

# Lesson Objectives

## Welcome to Lesson 13: TRICARE Overseas

After this lesson, you should be able to:

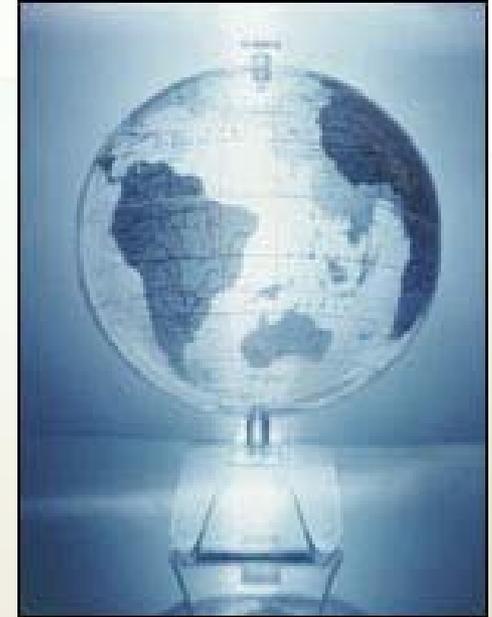
- Describe the TRICARE Overseas Program (TOP)
- State why command sponsorship is important
- Compare various TOP options



# TRICARE Overseas Program

The TRICARE Overseas Program (TOP) is the Department of Defense's (DoD's) managed health care program available in all areas and territorial waters outside the United States (OCONUS) except Puerto Rico.

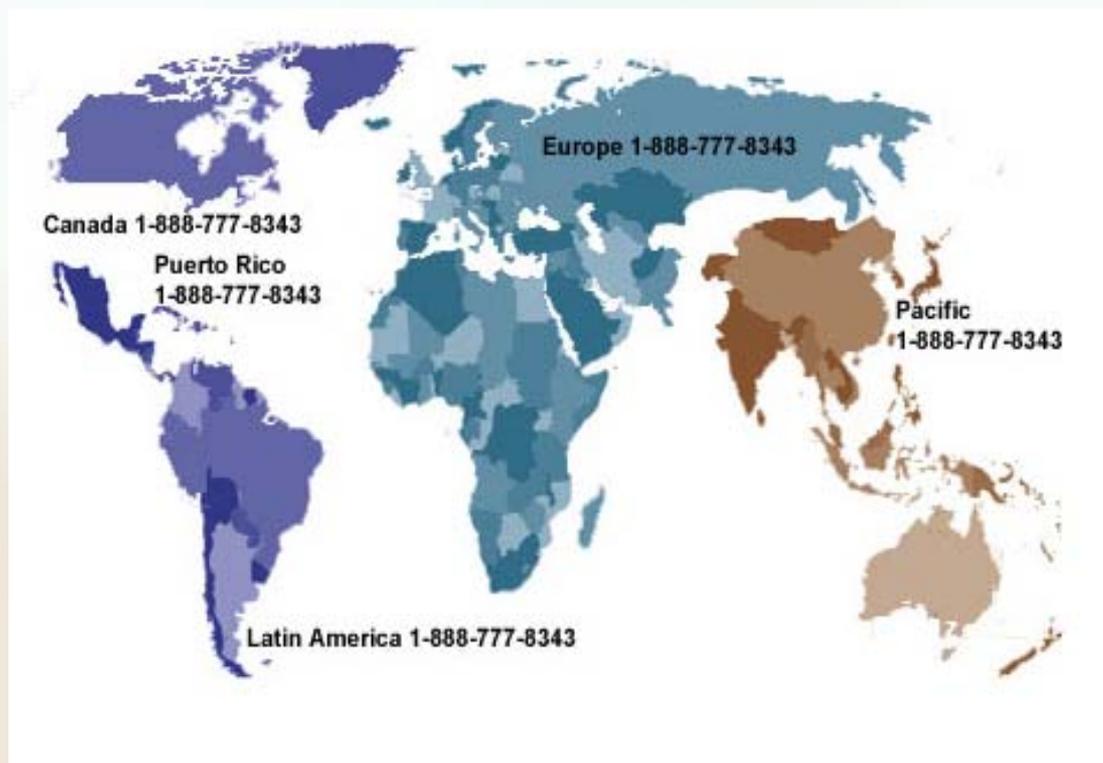
It blends many features of the DoD's stateside TRICARE programs while also allowing for the significant cultural differences unique to foreign countries and health practices.



# OCONUS Regions

**TOP is available in:**

- **TRICARE Area Office-Europe**
- **TRICARE Area Office-Pacific**
- **TRICARE Area Office-Latin America and Canada**



# Management Responsibilities

Assistant Secretary of Defense for Health Affairs/ Director of TMA is responsible for the overall policy for the TOP.

TRICARE Area Office Directors are responsible for planning and delivering health services to meet the needs of their area of responsibility.

MTF Commanders are responsible for managing health care delivery for active duty personnel and TRICARE enrollees who are under TOP Prime, as well as for providing care for other Military Health System (MHS) beneficiaries who are eligible for care at MTFs, on a space available basis.

Contractors are responsible for processing all overseas claims, including OCONUS claims for active duty members (ADSM) and civilian care received in the United States (CONUS).



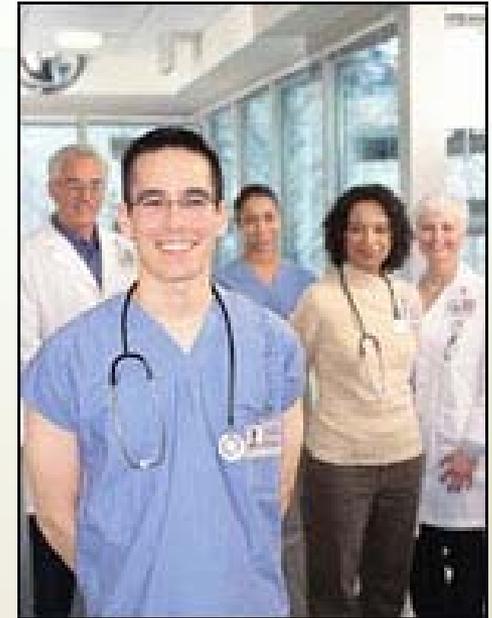
# TRICARE Overseas Options

TOP options include:

- TOP Prime
- TRICARE Puerto Rico Prime (TPRP)
- TRICARE Global Remote Overseas (TGRO)
- TOP Standard
- TFL Overseas
- TRICARE Plus (select MTF locations only)

Benefits and costs shares for the TOP Standard option are the same as those for the TRICARE Standard option offered stateside. There is no TOP Extra Program.

The overseas claims contractor, Wisconsin Physician Services (WPS), processes TOP Prime claims.



# TOP Prime

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

## Advantages:

- No co-payments/cost shares
- No deductibles



# TOP Prime Eligibility

The beneficiary must fall into one of the following categories:

- Active duty Service members (ADSMs) permanently assigned overseas
- Active Duty Family members (ADFM):
  - Who are command-sponsored and accompanying the sponsor overseas
  - On service-funded orders to relocate overseas without the sponsor
  - Who don't accompany the sponsor stateside as non-command sponsored, may remain in TOP-Prime for a period of time based on the length of the sponsor's orders, but not more than two years
- Who are transitional survivors



# TOP Prime Eligibility

ADFMs who choose to reside overseas but are not Command Sponsored and don't meet any of the exceptions listed above, remain eligible for TRICARE Standard, TRICARE Plus, or space-available military treatment facility (MTF) care when and where it is available.

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/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.

Uniform Service retirees and their family members who live overseas cannot enroll in TRICARE Prime, but can use TRICARE Standard.



# Enrollment

Active duty service members who are permanently assigned overseas must enroll. Active duty family member enrollment may be on an individual or family basis.

Enrollment forms are found and submitted at the local TRICARE Service Center. TOP Prime coverage begins the date the enrollment form is signed.

Prior or current medical conditions can't be used to deny TOP-Prime enrollment or initiate disenrollment. Enrollment is automatically renewed each year until the sponsor's overseas tour ends.



# Disenrollment

Active Duty Family Members (ADFMs) may disenroll any time.

- However, ADFMs whose sponsors are in the rank of E-5 and above who voluntarily disenroll prior to their annual enrollment renewal date will not be eligible to re-enroll for 12-months from the disenrollment effective date.

Disenrollment is required for beneficiaries who no longer qualify for TOP-Prime.

- In this case they will revert to TRICARE Standard, as long as they remain TRICARE eligible.

Disenrollment is also required when beneficiaries transfer enrollment to a different region.



# Portability

TOP Prime enrollees must either transfer enrollment or disenroll within 60 days of the end of the overseas tour.

The ADSM's old TOP region provides continuing coverage until:

- The enrollment is transferred to the new location
- The enrollee submits a disenrollment form
- The 61st day after the overseas tour ends if the TOP Prime enrollee didn't transfer his/her enrollment or disenrollment by the 60th day; the beneficiary reverts to TRICARE Standard.



# Point of Service

The Point-of-Service (POS) option under TOP Prime allows enrollees the freedom to seek and receive non-emergent health care services from any host nation civilian provider, in or out of the network, without requesting a referral from their PCM or the Health Care Finder (HCF).

When TOP Prime enrollees choose to use the POS option, all requirements applicable to TRICARE Standard apply.

POS claims are subject to:

- Outpatient deductibles (\$300 individual and \$600 family)
- 50% cost shares for outpatient and inpatient claims
  - The 50 percent cost share continues to be applied even after the enrollment year catastrophic cap has been met.
- Excess charges up 15 percent over the allowed amount for stateside care.



# Care when traveling in the Continental United States (CONUS)

Active duty service members receiving health care in the CONUS must contact their primary care manager or TRICARE Area Office for a referral/authorization for other than emergency/urgent care.

When traveling in the United States, TOP Prime beneficiaries have the same patient priority at MTFs as TRICARE Prime enrollees.

TOP-Prime enrolled Active Duty Family Members are not required to obtain authorization for stateside non-emergency/urgent care, except for inpatient mental health care.

Beneficiaries should have routine care appointments before traveling to the CONUS.



# TRICARE Global Remote Overseas (TGRO)

TRICARE has partnered with International SOS to identify the best local providers and facilities and develop a network of licensed, qualified physicians in remote overseas areas. The TGRO contractor's careful selection of providers is the first step in ensuring quality care.

Only physicians who are licensed and who have graduated from an accredited medical school are included in the core network. The TGRO network is updated daily and to access a list of TGRO providers visit <http://www.internationalsos.com/private/tricare/>.



# TGRO Eligibility

ADSMs living overseas in designated remote locations

ADFM's if they:

- Are Transitional survivors
- Are command-sponsored and accompanying the sponsor overseas
- Are on service-funded orders to relocate overseas without the sponsor
- Currently reside in a TGRO location and their sponsor has been relocated on unaccompanied orders to a location that does not permit command sponsored ADFM's. In this case, ADFM's may remain eligible for a period of time based on the length of the sponsor's orders, but not more than two years.

ADFM's who choose to reside overseas but are not Command Sponsored and don't meet any of the exceptions listed above, remain eligible for TRICARE Standard, TRICARE Plus, or space-available military treatment facility (MTF) care when and where it is available.



# TGRO Eligibility

National Guard/Reserve members called to active duty for more than 30 consecutive days who live in a TGRO location at the time of activation; 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.

Retirees and their family members who live overseas can't enroll in TGRO; they are eligible for TRICARE Standard or TRICARE For Live.



# Enrollment

TGRO coverage begins the date the TRICARE Area Office receives the enrollment application (no enrollment fee).

Active duty service members who are permanently assigned overseas must enroll.

Active duty family member (ADFM) enrollment may be on an individual or family basis.

ADFM's complete and submit an enrollment form at the local TRICARE Service Center.

Enrollment is automatically renewed each year until the sponsor's overseas tour ends.



# Disenrollment

Active Duty Family Members (ADFMs) may disenroll any time.

- However, ADFMs whose sponsors are in the rank of E-5 and above and who voluntarily disenroll prior to their annual enrollment renewal date will not be eligible to re-enroll for 12-months from the disenrollment effective date.

Disenrollment is required for beneficiaries who no longer qualify for TGRO.

ADSMS whose status changes may disenroll (retirement, Guard/Reserve demobilization)

Voluntary disenrollment

If beneficiary transfers to a region where other TRICARE options are available.



# Getting Care with TRICARE Global Remote Overseas

**Routine care:** Most routine or primary care handled by a primary care manager. Schedule an appointment by contacting the TGRO call center and expect to receive a routine care appointment within one week (*seven days*).

**Urgent Care:** Coordinate with the TGRO Call Center for urgent care. They should be able to receive an urgent care appointment within 24 hours (*one day*), even if traveling.

**Specialty Care:** Requests for specialty care/diagnostic tests must be routed to the TGRO Call Center and prior authorization is required. TGRO enrollees can set up the appointment or have the TGRO Call Center set up the appointment; enrollee should expect to receive a specialty care appointment within four weeks (28 days).

**Emergency Care:** Contact the TGRO Call Center for assistance in finding a host nation provider. Enrollees must notify their PCM or the TGRO Call Center within 24 hours of seeking emergency care, or the next business day, so that ongoing care can be coordinated and the proper authorization obtained, if needed.



# Portability

TGRO enrollees must either transfer enrollment or disenroll within 60 days of the end of the overseas tour.

The ADSM's old TOP region provides continuing coverage until:

- The enrollment is transferred to the new location
- The enrollee submits a disenrollment form
- The 61st day after the overseas tour ends if the TOP Prime enrollee didn't transfer his/her enrollment or disenrollment by the 60th day; the beneficiary reverts to TRICARE Prime.



# TRICARE Standard

TOP Standard is identical to TRICARE Standard stateside which is discussed in the *TRICARE Options* module.

- There is no TRICARE “Extra” plan/discount overseas because there are no network providers.

Dual-eligible beneficiary claims (Medicare-TRICARE) are processed by the TRICARE Dual-Eligible Fiscal Intermediary Contract (TDEFIC)—a single, separate vehicle for claims processing administered by Wisconsin Physician Services (WPS).

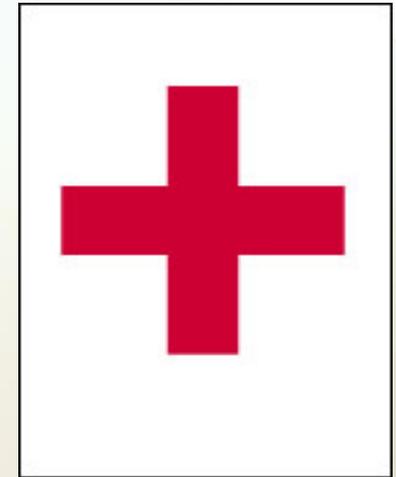


# TRICARE Plus

TRICARE Plus offers MTF primary care access to beneficiaries without a requirement to enroll in TRICARE Prime.

## Eligibility:

- Beneficiaries must be current in DEERS
- Beneficiaries who live within the Prime Service Area of a participating MTF.
  - The MTF Commander may waive the residential requirement for good cause for a particular beneficiary.



## Eligible Beneficiary Categories:

- Active duty family members not enrolled in TOP Prime
- Retirees and eligible family members
- Other DoD eligible beneficiaries



# TRICARE Plus

MTFs offering this program are determined by each Service.

Continued enrollment in TRICARE Plus is reviewed annually by the local MTF; beneficiaries may be disenrolled if capacity is no longer available.

TRICARE Plus enrollment is not portable to other MTFs.

There are no enrollment fees for TRICARE Plus.

TRICARE Plus is for MTF primary care only.

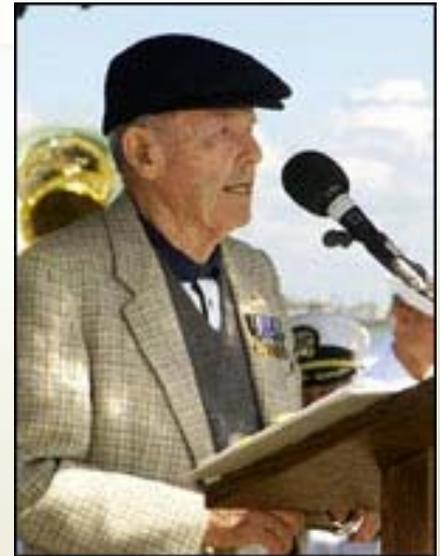
For all referrals outside the MTF, the beneficiary is responsible for costs at the TRICARE Standard rates.



# TRICARE For Life Overseas

## Eligibility:

- Medicare-eligible uniformed services retirees, including retired guard members and reservists.
- Host nation spouses who never resided in the United States and are not entitled to Medicare Part A, remain eligible for TRICARE Standard.
- They must obtain a “Notice of Disallowance” from the Social Security Administration and provide it to the ID Card office in order to be reinstated in TFL.



# TRICARE For Life Overseas

## Benefit:

- Because Medicare does not provide benefits for medical care received overseas, TRICARE is the first payer for health care coverage unless the beneficiary has other health insurance (OHI); such as host nation insurance.
- Beneficiaries are responsible for the same cost shares and deductibles as regular TRICARE Standard.



# Pharmacy Overseas

TRICARE provides a world-class pharmacy benefit.

- All beneficiaries eligible for TRICARE are eligible for TRICARE Pharmacy options, including Medicare-eligible beneficiaries.
- ADSMs/ADFM's assigned to Overseas U.S. Embassies/State Departments are also eligible.
- Although dependent parents and parents-in-law are not TRICARE-eligible, they may be eligible for the TRICARE Pharmacy Program if they meet the uniformed service's requirements to be considered a dependent of an active duty or retired uniformed services sponsor.
  - If the parents or parents-in law are entitled to Medicare, they must also purchase Medicare Part B, if they turned 65 years of age on or after April 1, 2001.



# Pharmacy Service Options

## Military Treatment Facility Pharmacy

- Basic Core Formulary, no co-payments

## TRICARE Mail Order Pharmacy – Overseas

- Beneficiaries must have an FPO/APO address and keep their contact information updated in DEERS
- Prescriptions must be written by a U.S. licensed provider. A Drug Enforcement Administration (DEA) number is required for controlled substances.
  - Host nation prescriptions are not accepted.
- Beneficiaries can receive up to a 90-day supply for most medications.
  - Some limitations may exist, due to shelf life, temperature and package size limits

## Host Nation Pharmacy

- Overseas beneficiaries may go to any host nation pharmacy-pay up front and file a claim with Wisconsin Physician Services (WPS).



# Other Health Insurance (OHI)

Special circumstances exist when beneficiaries have OHI:

- If beneficiaries do not inform TRICARE, the regional contractor, the claims processor, or DEERS about their OHI, the claim could be delayed in processing or even denied.
- Claims must be filed with the OHI before filing with TRICARE.
- After the OHI has decided what it is going to pay, a claim can then be filed with TRICARE along with a copy of the other health plan's Explanation of Benefits and the itemized charges.
- When the OHI does not cover a certain benefit, and the benefit is a TRICARE covered benefit, the beneficiary may submit a claim to TRICARE along with the OHI Explanation of Benefits stating non-payment. This claim may then be considered for TRICARE reimbursement.



# Other Health Insurance (OHI)

## National Insurance

- Family members who are native to the host country may have national insurance. In these instances it is important to know the rules that govern the local insurance and TRICARE.
- Local/native insurance cannot be waived. This means that the local/native insurance is the primary insurance and TRICARE is secondary.



# Reciprocal Health Care Agreements

The United States entered into agreements with fifteen other countries to provide reciprocal health care for active duty personnel and their dependents. These Reciprocal Health Care Agreements are designed to exchange health services between the United States Department of Defense and the foreign countries.

Contract termination dates exist with each country, with renewals processed as deemed appropriate by DoD.

## The United States has Reciprocal Health Care Agreements with:

Argentina

Bolivia

Canada

Colombia

Dominican

Republic

Ecuador

El Salvador

Germany

Guatemala

Romania

Tunisia

Ukraine

United Kingdom

Uruguay

Venezuela



# TRICARE Overseas Resources

For more information, visit these Web sites:

- **TRICARE Pacific:** [www.tricare.mil/pacific/](http://www.tricare.mil/pacific/)
- **Latin America & Canada:** [www.tricare.mil/tlac/](http://www.tricare.mil/tlac/)
- **Europe :** [www.europe.tricare.osd.mil/](http://www.europe.tricare.osd.mil/)
- **International SOS:** [www.internationalsos.com](http://www.internationalsos.com)
- **TGRO Latin America:**  
[www.tricare.mil/TGRO/Enrollment-lac.cfm](http://www.tricare.mil/TGRO/Enrollment-lac.cfm)
- **TGRO Europe:**  
[www.europe.tricare.mil/benefit/remote/default.asp](http://www.europe.tricare.mil/benefit/remote/default.asp)
- **TRICARE Dental Program Overseas:**  
[www.tricare.mil/Factsheets/viewfactsheet.cfm?id=128](http://www.tricare.mil/Factsheets/viewfactsheet.cfm?id=128)



# Summary

## Congratulations, you've finished Lesson 13: TRICARE Overseas!

You should now be able to:

- Describe the TRICARE Overseas Program (TOP)
- State why command sponsorship is important
- Compare various TOP options

