active duty sponsor in designated stateside TRICARE Prime Remote locations (residence exceptions may apply for Guard/Reserve members—see table on the following page).

1.3 TRICARE Overseas Program (TOP) Prime Remote

- TOP Prime Remote offers TRICARE Prime coverage to ADSMs permanently assigned to designated remote locations overseas and their eligible command-sponsored family members.
 - Only ADSMs and ADFMs who meet the Joint Federal Travel Regulation (JFTR) definition of command-sponsored (defined as entitled to travel to overseas commands at the government’s expense and endorsed by the appropriate military commander to be present in a family member status) are eligible for TOP Prime Remote enrollment in designated remote locations overseas.

2.0 Prime Remote Eligibility

ADSMs, Guard/Reserve members on written federal orders for more than 30 consecutive days, eligible family members, and transitional survivors are eligible for the Prime Remote options. The following table contains program specific eligibility information.

- Beneficiaries who are not eligible for the Prime Remote options:
 - Retirees and their eligible family members, survivors, unremarried former spouses, and ADSMs and ADFMs during their Transitional Assistance Management Program (TAMP) period
 - ADFMs who live in Prime Remote locations, but don’t live with the sponsor and/or aren’t command-sponsored
- Newborns and adoptees are eligible for TPRADFM/TOP Prime Remote as long as they meet Prime eligibility criteria. (See the *TRICARE Options* module for more information.)

Stateside (TPR/TPRADFM) Eligibility

TPR

- ADSMs and activated Guard/Reserve members must have a permanent duty assignment greater than 50 miles (based on ZIP code) or approximately a one-hour drive from an MTF **and** reside at a location greater than 50 miles (based on ZIP code) or approximately one-hour or more drive from an MTF.
 - To see if they qualify for TPR, direct ADSMs to the “TPR ZIP Code Look-up Tool” at www.tricare.mil/tpr.
- If the active duty member lives within 50 miles of an MTF, but geographic conditions create more than a one hour drive time, the ADSM may apply for a waiver of TPR requirements.
 - ADSMs should complete a *TRICARE Prime Remote (TPR) Determination of Eligibility Enrollment Request Form* and submit it through their unit commander for consideration by the TRICARE Regional Office (TRO). To obtain this form, direct service members to the following websites:
 - North Region: www.tricare.mil/tronorth/eligibilityenrollmentform
 - South Region: www.tricare.mil/trosouth/eligibilityenrollmentform
 - West Region: www.tricare.mil/trowest/tpywaiverrequest

TPRADFM

- ADFMs are eligible for TPRADFM if:
 - The sponsor is enrolled in TPR.
 - The ADFM(s) resides with the sponsor. “Resides with” is defined as the residence address where the family lives/lived with the sponsor while the sponsor is enrolled in TPR (as recorded in the DEERS).
- Transitional survivors who live in Prime Remote designated locations.
- TRICARE allows activated Guard/Reserve family members to enroll in TPRADFM as long as they meet the following criteria:
 - Family members lived with the Guard/Reserve sponsor when the sponsor was activated.
 - The sponsor’s residential address at the time of activation was in a TPR ZIP code as recorded in the DEERS.
 - To remain eligible, the family members must continue to reside at the same residential address.

Note: The sponsor does not need to be enrolled in TPR to have his/her family enroll in TPRADFM.

Show slide #4 for 2.0 TOP Prime Remote Eligibility

TOP Prime Remote Eligibility

- ADSMs permanently assigned in remote overseas locations
- ADFMs (Must be command sponsored or on service funded orders)
- Transitional Survivors
- Certain Guard/Reserve members and their family members

Overseas (TOP Prime Remote) Eligibility

TOP Prime Remote

- ADSMs or Guard/Reserve members must have a permanent duty assignment at a designated remote overseas location.
- Guard/Reserve members are also eligible if they lived in a TOP Prime Remote location at the time of activation.

TOP Prime Remote

- ADFMs eligible for TOP Prime Remote are:
 - ADFMs on permanent change of station orders and/or command-sponsored to accompany the sponsor to the remote overseas location
 - ADFMs who are command-sponsored or on service funded orders to relocate to a remote overseas location without the sponsor
 - Transitional survivors who live in TOP Prime Remote designated locations
 - Command-sponsored Guard/Reserve family members if the Guard/Reserve sponsor lived in a TOP Prime Remote location at the time of mobilization
 - Family members must have the same overseas residential address as the Guard/Reserve sponsor at the time of the sponsor’s mobilization, as recorded in the DEERS

3.0 Enrollment

- When the ADSM/activated Guard/Reserve member is eligible for TPR or TOP Prime, enrollment is mandatory unless there are service specific directions that require assignment to a uniformed service primary care manager (PCM) or if the ADSM elects to waive access standards and enroll to an MTF (subject to commander/TRO approval).
 - Guard/Reserve members are required to enroll unless they're deployed or in transit to a theater of operations where operational medical assets are available.
- Enrollment options (Prime or Prime Remote) depend on the location of the uniformed service sponsor's work unit location, not his/her residence.
- Enrollment is voluntary for ADFMs; they may choose to enroll on an individual or family basis.
 - Eligible family members who live in designated Prime Remote locations but don't enroll in TPRADFM/ TOP Prime Remote are covered under TRICARE Standard/Extra.

3.0.1 Stateside Enrollment

- If a TPR-enrolled sponsor receives orders to an unaccompanied assignment (where family members aren't authorized to accompany the sponsor), the family members may remain enrolled in TPRADFM during the sponsor's unaccompanied assignment as long as they continue to reside in the same TPR location they lived in before the sponsor's departure (as recorded in DEERS).
- Guard/Reserve family members may remain enrolled in TPRADFM at the same residence as when the member was activated, regardless of the sponsor's subsequent assignment, enrollment location, or temporary residence as long as the sponsor remains on active duty.

3.0.2 Overseas Enrollment

- When the ADSM and their command-sponsored ADFMs are enrolled in a TOP Prime Remote location and the sponsor is reassigned on unaccompanied orders to a location that does not permit command-sponsored family members, the family member(s) may remain enrolled at their current TOP Prime Remote location as long as they remain command-sponsored.
 - **Note:** These family members may remain enrolled in TOP Prime Remote for a period of time based on the length of the sponsor's unaccompanied orders. This may not exceed two years. (The normal unaccompanied tour is less than 24 months.)

3.1 Enrollment Processing

ADSMs/ADFM's must submit a *TRICARE Prime Enrollment Application and Primary Care Manager (PCM) Change Form (DD Form 2876)* to the appropriate regional contractor.

- Coverage begins as follows:
 - TPR coverage begins the date the *DD Form 2876* is received.
 - TPRADFM coverage follows the 20th-of-the-month rule. (See the *TRICARE Options* module for more information on the 20th-of-the-month rule.)
 - TOP Prime Remote coverage begins the date TOP contractor receives the *DD Form 2876* and appropriate orders to reflect command sponsorship. There is no 20th-of-the-month rule overseas.
- Points of Contact (POCs) may assist TOP Prime Remote site beneficiaries by accepting and forwarding enrollment forms to the overseas contractor as authorized under the TOP POC program.
- Prime Remote enrollment is automatically renewed until the sponsor or family member moves, the sponsor's status changes (from active duty to retiree), or the enrollee loses eligibility.

Show slide #5
for 4.0



3.1: Test Question

Note: To help with the test question, emphasize that TOP POCs may accept and forward enrollment forms.

3.2 Lockouts and Disenrollment

- The same lockout and disenrollment rules that apply to ADSMs/ADFMs enrolled in Prime also apply to Prime Remote enrollees. (See the *TRICARE Options* module for more information on lockouts and disenrollment).
 - ADSMs and family members are disenrolled from their Prime Remote option when the sponsor retires since the remote options are only available to ADSMs and ADFMs. Though disenrolled, they remain eligible for TRICARE Standard/Extra at that same location.
 - Prime Remote enrollees are disenrolled from their Prime Remote option when they lose eligibility or the sponsor separates from uniformed service.

Show slide #6 for 4.0

• Non-active duty enrollees must transfer enrollment or disenroll within 60 days of the end of the overseas assignment.

• TOP Prime Remote coverage continues until enrollment is transferred to the new location or until the enrollee disenrolls.

• If enrollment is not transferred within 60 days of the end of the overseas assignment, TRICARE Prime coverage reverts to TRICARE Standard.

TOP Prime Remote Portability

4.0 Moving and Traveling with Prime Remote Options

- Prime Remote coverage may transfer upon change of duty location within or between regions (portability), as long as a Prime or Prime Remote option is available in the new location. Enrollees must meet the required enrollment criteria (e.g., reside with their sponsor, command-sponsored).
- With permanent change of station assignments, ADSMs must transfer their enrollment to another Prime location (stateside or overseas), or follow Service enrollment guidance when they get to their new duty station.
- Enrollment transfers are effective the date the gaining regional contractor receives a signed *DD Form 2876*.
- When moving or traveling, Prime Remote enrollees follow the same rules and processes as TRICARE Prime and TOP Prime enrollees. (See Sections 11 and 14 of the *TRICARE Options* module for more information on transferring TRICARE coverage when moving and receiving care while traveling.)

Show slide #7 for 5.0

Primary Care Management

- Enrollees coordinate their routine, urgent and specialty care through the TOP contractor
- The TOP contractor schedules appointments and forwards an authorization to the purchased care/host nation provider
- Emergency care may be sought at the nearest medical facility

5.0 Primary Care Management

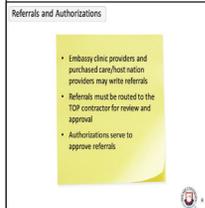
| Stateside (TPR/TPRADFM) |
|--|
| <ul style="list-style-type: none"> ● TPR and TPRADFM enrollees are assigned a network primary care manager (PCM) if there is one available in the local area, or may seek care from any TRICARE-authorized non-network provider when a network provider isn't available. (The non-network provider is then considered the provider enrollees will use for primary care services.) ● TPR/TPRADFM enrollees may ask to change their PCM or primary care provider at any time as long as the new PCM or primary care provider is accepting enrollees. |
| Overseas (TOP Prime Remote) |
| <ul style="list-style-type: none"> ● TOP Prime Remote enrollees coordinate their health care through the TOP contractor. ● The overseas contractor's Call Centers serve as the PCM by coordinating all medical and dental care for ADSMs and medical care only for command-sponsored ADFMs. ● Whenever possible, the overseas contractor contacts qualified purchased care/host nation providers and coordinates an authorization for services to facilitate a "cashless and claimless" episode of care. <ul style="list-style-type: none"> ○ A "cashless, claimless" episode of care means the provider will not make the TOP Prime Remote enrollee pay up front for TRICARE covered services. The provider also files the claim on the enrollee's behalf. |

5.0: Test Question

6.0: Test Question

Point out the difference in ADSM/ADFM medical coverage. Emphasize that ADFM dental services are accessed through TDP enrollment.

Show slide #8 for 6.3



6.3: Test Question

6.0 Seeking Care, Referrals, and Authorization

Under the Prime Remote options, enrollees are provided access to routine, urgent, emergency, and specialty care services similar to Prime, as well as aeromedical evacuation for TOP Prime Remote enrollees.

6.1 Routine Care

Routine care includes general office visits for the treatment of symptoms, chronic or acute illnesses, disease, and follow-up care for an ongoing medical condition including preventive care (also known as primary care).

| Stateside (TPR/TPRADFM) |
|--|
| <ul style="list-style-type: none"> TPR/TPRADFM enrollees receive routine care from their assigned PCMs (network providers where available) or chosen TRICARE-authorized providers. |
| Overseas (TOP Prime Remote) |
| <ul style="list-style-type: none"> Routine care is typically provided by a U.S. Embassy provider or clinic. If they cannot provide the needed service, then care is coordinated through the overseas contractor's Regional or Country-specific Call Center. Enrollees should expect to receive a routine care appointment within seven days. |

6.2 Urgent Care

Urgent care is generally defined as nonemergency acute illness or injury which requires medically necessary treatment, but would not result in disability or death if not treated immediately. This kind of illness or injury does require professional attention and should be treated within 24 hours to avoid further complications.

| Stateside (TPR/TPRADFM) |
|--|
| <ul style="list-style-type: none"> TPR enrollees should contact their PCM or primary care provider or regional contractor for urgent care. If the PCM or primary care provider cannot provide the required urgent care, the provider should write a referral. The regional contractor issues the care authorization. <ul style="list-style-type: none"> The contractor forwards TPR-enrolled ADSMs referrals to the Military Medical Support Office (MMSO) for fitness-for-duty review and an authorization determination. The MMSO may require these ADSMs to seek services from an MTF or may authorize the enrolled ADSM to seek services from a network or authorized provider. (See Section 7.0 of this module for more information.) |
| Overseas (TOP Prime Remote) |
| <ul style="list-style-type: none"> Urgent care is coordinated through the overseas contractor's Regional or Country-specific Call Centers. Enrollees should expect to receive an urgent care appointment within 24 hours. |

6.3 Specialty Care

Specialty care is generally defined as care the PCM is not able to provide.

- All Prime Remote enrollees require a referral and prior authorization for specialty care. The PCM or primary care provider routes the referral to the regional contractor. The regional contractor reviews the referral to make a medical necessity and benefit determination and then issues an authorization determination (approval or denial).
- Regional contractors notify enrollees of authorization determinations, information about the authorized provider, and services the enrollee is authorized to receive. The contractor provides authorization information to the specialty provider as well.
- If a Prime Remote-enrolled ADFM seeks specialty care without a referral and authorization, point-of-service (POS) charges apply.

Emphasize what enrollees should do regarding emergency care.

| Stateside (TPR/TPRADFM) |
|---|
| <p>TPR</p> <ul style="list-style-type: none"> The regional contractor refers all active duty TPR-enrollee specialty care and inpatient referrals to the Military Medical Support Office Service Point of Contact (MMSO SPOC) for review, fitness-for-duty determination, and care authorization. (See Section 8.0 of this module for more information.) <p>TPRADFM</p> <ul style="list-style-type: none"> TPRADFM enrollees should only seek specialty services after an authorization is issued to avoid point-of-service (POS) charges or claims denial. (See the <i>TRICARE Options</i> module for more information on POS.) |
| Overseas (TOP Prime Remote) |
| <ul style="list-style-type: none"> Specialty care is coordinated through the overseas contractor's Regional or Country-specific Call Centers. Specialty care overseas includes diagnostic tests. Appointments are "cashless and claimless" if coordinated by the overseas contractor's call centers. <ul style="list-style-type: none"> Once authorized, the contractor forwards the authorization for services to the purchased care/host nation provider. Enrollees should expect to receive a specialty care appointment within 28 days. <ul style="list-style-type: none"> For non-urgent specialty care appointments, enrollees may set up appointments for themselves, but should allow the overseas contractor at least 48 hours advanced notice to prepare the authorization. TOP Prime Remote enrollees who seek care without prior authorization may have to pay up front and file a claim on their own for reimbursement; POS charges would apply. |

6.4 Emergency Care

Medical services provided for a sudden or unexpected medical, dental, or psychiatric condition, or the sudden worsening of a chronic (ongoing) condition that is threatening to life, limb, or sight and needs immediate medical treatment, or which has painful symptoms that need immediate relief to stop a beneficiary's suffering.

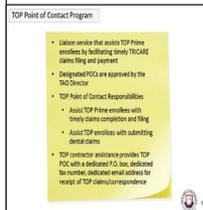
Note: When emergency care is required, Prime Remote enrollees should go to the nearest emergency care location. They don't need to call their PCM or primary care provider before seeking emergency care.

| Stateside (TPR/TPRADFM) |
|--|
| <ul style="list-style-type: none"> TPRADFM enrollees are to notify their PCM or primary care provider within 24 hours, or the next business day, to get a referral and authorization for emergency care and to coordinate ongoing services. TPR-enrolled ADSMs should contact the MMSO SPOC as soon as possible after receiving emergency services. A referral should be sent by the provider or TPR enrollee to the regional contractor as soon as possible for the MMSO review and authorization. |
| Overseas (TOP Prime Remote) |
| <ul style="list-style-type: none"> Enrollees may contact the overseas contractor's Regional or Country-specific Call Center for assistance to find a purchased care/host nation emergency medical facility, if time permits. <ul style="list-style-type: none"> Enrollees should notify the contractor of an emergency care visit within 24 hours, or the next business day, so that ongoing care can be coordinated and properly authorized. Enrollees should provide the hospital's contact information to the contractor and/or a copy of the emergency room bill. For emergency care, ADSMs should also contact their parent service unit as soon as possible before, during, or after care is provided. If enrollees follow the process above, they typically won't have to pay out-of-pocket for TRICARE covered services. |

7.0 Role of Service Points of Contact (Stateside)

- The services retain health care oversight of ADSM TPR-enrollees (including those assigned to the Virgin Islands) through their Service Points of Contact (SPOCs) and nurse consultants at the MMSO or other headquarters.
- The SPOCs serve as liaisons between:
 - Active duty service members
 - The branch of service
 - Regional contractors
- SPOCs review referrals and medical claims to determine the impact diagnosis or treatment may have on the ADSM's fitness-for-duty and whether the member requires care at an MTF.
- Nurse consultants authorize ADSM TPR-enrollee specialty care.
- SPOCs review deferred medical claims from regional contractors and execute approval or denial of payments.
- SPOC questions may be directed to:
 - Army, Marine Corps, Navy, Air Force, Coast Guard, and National Guard:
 - 1-888-MHS-MMSO/1-888-647-6676 (toll free)
 - Military Medical Support Office
P.O. Box 886999
Great Lakes, IL 60088-6999
 - United States Public Health Service (USPHS): 1-800-368-2777, option #2
 - National Oceanic and Atmospheric Administration (NOAA): www.noaa.gov
- **Note:** BCACs/DCAOs, providers, and health care finders are encouraged to contact the SPOC in specific situations for information and clarification on health care for TPR-enrolled ADSMs. (A partial listing in Appendix A of this module provides basic guidelines as to what types of health care services require fitness-for-duty review by the SPOC.)

Show slide #9
for 8.0



8.0: Test Question

Emphasize that the Service Point of Contact acts as a liaison for ADSMs, reviews claims, determines payments, and also determines the impact a diagnosis has on fitness-for-duty.

8.0 The TOP Point of Contact (POC) Program (Overseas)

- The TOP POC Program is a liaison service that assists TOP Prime Remote enrollees by facilitating enrollment, medical travel, and timely TRICARE claims filing.
 - TOP POCs are designated by various government agencies.
 - TOP POCs:
 - Assist beneficiaries with the timely completion and filing of TOP claims forms
 - Secure and safeguard Protected Health Information (PHI), Personally Identifiable Information, and Sensitive Information
 - Assist ADSMs and Prime enrolled ADFMs with coordinating their return travel after medical evacuation and hospital discharge with the ADSM or ADFM
 - TAOs develop and distribute a region-specific POC Program booklet outlining specific POC duties and responsibilities. Each TAO office also develops and implements region-specific POC training.
 - Questions regarding specific POC duties and responsibilities are addressed to the appropriate TAO office for resolution.

Show slide #10
for 9.0

Travelling with TOP Prime Remote

- Travelling Stateside**
 - If MTF care is unavailable, enrollees should contact the TOP contractor for pre-authorization to receive non-emergency civilian provider care.
 - Once care is authorized and received, the provider's claim is sent to the overseas claims processor.
- Travelling Temporarily Out of the Area**
 - ADMSs should transfer enrollment when out of the area for more than 90 days.
- Travelling on Permanent Change of Station Orders**
 - Enrollees may transfer enrollment by contacting the TOP contractor.

9.0 Medical Travel for Active Duty Service Members (ADSMs) Overseas

9.1 Non-Availability of Care in the TOP Prime Remote Region

- When necessary medical care (including diagnostic services) is not available in the overseas remote location, the overseas contractor contacts the TRICARE Area Office (TAO) to begin coordination of medical care (travel and appointments) to the nearest MTF or purchased care/host nation medical facility. Part of the coordination involves determining medical necessity for the out-of-country appointment. When appropriate, the TAO may coordinate the appointment with a designated medical facility based on the availability of care and cost effectiveness of travel and per diem costs.
 - ADSMs are required to complete a medical TAD/TDY form and contact their respective POC for assistance with coordinating and receiving funding through their respective command or service. Travel orders for flights, per diem, and other associated costs are funded through the command or service fund site.
- Each time specialty care or diagnostics services are needed (e.g., follow-up appointments, MRIs, CT scans) the overseas contractor must be contacted to facilitate a new referral/authorization. In some instances, multiple visits may be authorized in advance based on the proposed treatment plan.

9.2 Aeromedical Evacuation

Aeromedical evacuation funding is service-specific and may be requested through the TOP POC.

9.2.1 Role of the TOP Contractor in Aeromedical Evacuation

- The TOP contractor's regional call center arranges medically necessary aeromedical evacuations for the following beneficiaries:
 - TOP Prime Remote enrollees
 - ADSMs who are deployed, TAD/TDY, or in an authorized leave status overseas
 - Stateside Prime enrolled ADSMs (regardless of enrollment location) while traveling outside of the U.S.
- The TOP contractor:
 - Determines medical necessity
 - Identifies the most appropriate method of evacuation
 - Schedules the evacuation
 - Authorizes the services needed
 - Arranges medical records transfers
 - Coordinates patient transfers with the receiving health care provider or institution
 - Ensures the ADSM's unit is aware of the medical evacuation

9.2.2: Test
Question

9.2.2 Role of POCs in Aeromedical Evacuations

- **POCs command/service-specific fund sites for out-of-country medical travel.**
 - Enrollees must travel with their TOP Prime Remote enrollment card, uniformed services ID card, and travel orders.
 - Enrollees are advised to review their travel orders and itinerary prior to traveling.
 - Enrollees are informed that any deviation from the approved itinerary will not be reimbursed.
- POCs should provide enrollees with a reliable contact number for the medical travel order issuing authority. Enrollees may then contact the travel authority if the approved itinerary doesn't provide adequate travel time in either direction.
- POCs should inform enrollees that commercial travel is only authorized as indicated by the fund site memorandum; commercial travel to a location other than the Temporary Additional Duty/Temporary Duty (TAD/TDY) destination will not be reimbursed.

9.2.3 Aeromedical Evacuations and Fund Sites

The services issue a fund site to pay claims filed by the TOP contractor on behalf of TOP Prime Remote enrolled ADSMs for approved medically necessary medical evacuations.

- TOP POCs will usually work with two types of fund sites to cover certain costs for health care and medical travel for ADSMs not covered under TOP Prime Remote:
 - Service-specific fund sites: for TRICARE-covered services received in remote locations without contractor coordination
 - Command/service fund sites: travel for specialty care/diagnostic tests
- Approval of payment is at the discretion of the fund site holder; medical travel funds are allocated for travel and per diem and do not cover the cost of rental cars, telephone calls, or personal expenses.

9.3 Care Onboard Commercial Seagoing Vessels

- When Prime Remote enrollees receive care onboard commercial seagoing vessels while outside of U.S. territorial waters, they should pay the full cost of care up front and file a claim with the TOP claims processor.
 - Claims are processed as foreign claims regardless of the provider's mailing address.
 - If the provider is licensed to practice medicine in the United States, reimbursement rates are based on the provider's address.
 - If the provider is not licensed to practice medicine in the United States, reimbursement rates follow the same rules as other purchased care/host nation provider claims.

10.0 Claims

- The Prime Remote enrollee is responsible for ensuring claims are submitted and processed and that appropriate referrals and authorizations are in place.
 - All Prime Remote claims submitted by enrollees require a completed and signed *TRICARE DoD/CHAMPUS Claim Patient's Request for Medical Payment* (DD Form 2642), a provider's billing statement, and a third party liability form (if indicated).
- Claims should be submitted as soon as possible after care is received.
 - For care received within the United States and Puerto Rico, claims must be submitted within one year after the date of service or date of discharge for an inpatient stay.
 - For care received overseas and in all other U.S. territories, claims must be submitted within three years after the date of service or date of discharge for an inpatient stay.
- Claims submitted by ADSMs may be denied if they received care without a MMSO or overseas contractor authorization.
- Claims submitted by TPRADFM or TOP Prime Remote ADFMs are processed under the POS option if they seek non-routine, nonemergency care without the proper referral and authorization.

Emphasize that ADFM claims will process under POS if nonemergency care is received w/o an authorization.

POS, cost sharing, and deductible amounts do not apply if an enrollee has OHI that provides primary coverage, i.e., host nation insurance

10.1 Additional Claims Processing Information

Stateside (TPR/TPRADFM)

- TRICARE network providers submit claims for the enrollee.
- TRICARE non-network (participating or non-participating) may or may not submit claims for enrollees.
- Claims for health care received by TPR-enrollees while traveling or visiting overseas are processed by the overseas contractor, regardless of where the enrollee resides.

Overseas (TOP Prime Remote)

- When a purchased care/host nation provider accepts an authorization for services, the provider submits the claim to the overseas claims processor for payment and it's processed as "cashless-claimless."
- When a beneficiary receives care from a purchased care/host nation provider that does not accept TRICARE, enrollees pay up front and file their own claims for reimbursement.
 - Please note that box 13 on the *DD Form 2642* asks beneficiaries if they would like payment issued in local currency. The term "local" refers to country where services were provided. If marked "yes," the payment is issued in that country's currency. If the box is marked "no" or neither "yes" or "no" box is checked, the payment is issued in US dollars.

Overseas Point of Contact (POC) Program

- Embassy providers acting as primary care managers (PCMs) may refer enrollees to host nation providers.
- Claims for host nation provider services are processed following TOP procedures:
 - The POC assists with completing and submitting claims.
 - The overseas contractor provides a dedicated P.O. Box, fax number, and e-mail address to receive POC claims and correspondence.
 - The overseas contractor returns payment (foreign currency/U.S. dollars) and EOBs to the POC for distribution to providers and beneficiaries (when requested).

Note 1: POCs may not sign as a claimant for any beneficiary's claim.

Note 2: Professional services rendered by U.S. Embassy health clinics are not covered by TRICARE/TOP.

Claims Payments for Service Specific Fund Sites

- When ADSMs seek care from a purchased care/host nation provider in a TOP Prime Remote location without an authorization for service from the TOP contractor, payment for health care services will not be reimbursed by the overseas claims processor.
 - In these cases, reimbursement may be sought through the ADSM's service-specific fund.
 - For more specific information, ADSMs should contact their POC or service representative.

11.0 TOP Prime Remote Physical Exams (Overseas)

- TOP Prime Remote enrollees may require physical exams for the following reasons:
 - Fitness for duty/flight physicals
 - Routine
 - Retirement
 - School*
 - Sports and others*

* *Not all types of physical exams can be covered by TRICARE. Service-specific guidance regarding ADSM physicals is described below. TRICARE coverage information can be found on www.tricare.mil or by contacting the regional contractor.*

If time permits, share the importance of getting copies of medical treatment provided by the embassy clinic provider and host nation provider added to the primary medical record for retirement purposes.

11.1 Fitness for Duty

- TOP POCs should contact the ADSM's service (e.g., Army, Marine Corps) representative for guidance on issues related to medical care, flight physicals, periodic medical exams, and retirement physicals and funding for travel.

11.2 Routine Physicals for ADSMs

- Based on service-specific guidelines (three-year/five-year) physicals may be performed by a purchased care/host nation provider in-country. ADSMs should contact the overseas contractor for appointments and authorizations.
- When physicals cannot be performed in-country and TAD/TDY funds for medical travel to the United States are not available, the physical may be authorized and scheduled in conjunction with non-medical stateside TAD/TDY or while the service member is on leave in the United States.

11.3 Retirement Physicals

- Retirement physical guidelines vary between the services.
- TOP POCs can assist enrollees by directing them to their respective service representative for assistance.

11.4 School Physicals for ADFMs

- When required in connection with school enrollment, TOP Prime Remote enrollees ages 5–11 are authorized to receive school physicals.
- These physical appointments should be scheduled through the overseas contractor.

11.5 Sports and Other Physical Exclusions

- Sports physicals, considered elective and not medically necessary, are not covered under TRICARE.
- Any physical for administrative purposes is not covered under TRICARE because they're not considered medically necessary (e.g., visa and passport physicals).

12.0 Overseas Maternity Care

TOP Prime Remote covers maternity care, including prenatal care, delivery, and postpartum care.

12.1 In-Country Maternity Care

- TOP Prime Remote enrollees should contact the overseas contractor to inquire about maternity care in the country where the enrollee resides.
 - The overseas contractor attempts to locate a purchased care/host nation provider who can provide the appropriate services for the duration of the pregnancy.
 - If appropriate maternity care is not available in-country, the overseas contractor coordinates medical travel with the TAO.
- Upon delivery, TOP Prime Remote enrollees continue to receive postpartum care, generally for up to six weeks after the baby is delivered. Postpartum care appointments are coordinated through the overseas contractor's Regional or Country-specific Call Center.
- When the enrollee needs treatment for something other than maternity care while they're pregnant (e.g., cold, sprained ankle) the TOP contractor can schedule a routine appointment for them with a qualified host nation provider.

12.2 Requests to Deliver in the States

- When care is available in the host nation, but the ADFM requests to deliver stateside:
 - The TOP POC or the enrollee must contact the overseas contractor for assistance to coordinate care with a designated stateside MTF, TRICARE network, or authorized provider near the enrollee's chosen location depending on Prime/TPRADFM availability.
- If the enrollee chooses to deliver their child stateside, a fund site will be issued by the sponsor's service or command for travel to the nearest point of entry into the United States.
 - Upon arrival to the States, enrollees may transfer their TOP Prime enrollment to the region where they will deliver the baby, if Prime is available in the local area.
 - If the enrollee moves to an area that is not a Prime service area and does not qualify for TPRADFM because they do not reside with their sponsor, TRICARE coverage reverts to TRICARE Standard.
 - If the enrollee moves to a Prime service area, but fails to transfer enrollment within 60 days of departure from the overseas region, coverage reverts to TRICARE Standard.

13.0 TRICARE and Non-Combatant Evacuation Operations (NEO)

- NEO guidelines are designed to ensure that family members experience no lapse in their TRICARE coverage due to an evacuation.
 - There are special TRICARE policies that apply to ADFMs evacuated from overseas locations. (See *Health Affairs Policy 03-006*, available at www.health.mil.)
 - TOP Prime and TOP Prime Remote enrollees are authorized up to 210 days from the date of the initial evacuation order to travel and transfer enrollment to a new region.
 - When ADFMs are authorized to relocate to a new overseas location offering TOP Prime or TOP Prime Remote, they can transfer enrollment to the appropriate TRICARE program based on their orders and location.

14.0 TPR Application Exercises

First Lieutenant John Smith, an Army National Guard member, lives with his wife and two children in Brookline Station, Missouri, a TPR-designated location. He just received active duty orders for 365 consecutive days. Effective tomorrow, he will report to Fort Smith, Arkansas, for 15 days with a subsequent deployment to Afghanistan in support of Operation Enduring Freedom.

He and his wife agree that the family should continue to live at their current residence during his deployment.

Given the scenario above and what you have learned about TRICARE Prime Remote, answer the following questions, and prepare to explain your answers.

Q1. What coverage options are available to the Smith family?

A1: Yes

Q2. Is the Smith family eligible for TPRADFM during Lieutenant Smith's deployment?

A2: Check the DEERS records to ensure they were residing with First Lt. Smith in the TPR residence prior to deployment.

Q3. How can you be sure whether they're or are not eligible?

A3: TPRADFM, TRICARE Standard/Extra

15.0 TOP Prime Remote Resources

| Eurasia-Africa | Latin America and Canada | Pacific |
|---|--|---|
| Africa, Europe, and the Middle East | Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands | Asia, Guam, India, Japan, Korea, New Zealand, and Western Pacific remote countries |
| <p>TOP Regional Call Center 1-877-678-1207 (Calling from U.S.) tricarelon@internationalsos.com</p> <p>+44-20-8762-8384 (calling from overseas)</p> <p>Medical Assistance: +44-20-8762-8133</p> | <p>TOP Regional Call Center 1-877-451-8659 (Calling from U.S.) tricarephl@internationalsos.com</p> <p>1-215-942-8393 (calling from overseas)</p> <p>Medical Assistance: 1-215-942-8320</p> | <p>TOP Regional Call Centers Singapore (Calling from U.S.): 1-877-678-1208, opt. 4 sin.tricare@internationalsos.com</p> <p>Sydney (calling from U.S.): 1-877-678-1209, opt. 4 sydtricare@internationalsos.com</p> <p>Medical Assistance: Singapore: +65-6338-9277 Sydney: +61-2-9273-2760</p> |
| <p>TRICARE Area Office Toll Free Phone (Calling from U.S.): 1-888-777-8343, opt. #1</p> <p>Commercial Phone: + 49-6302-67-6314 DSN: 1-314-496-6314</p> <p>Commercial Fax: +49-6302-67-6378 DSN Fax: 1- 314-496-6378</p> <p>E-mail: teoweb@europe.tricare.osd.mil</p> <p>Address: TAO-Eurasia-Africa Unit 10310 APO AE 09136-0130</p> | <p>TRICARE Area Office Toll Free Phone (Calling from U.S.): 1-888-777-8343, opt. #3</p> <p>Commercial Phone: +1-210-292-8520 DSN: 554-8582</p> <p>Commercial Fax: +1-210-292-3224</p> <p>E-mail: taolac@tma.osd.mil</p> <p>Address: TAO-Latin America & Canada 7800 IH-10 West, Suite 400 San Antonio, TX 78230</p> | <p>TRICARE Area Office Toll Free Phone (Calling from U.S.): Singapore: 1-877-678-1208, opt. 4 Sydney: 1-877-678-1209, opt. 4</p> <p>Commercial Phone: + 81-6117-43-2036 DSN: 315-643-2036</p> <p>Commercial Fax: +81-6117-43-2036 DSN Fax: 315-643-2037</p> <p>E-mail: tpao.csc@med.navy.mil</p> <p>Address: TAO-Pacific NH Okinawa PSC 482, Box 2749 FPO AP 96362</p> |
| Overseas Claims Information | | |
| <p>All Overseas Active Duty Claims TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 1-608-301-2311</p> | | |
| All Other Claims (Separated by Region) | | |
| <p>TRICARE Overseas Program P.O. Box 8976 Madison, WI 53707-8976</p> <p>1-608-301-2310, opt. 2</p> | <p>TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7989</p> <p>1-608-301-2311, opt. 2</p> | <p>TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985</p> <p>1-608-301-2311</p> |
| Website: www.tricare-overseas.com | | |

Module Objectives



Show slide #11

Module Summary

- Define the TRICARE Prime Remote Options
- Identify who is eligible for Prime Remote
- Explain how Prime Remote enrollees access health care
- Describe the TRICARE POC's role

Summary:

- Define the TRICARE Prime Remote Options
- Identify who is eligible for Prime Remote
- Explain how Prime Remote enrollees access health care
- Describe the TRICARE POC's role

Show slide #12

Questions?

Show slide #13

Appendix A: Active Duty Care Guidelines

The following is a partial list of guidelines for providers and the contractors as to what types of health care services require a fitness-for-duty review by the SPOC.

For a sampling of additional treatment situations that require SPOC review, please see the 2008 TRICARE Operations Manual, Chapter 16, Addendum B.

For additional information on the SPOC review process, visit the MMSO website at www.tricare.mil/mmso.

| Health Care Service | SPOC Review Required? | Who Provides Care? |
|--|--|---|
| Primary care medical services | No | PCM (TRICARE-authorized civilian provider or MTF) |
| Emergency/urgent consults and tests required within 48 hours | Yes, but care won't be delayed while waiting for SPOC response | TRICARE-authorized civilian provider |
| | Follow-up specialty care requires SPOC review | |
| Periodic health assessments | No | PCM (TRICARE-authorized civilian provider) or MTF |
| Periodic eye and hearing exams | No | TRICARE-authorized civilian provider or MTF as designated by SPOC |
| Eyeglasses/contacts | Yes | MTF or service labs; SPOC provides information to ADSM |
| Service specific physical exams (For DoD/Service Forms) | Yes | TRICARE-authorized civilian provider or MTF as designated by SPOC |

Appendix B: Medical Matrix Homework

Medical Benefit Program Matrix Homework Instructions

- Using your TRICARE Fundamentals Course Participant Guide and class notes, write the appropriate answer in each of the squares on the Program Matrix.
- Answers for the matrix:
 - Can be either “Yes,” “No,” or “N/A” (not applicable)
 - May require dollar amounts only
 - Some “Yes” answers may require additional information
- **Suggestion:** Complete the homework with the help of a study group.

| | Prime | | Prime Remote | | Standard/Extra | | |
|------------------------------------|-------|------|--------------|------|----------------|------|---------|
| | ADSM | ADFM | ADSM | ADFM | ADSM | ADFM | Retired |
| Enrollment required (Y/N) | | | | | | | |
| Command sponsorship required (Y/N) | | | | | | | |
| Enrollment fee (Y/N) | | | | | | | |
| PCM assigned (Y/N) | | | | | | | |
| Copays (Y/N) | | | | | | | |
| Cost-shares (Y/N) | | | | | | | |
| Catastrophic cap (amount) | | | | | | | |
| Deductibles (amount) | | | | | | | |
| Claims filed by beneficiary (Y/N) | | | | | | | |
| MTF access (Y/N) | | | | | | | |
| Portable (Y/N) | | | | | | | |
| Available overseas (Y/N) | | | | | | | |
| Civilian equivalent plans | | | | | | | |
| Advantages | | | | | | | |

Appendix C: Eurasia-Africa TOP Prime Remote Locations

| Country | City/Cities |
|----------------------------------|---|
| Albania | Tirana |
| Algeria | Algiers |
| Angola | Luanda |
| Armenia | Yerevan |
| Austria | Vienna |
| Azerbaijan | Baku |
| Belarus | Minsk |
| Belgium | Kleine Brogel |
| Bosnia-Herzegovina | Sarajevo |
| Botswana | Gaborone |
| Bulgaria | Sofia |
| Burundi | Bujumbura |
| Cameroon | Yaounde |
| Chad | N'Djamena |
| Cote d'Ivoire | Abidjan |
| Croatia | Zagreb |
| Cyprus | Nicosia |
| Czech Republic | Prague |
| Denmark | Copenhagen |
| Djibouti | Djibouti |
| Egypt | Cairo, Ismail, Maadi |
| Eritrea | Asmara |
| Estonia | Tallin |
| Ethiopia | Addis Ababa |
| Finland | Helsinki |
| France | Istres, Lille, Paris |
| Georgia | Tbilisi |
| Germany | Berlin, Bonn, Bremerhaven, Flensburg, Garmish, Kalkar, Muenster, Munich, Pfullendorf, Ulm |
| Ghana | Accra |
| Greece | Athens, Larissa |
| Guinea Republic of Congo | Conakry |
| Hungary | Budapest |
| Ireland | Dublin |
| Israel | Jerusalem, Tel Aviv |
| Italy | Ghedi, Latina, Milan, Poggio, Rome, Solbiate, Taranto |
| Jordan | Amman |
| Kazakhstan | Almaty, Astana |
| Kenya | Kisumu, Nairobi |
| Kinshasa, Democratic Republic of | Kinshasa |

| Country | City/Cities |
|-------------------|---|
| Kuwait | Kuwait |
| Kyrgyzstan | Bishkek |
| Latvia | Riga |
| Liberia | Monrovia |
| Lithuania | Vilnius |
| Luxembourg | Luxembourg |
| Macedonia | Skopje |
| Mali | Bamako |
| Malta | Valetta |
| Moldova | Chisinau |
| Morocco | Rabat |
| Mozambique | Maputo |
| Namibia | Windhoek |
| Netherlands | The Hague, Rotterdam Volkel |
| Niger | Niamey |
| Nigeria | Lagos |
| Norway | Oslo, Stavanger |
| Oman | Muscat |
| Pakistan | Islamabad, Karachi |
| Poland | Bydgoszcz, Szczecin, Warsaw |
| Portugal | Lisbon |
| Qatar | Doha |
| Romania | Bucharest |
| Russia | Moscow, St. Petersburg |
| Rwanda | Kigali |
| Saudi Arabia | Dhahran, Jeddah, Riyadh, Khamis, Tabuk, Tarif |
| Senegal | Dakar |
| Serbia-Montenegro | Belgrade |
| Slovakia | Bratislava |
| Slovenia | Ljubljana |
| South Africa | Cape Town, Pretoria |
| Spain | Madrid, Moron, Valencia |
| Sweden | Stockholm |
| Switzerland | Bern, Geneva |
| Syria | Damascus |
| Takjistan | Dushanbe |
| Tanzania | Dar Es Salaam |
| Togo | Lome |
| Tunisia | Tunis |
| Turkey | Ankara, Istanbul, Izmir |
| Turkmenistan | Ashgabat |

| Country | City/Cities |
|----------------------|--|
| Uganda | Kampala |
| Ukraine | Kiev |
| United Arab Emirates | Abu, Kampala |
| United Kingdom | Cheltenham, Digby, London, Portsmouth, Yeovilton |
| Uzbekistan | Tashkent |
| Yemen | Sanaa |
| Zambia | Lusaka |
| Zimbabwe | Harare |

Appendix D: Latin America and Canada TOP Prime Remote Locations

| Country | City/Cities |
|-----------------------------|---|
| Antigua | English Harbour |
| Argentina | Buenos Aires |
| Bahamas | AUTEC, Nassau |
| Barbados | Bridgetown |
| Belize | Belize City |
| Bolivia | La Paz |
| Brazil | Brasilia, Rio, Sao Paulo, Sarochabo |
| Chile | Santiago |
| Columbia | Bogota |
| Costa Rica | San Jose |
| Dominica Dominican Republic | Goodwill Roseau Santo Domingo |
| Ecuador | Manta, Quito |
| El Salvador | San Salvador |
| Grenada | St. George |
| Guatemala | Guatemala City |
| Guyana | Guyana |
| Haiti | Port Au' Prince |
| Honduras | Soto Cano, Tegucigalpa |
| Jamaica | Kingston |
| Mexico | Chiguagua, Mexico City, Monterey |
| Netherlands Antilles | Aruba, Williamstad Curacao |
| Nicaragua | Managua |
| Panama | Chiriqui, Panama City, Santiago |
| Paraguay | Asuncion |
| Peru | Lima |
| Puerto Rico | Aguadilla, Arecibo, Caguas, Carolina, Fajardo, Humacao, Mayaguez, Ponce, San Juan |
| Surinam | Para Maribo |
| Trinidad and Tobago | Port of Spain |
| Uruguay | Monte Video |

| Country | City/Cities |
|-----------------------|--|
| Venezuela | Caracas |
| Virgin Islands, U. S. | St. Thomas, St. Croix, St. John, Christiansted |

Appendix E: Pacific TOP Prime Remote Locations

| Country | City/Cities |
|--------------------------|---|
| American Samoa | Pago Pago, Nu'uuli |
| Australia | Alice Springs, Brisbane, Canberra Darwin, Edinburgh, Exmouth, Katherine, Laermouth Melbourne, Newcastle, Nowra, Perth, Puckapunyal, Richmond, Sydney, Toowoomba, Townsville |
| Bangladesh | Bhaka |
| Cambodia (Kampuchea) | Phnom Penh |
| China | Beijing, Chengdu, Hong Kong, Shanghai |
| Fiji | Nadi Suva |
| India | Coimbatore, Haryana, New Delhi |
| Indonesia | Jakarta |
| Japan | Central Tokyo, Gotemba, Osaka, Sapparo |
| Laos | Vientiane |
| Madagascar | Antananarivo |
| Malaysia | Kuala Lumpur |
| Mongolia | Ulaanbaatar |
| Myanmar (Burma) | Yangon |
| Nepal | Kaphmanda |
| New Zealand | Auckland, Christchurch, Wellington |
| Northern Mariana Islands | Saipan |
| Philippines | Manila, Quezon City |
| Palau | Koror |
| Singapore | Singapore |
| Sri Lanka | Colombo |
| Taiwan | Taipei |
| Thailand | Bangkok, Chiangmai, Nakhon, Ratchasima, Pattya City, Phuket |
| Vietnam | Da Nang, Hanoi, Ho Chi Minh City |

Module Review Sheet

Question 1:

Name a couple of differences between TOP Prime Remote and TOP Prime.

Answer:

1. TOP Prime Remote delivers the TRICARE Prime benefit in designated remote overseas locations, whereas TOP Prime delivers the TRICARE Prime benefit in overseas areas where an MTF exists.
2. When TOP Prime remote enrollees need care outside of the embassy, the TOP contractor coordinates care through their regional call center, TOP Prime enrollees receive most of their care at the MTF

Question 2:

Describe the Point of Service option and who can use it.

Answer:

The Point of Service option (POS) allows non-active duty Prime enrollees to receive non-emergency care from any TRICARE-authorized provider without requesting a referral from their PCM. Prime enrollees incur POS deductibles for outpatient care only.

Question 3:

What should TOP Prime Remote enrollees do when traveling to the States and seeking non-emergency care outside of the MTF?

Answer:

Contact the TOP contractor for assistance.

Exam Questions and Answers: Prime Remote Options

12) To enroll in TOP Prime Remote, beneficiaries must:

- A. Submit an enrollment form to their MTF Commander, along with a copy of their orders
- B. Submit an enrollment form to their local TOP Point of Contact (POC), along with a copy of their orders
- C. Enroll via the Beneficiary Web Enrollment (BWE) website
- D. Do nothing, since they are automatically enrolled

Answer: [B] Reference: Prime Remote Options, Section 3.1

13) The _____ serves as the primary care manager (PCM) for TOP Prime Remote active duty service members, by coordinating all medical and dental care.

- A. Active duty service member
- B. TOP Point of Contact (POC)
- C. TOP Regional Call Center
- D. TOP Prime Remote Beneficiary Care Consultant

Answer: [B] Reference: Prime Remote Options, Section 5.0

14) Active duty family members are NOT covered for which service under TOP Prime Remote?

- A. Urgent care
- B. Dental services
- C. Routine care
- D. Medical evacuation

Answer: [B] Reference: Prime Remote Options, Section 6.0

15) The TOP Point of Contact (POC) assists remote site beneficiaries by doing all of the following EXCEPT:

- A. Facilitating timely TRICARE claims filing and payment
- B. Obtaining Service-specific fund cites for out-of-country medical travel
- C. Advising enrollees to review their travel orders and itinerary prior to traveling
- D. Authorizing care for TOP Prime Remote beneficiaries

Answer: [D] Reference: Participant Guide, Prime Remote Options, Sections 8.0 & 9.2.2

16) When TOP Prime Remote-enrolled ADFMs receive nonemergency care from a purchased care/host nation provider without an authorization, claims are:

- A. Denied
- B. Returned to the overseas contractor
- C. Paid using the point-of-service (POS) option
- D. Paid on a cashless-claimless basis

Answer: [C] Reference: Prime Remote Options, Section 6.3