

## Seeking Care While Traveling

**A**s a TRICARE Overseas Program (TOP) Standard beneficiary, you can receive care from any host nation provider when you travel overseas or in the United States. Make sure to follow these guidelines to be fully prepared for travel:

- **Keep your Defense Enrollment Eligibility Reporting System (DEERS) information up to date.** Before traveling overseas, make sure that all of your information is current in DEERS. Outdated information can result in claim or payment delays. To update your information in DEERS, you or your sponsor should log in to milConnect at <http://milconnect.dmdc.mil>.
- **Get routine health care before you leave.** Routine care, which includes general office visits for treatment and ongoing care, should be handled before you travel or postponed until you return. Routine dental care is not authorized while traveling.
- **Stay informed.** While traveling, keep your TRICARE wallet card with you at all times. This card not only has stateside contact information, but also lists all contact information for the TOP Regional Call Centers as well as Medical Assistance numbers in the event of an emergency. To download a copy of the wallet card, visit the TRICARE Smart site at [www.tricare.mil/smart](http://www.tricare.mil/smart).

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## Providing TRICARE with Proof of Payment

**T**o process your claims reimbursements quickly and efficiently, it is recommended that you submit proof of payment with all claims and the *TRICARE DoD/CHAMPUS Medical Claim Patient's Request for Medical Payment (DD Form 2642)* to the TRICARE Overseas Program (TOP) claims processor. Proof of payment helps TRICARE validate claims and safeguard benefit dollars.

When submitting your *DD Form 2642*, also include an itemized bill or invoice, or a 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. You may also provide records of electronic funds transfers or the provider's itemized billing statement and provider's matching official signed receipt. If you have questions regarding proof-of-payment requests, claims submissions or the status of a submitted claim, please call your TOP Regional Call Center and press option 2 for claims assistance. ★



**An Important Note about TRICARE Program Information:** At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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

### U.S.-Based Beneficiaries Seeking Health Care Overseas

U.S.-based TRICARE beneficiaries who seek health care while traveling overseas should file their claims with the TRICARE Overseas Program (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 While Traveling

When traveling overseas and using host nation pharmacies, be prepared to pay up front for medications and file a claim with the TOP claims processor for reimbursement. TRICARE recommends that you fill all of your prescriptions before you travel. TRICARE retail network pharmacies are only located in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.

**Note:** In the Philippines, you must use a TRICARE-approved pharmacy. To locate TRICARE-approved pharmacies in the Philippines, visit [www.tricare.mil/pacific](http://www.tricare.mil/pacific). ★

## Use the TRICARE Smart Site to Get Information About Your Benefit

The TRICARE Smart site at [www.tricare.mil/smart](http://www.tricare.mil/smart) allows you to view, print or download copies of TRICARE brochures, fact sheets, handbooks and other publications. TRICARE beneficiary handbooks provide comprehensive information about all aspects of your TRICARE health plan, while fact sheets and brochures provide you with topic-specific information. To access tailored information about your TRICARE benefit, visit the Smart site and click on the “TRICARE Products Online” box, then select the Overseas Region.

Planning to travel? Use the TRICARE Smart site to download the TRICARE Overseas Program (TOP) Passport—a 24-page, passport-sized guide that provides a summary of the TOP. The passport discusses getting care while traveling, filling prescriptions and dental care, and includes contact information including TOP claims mailing addresses and medical assistance phone numbers for overseas emergency care. You can also download the TRICARE Contact Wallet Card before you travel. The wallet card contains valuable stateside and



overseas contact information, and its small size when folded makes it easy to keep with you at all times. To visit the TRICARE Smart site, go to [www.tricare.mil/smart](http://www.tricare.mil/smart). ★

## Log on to milConnect for eCorrespondence

**M**ilConnect, located at <http://milconnect.dmdc.mil>, is the Defense Manpower Data Center's (DMDC's) online portal that gives you access to your information in the Defense Enrollment Eligibility Reporting System (DEERS). You can log on to milConnect's secure site using a Common Access Card (CAC), Defense Finance and Accounting Services username and password or Department of Defense (DoD) Self-Service Logon (DS Logon).

Your sponsor may request a DS Logon for you using his or her CAC, or you may visit a TRICARE Service Center to complete the required in-person proofing process. You may also request a DS Logon from [www.tricare-overseas.com](http://www.tricare-overseas.com). Non-CAC holders who need a new uniformed services identification (ID) card can also visit an ID card-issuing facility and request a DS Logon at the same time. Visit [www.dmdc.osd.mil/dsaccess](http://www.dmdc.osd.mil/dsaccess) for more details on these options.

The milConnect portal allows you to:

- Receive alerts when benefit changes occur
- Access health care information about enrollments, primary care manager (PCM) assignments, other health insurance, claims, catastrophic caps, deductibles and fees
- Print proof of TRICARE coverage eligibility letter
- Manage your TRICARE enrollment
- Review and update (where applicable) personnel information
- Update your display name for the DoD Global Address List
- Transfer your education benefits
- Update contact information in DEERS instantly
- Find answers to frequently asked questions
- Review Servicemembers' Group Life Insurance (SGLI) for yourself and family members

**Note:** You can now access the secure claims portal on [www.tricare-overseas.com](http://www.tricare-overseas.com) using your DS Logon.

### eCorrespondence Now Available

With the recent roll out of milConnect's eCorrespondence initiative, active duty service members (ADSMs) and National Guard and Reserve members on early alert or active duty are now receiving e-mail notifications in place of mailed letters. E-mail notifications are sent when a new or replacement enrollment card is available, when a dependent child is near

age 21 or 23 or when a PCM change has been reported. Future eCorrespondence enhancements include replacing additional mailed letters with e-mail notifications as well as the expansion of e-mail notifications to non-active duty populations and family members regarding benefit changes.

This "green" electronic correspondence allows for quick and convenient access to benefit changes and offers more security than mailed letters.

If you receive eCorrespondence today, these e-mail notifications are sent to your CAC-registered [osd.pentagon.mil](mailto:osd.pentagon.mil) e-mail address. These notifications will link you to the milConnect self-service portal, where you can see your current benefit information and view, print and save available correspondence about your benefit. Future enhancements will allow you to choose to receive e-mail notifications using a personal e-mail address instead of your CAC e-mail address.

### Sign Up Now for Future eCorrespondence Initiatives

While expansion of eCorrespondence to non-active duty populations and family members is a future initiative, you can grant permission now to receive e-mail notifications as soon as this capability is available. To update your personal e-mail address and permission, log on to milConnect and choose "Update Address" under the "My Profile Information" menu item. Then select the "Personal Information" tab and scroll down to the "E-mail Addresses" section.

If you are an ADSM or National Guard or Reserve member on early alert or active duty, you are also encouraged to update your e-mail preferences if you wish to receive e-mail notifications at your personal e-mail address when this capability becomes available. To do so, you must first opt out of receiving e-mail notifications to your [osd.pentagon.mil](mailto:osd.pentagon.mil) e-mail then opt in to receive them to your personal e-mail address: Click "Update Address" under the "My Profile Information" menu item. Then select the "Military (MIL)" tab and scroll down to the "Personnel E-mail Address" section, and change your preference to "No." Next, choose the "Personal Information" tab and scroll down to the "E-mail Addresses" section, add your primary e-mail address and select "yes" to receive e-mail notifications.

Visit the milConnect portal at <http://milconnect.dmdc.mil>. ★

## Tips to Avoid Claims Payment Issues

**A**s a TRICARE Overseas Program (TOP) beneficiary, you may be required to submit your own claims. If you visit non-network host nation providers, expect to pay up front and file claims for reimbursement. You do not have to file claims for military treatment facility (MTF) care.

**Note:** Claims for services provided in Puerto Rico are reimbursed according to stateside guidelines and TRICARE-allowable charges. Claims for services provided in the Philippines and certain other countries are reimbursed based on government-provided foreign fee schedules.

Health care claims should be submitted to International SOS Assistance, Inc. (International SOS), the TOP claims processor. Claims for care received overseas must be filed within three years from the date of service or date of inpatient discharge.

**Note:** Claims for separately billed professional charges incurred during an inpatient admission must be submitted within three years of the date the service was received.

### Filing Online or Paper Claims

You can file either an online or paper claim.

To file a claim **online**, you must register on the TOP website at [www.tricare-overseas.com](http://www.tricare-overseas.com). Once you register and log in to the “Beneficiary Portal” landing page, click “Send/View Secured Message” in the “Contact Customer Service” section. To submit a claim, click the “New Message” button. After the “New Message” screen appears, choose “Other” as the subject for your message. You should enter “New Claim” as your message subject description. **Note:** You may also log in to the claims-filing portal using your DS Logon. Your sponsor may request a DS Logon for you using your CAC or you may visit a TRICARE Service Center to complete an in-

person proofing process. You may also request one through [www.tricare-overseas.com](http://www.tricare-overseas.com).

Enter claim details in the fields that appear, and input your provider’s name, claim’s total billed amount and dates of service (dates the procedures or services appearing on the claim were performed). Then, scan and attach your claim documents and bills to the message in the “Attachment” field.

To learn more about how to file claims through the secured message claim submission portal, visit [www.tricare-overseas.com](http://www.tricare-overseas.com) and access the International SOS online training course. To access the course, launch the “Computer-Based Training Module” at the bottom left-hand side of the Beneficiary landing page, which is located at [www.tricare-overseas.com/beneficiaries.htm](http://www.tricare-overseas.com/beneficiaries.htm).

For more information on the claims-filing process, visit [www.tricare.mil/claims](http://www.tricare.mil/claims).

To file a **paper** claim, download the *TRICARE DoD/CHAMPUS Medical Claim—Patient’s Request for Medical Payment (DD Form 2642)* and instructions from the TRICARE website at [www.tricare.mil/claims](http://www.tricare.mil/claims) or from the overseas contractor’s website at [www.tricare-overseas.com](http://www.tricare-overseas.com).

You can also obtain forms and instructions at TRICARE Service Centers (TSCs) and MTFs. To locate a TSC or MTF, visit [www.tricare.mil/contacts](http://www.tricare.mil/contacts). Complete *DD Form 2642* and attach a readable copy of the provider’s bill, which must include the following:

- Patient’s name
- Sponsor’s Social Security number (SSN) or Department of Defense Benefits Number (DBN) (Eligible former spouses should use their SSNs or DBNs, not the sponsor’s.)

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## Covered Services

**T**RICARE Overseas Program (TOP) Standard covers most care that is medically necessary and considered proven. This means that the treatment is appropriate and necessary for your illness or injury based on accepted standards of medical practice and TRICARE policy. There are special rules and limitations for certain types of care, and some types of care are not covered at all. TRICARE policies are very specific about which services are covered and which are not. It is in your best interest to take an active role in verifying coverage before you seek care.

Visit [www.tricare.mil/coveredservices](http://www.tricare.mil/coveredservices) for information about covered services and benefits. You can browse benefit information from A to Z and also view popular topics for men, women, children and seniors. This page offers a guide to your TRICARE coverage, but it is not all-inclusive.

You can also visit [www.tricare-overseas.com](http://www.tricare-overseas.com) for additional information about covered services under TOP, including those that require prior authorization. ★

## Tips to Avoid Claims Payment Issues

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- Provider's name and address (If more than one provider's name is on the bill, clearly circle the name of the person who provided the service. Failing to clearly identify the appropriate provider may delay or prevent claims processing.)
- Date and place of each service
- Description of each service or supply provided
- Charge for each service
- Diagnosis (If not on the bill, complete block 8a on the form.)

If you already paid the bill, note that clearly on both the claim form and the bill. You should submit proof of payment with your claim form. Proof of payment may include a receipt, canceled check, credit card statement or invoice from the provider that clearly states payment was received. Always keep a copy of the paperwork for your records. Be sure to use your overseas residential mailing address on the claim form. Using a U.S. address may result in payment delays.

Send your claims to the TOP claims-processing address for the overseas region where you live. If you receive care while traveling, file your TRICARE claims in the region where you live, not the region where you received care. For claims-filing addresses, visit [www.tricare-overseas.com](http://www.tricare-overseas.com).

## Important Claims-Filing Information

Whether filing online or paper claims, keep in mind:

- Overseas claims outside of 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. **Note:** Claims for care received in the United States or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) must be filed within one year of the date of service or inpatient discharge.
- Claims for separately billed professional charges incurred during an inpatient admission must be submitted within three years of the date the service was received, even if that date is before the date you were discharged.
- Different rules may apply for TRICARE For Life (TFL) claims. For more information, TFL beneficiaries should visit the TFL contractor's website at [www.TRICARE4u.com](http://www.TRICARE4u.com).
- Make sure to sign and date the document in Box 12. This will help ensure your claim is paid on time.

## Sign Up for Claims-Status Updates

You can check the status of your claim after registering online with the overseas claims processor by visiting the TOP contractor website at [www.tricare-overseas.com](http://www.tricare-overseas.com). Visit [www.tricare.mil/claims](http://www.tricare.mil/claims) for additional claims-processing information. ★

## Using TRICARE Overseas Program Standard When You Have Other Health Insurance

**T**RICARE is the last payer to all health care benefits and insurance plans, except for Medicaid, TRICARE supplements, and other programs and plans identified by the TRICARE Management Activity.

If you have other health insurance (OHI), send proof of your OHI to International SOS Assistance, Inc. (International SOS), the TRICARE Overseas Program (TOP) contractor. You should follow your OHI's rules for seeking care and filing claims.

File claims with your OHI first. If there is a billed amount your OHI does not cover, you may file a claim with TRICARE for possible reimbursement. It is important to meet your OHI's requirements. If your OHI denies a claim for not following its rules—such as obtaining care without authorization or using a non-network provider—TRICARE may also deny

your claim. However, if you obtain a statement from your OHI showing the amount that the plan would have paid if the claim had met the plan's requirements, your TRICARE claim can be processed. In these cases, TRICARE will pay its share as if your OHI had paid the amount shown on the statement, as long as the claim also meets TRICARE's requirements. If you do not submit such a statement, no payment from TRICARE is authorized.

Keep International SOS and your health care providers informed about your OHI so they can coordinate your benefits and help ensure that your TOP claims are not delayed or denied. Visit [www.tricare-overseas.com/PDF/TRICAREOHIQuestionnaire.pdf](http://www.tricare-overseas.com/PDF/TRICAREOHIQuestionnaire.pdf) to download and fill out the TRICARE OHI Questionnaire. Return the signed questionnaire to the address on the bottom of the form. ★

## Help Stop TRICARE Fraud and Abuse

**F**raud 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. Beneficiaries are important partners in the ongoing fight against fraud and abuse. Because an explanation of benefits (EOB) is a tangible statement of services and/or supplies received, it is one of the first lines of defense against health care fraud. TRICARE strongly encourages you to read your EOBs carefully. Each EOB provides a number to call if you have concerns about services you believe are billed fraudulently. You can also visit the TRICARE Overseas Program (TOP) Fraud and Abuse Web site at [www.tricare-overseas.com/fraud.htm](http://www.tricare-overseas.com/fraud.htm) to file a report, or report suspected fraudulent or abusive behavior by phone or e-mail. You may report fraud anonymously.

- Phone: 1-877-342-2503 (toll-free) +1-215-354-5020 (direct)
- E-mail: [TOPProgramIntegrity@internationalsos.com](mailto:TOPProgramIntegrity@internationalsos.com)
- Mail:

ATTN: TRICARE Program Integrity  
1717 W. Broadway  
P.O. BOX 7635  
Madison, WI 53707  
USA

You can also send an e-mail to [reportit@wpsic.com](mailto:reportit@wpsic.com) or report fraud or abuse issues directly to TRICARE at [fraudline@tma.osd.mil](mailto:fraudline@tma.osd.mil).

Be sure to provide as much information as possible. To report fraud or abuse regarding the pharmacy program, contact Express Scripts, Inc.:

- Phone: +1-800-332-5455, ext. 367079
- E-mail: [fraudtip@express-scripts.com](mailto:fraudtip@express-scripts.com)
- Fax: +1-215-354-2395

### Filing a Grievance

International SOS Assistance, Inc. encourages you to share your TOP experiences. Should you have any problems with your provider or claims processing, you can access the *Universal Grievance and Complaint Form* online at [www.tricare-overseas.com](http://www.tricare-overseas.com). Please mail completed forms to the mailing address located on the top of the form. ★

## TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

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International SOS Assistance, Inc.

[www.tricare-overseas.com](http://www.tricare-overseas.com)

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### Eurasia-Africa

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#### TOP Regional Call Center<sup>1</sup>

+44-20-8762-8384 (overseas)

1-877-678-1207 (stateside)

[tricarel@internationalsos.com](mailto:tricarel@internationalsos.com)

#### Medical Assistance<sup>1</sup>

+44-20-8762-8133

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### Latin America and Canada

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#### TOP Regional Call Center<sup>1</sup>

+1-215-942-8393 (overseas)

1-877-451-8659 (stateside)

[tricarephl@internationalsos.com](mailto:tricarephl@internationalsos.com)

#### Medical Assistance<sup>1</sup>

+1-215-942-8320

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### Pacific

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#### TOP Regional Call Centers<sup>1</sup>

Singapore:

+65-6339-2676 (overseas)

1-877-678-1208 (stateside)

[sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com)

Sydney:

+61-2-9273-2710 (overseas)

1-877-678-1209 (stateside)

[sydricare@internationalsos.com](mailto:sydricare@internationalsos.com)

#### Medical Assistance<sup>1</sup>

Singapore: +65-6338-9277

Sydney: +61-2-9273-2760

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*1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com). Only call Medical Assistance numbers to coordinate overseas emergency care.*