

# **Module 12: TRICARE Overseas**

# Module Objectives

**After this module, you should be able to:**

- Describe key features of the TRICARE Overseas Program (TOP)
- Describe key features of the TOP Prime option
- Describe other TOP coverage options



# TRICARE Overseas Program

The TRICARE Overseas Program (TOP) is the DoD's program for the delivery of health care support services overseas (all locations outside of the 50 United States and the District of Columbia).

The delivery of health care services overseas represents a unique situation that cannot be effectively addressed by applying all of the standards that apply in the 50 United States and the District of Columbia.

TOP blends many of the features of the TRICARE program in the U.S. while allowing for significant cultural differences unique to health care practices and services in foreign countries.

TOP provides health care coverage for all overseas beneficiaries, including active duty service members, eligible Guard/Reserve personnel.



# TRICARE Overseas Program (TOP)

## Eligibility:

- Active duty members, including Guard/Reserve
- Active duty family members, including Guard/Reserve
- Retired uniformed services members their eligible family members
- Transitional survivors
- Survivors

## Coverage:

TOP coverage applies regardless of where the services are received. TOP also provides health care coverage for stateside beneficiaries residing in the 50 United States or the District of Columbia (excluding beneficiaries enrolled to the Uniformed Services Family Health Plan (USFHP) and the Continued Health Care Benefit Program (CHCBP)) who receive health care in an overseas location.

TOP coverage includes dental care for active duty service members who are assigned, deployed, on Temporary Duty/Temporary Additional Duty (TDY/TAD) or in an authorized leave status in remote overseas locations.



# TRICARE Overseas Program (TOP)

The TRICARE Overseas Program covers three overseas regions:

- **TRICARE Eurasia-Africa**
  - TRICARE Area Office is located at Sembach Air Base, Germany
- **TRICARE Pacific**
  - TRICARE Area Office located at Camp Lester, Okinawa, Japan
- **TRICARE Latin America and Canada**
  - TRICARE Area Office is located in Rosslyn, VA



# TRICARE Overseas Program (TOP)

TOP medical coverage options include:

- TOP Prime
- TRICARE Puerto Rico Prime
- TRICARE Global Remote Overseas (Prime option)
- TOP Standard
- TFL Overseas
- TRICARE Plus (certain military treatment facility)

**Note:** There is no TOP Extra Program

TOP offers overseas enrollees TRICARE Prime benefits; to include access to a Primary Care Manager (PCM), clinical preventive, and specialty services.



# TRICARE Overseas Program (TOP)

## TOP Prime Eligibility:

- Active duty members, including Guard/Reserve
  - National Guard/Reserve members called to active duty for more than 30 consecutive days who lived in a TOP Prime location at the time of activation or mobilization; enrollment for affected Guard/Reserve members is based on the sponsor's mailing address in DEERS
  - National Guard/Reserve members called to active duty for more than 30 consecutive days with a final assignment to a duty station overseas for more than 179 days and in a TOP-Prime area
- **Command sponsored** active duty family members, including Guard/Reserve
  - ADFMs who choose to reside overseas, but are not command sponsored remain eligible for TOP Standard, TOP Plus, or space-available MTF care when and where it is available
- Transitional Survivors

Note: Uniformed Service retirees and their family members who live overseas are ineligible for TOP Prime enrollment, but remain TOP Standard eligible.



# TRICARE Overseas Program (TOP)

## TOP Prime Enrollment:

- Active duty service members and their eligible family members must complete an enrollment form, just as they would in the continental U.S.
- TOP Prime coverage begins on the date the enrollment form is signed and submitted
  - The 20th of the month rule does not apply overseas
- Enrollment is automatically renewed each year until the sponsor's overseas tour ends

## Advantages of TOP Prime enrollment:

- No co-payments/cost shares
- No deductibles



# TRICARE Overseas Program (TOP)

## Other TOP coverage options:

- **TOP Standard**
  - TOP Standard is identical to stateside TRICARE Standard except there is no TRICARE “Extra” option overseas
- **TOP Plus**
  - TOP Plus is subject to availability and offers MTF primary care access to TOP Standard and TRICARE for Life (TOP TFL) beneficiaries without a requirement to enroll in TRICARE Prime
- **TRICARE For Life (TOP TFL)**
  - **No location restrictions** - TRICARE For Life eligible beneficiaries are entitled to TRICARE benefits no matter where they reside
  - **TRICARE is primary payer** - TRICARE is the primary payer because Medicare does not cover care received overseas, except for in US Territories (Puerto Rico, U.S. Virgin Islands, Guam, Northern Mariana Islands, and American Samoa)



# **Congratulations! You've Completed Module 12: TRICARE Overseas!**

**You should now be able to:**

- Describe key features of the TRICARE Overseas Program (TOP)
- Describe key features of the TOP Prime option
- Describe other TOP coverage options

