



HEALTH MATTERS

A PUBLICATION FOR TRICARE® BENEFICIARIES

Preventive Services Coverage Expanded



Preventive health care is an effective way to protect your health. Preventive care helps find problems early so you can make changes or get treatment if needed. TRICARE recently expanded which preventive care services you can get at no additional cost. They include:

- One yearly health promotion and disease prevention exam
- Yearly well-woman exams for women under age 65, which may be done separately from a vaccine or cancer screening at no cost
- BRCA1 or BRCA2 genetic counseling and testing for women at high risk for breast cancer

- Cologuard and computed tomographic colonography for colorectal cancer screenings at no cost
- Other cancer screenings that occur during any covered office visit, including testicular, skin, mouth and pharyngeal, and thyroid cancer screenings
- Other screenings and services when done during a covered health promotion and disease prevention exam. These include prenatal screenings and screenings for blood pressure, cholesterol, type 2 diabetes, sexually transmitted infections (STIs), osteoporosis, rubella antibodies, hepatitis B, hepatitis C and tuberculosis, as well as intensive behavioral counseling for STIs.

The new policy removes age limits for covered school physicals. Also, Pap tests are now covered beginning at age 21, rather than age 18, in accordance with U.S. Preventive Services Task Force guidance. To learn more about preventive health services covered by TRICARE, visit www.tricare.mil/healthwellness/preventive. ★



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Two forms of genetic counseling and testing used for detecting breast cancer are now covered by TRICARE. Learn more on this and other newly covered resources on [page 4](#).

An Important Note About TRICARE Program Information: At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE Overseas Program contractor, your TRICARE Service Center or your local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.



Coverage of Air Evacuation

TRICARE covers air evacuation for people with TRICARE Overseas Program (TOP) Prime and TOP Prime Remote. It's arranged by International SOS Government Services, Inc. (International SOS), the TOP contractor.

Air evacuation services are available to active duty service members (ADSMs) and eligible active duty family members (ADFMs). This includes ADSMs who are deployed, in a temporary duty status or in an authorized leave status in an overseas location. This also includes ADFMs traveling in an overseas location (regardless of enrollment status).

Note: TRICARE will only pay you money back for air evacuations that are medically necessary and to the closest, safest location that can provide the required care.

Contact International SOS for help with coordinating an air evacuation. If you have questions on coverage, call your TOP Regional Call Center. Find contact information at www.tricare-overseas.com/contact-us. ★

Medical Records Translation Portal Is Live

Do you have medical records in an unfamiliar language? You can get them translated through the International SOS medical records translation portal online.

You can get translations of:

- Health care provider treatment notes
- Consultation results
- Claims and supporting documentation
- Hospitalization summaries
- Health care provider letters summarizing care
- Emergency treatment results

Routine translations are processed within 10 business days after acceptance. Urgent translations can be done in two days. The following languages can be translated: Arabic, Bulgarian, Czech, Dutch, Flemish, French, German, Greek, Hungarian, Italian, Japanese, Korean, Polish, Portuguese, Romanian, Russian, Spanish, Tagalog and Turkish.

You can get to the portal online at www.tricare-overseas.com, under "Beneficiaries." Then, click "Real-Time Language Assistance," followed by "Medical Records Translation." To use the service, you must first sign up for access. Then you can log in and manage your requests directly through the secure portal. If you have any questions, visit <https://top-translations.internationalsos.com/sitepages/assistance.aspx>. ★

Using the Point-of-Service Option with TRICARE Overseas Program Prime Remote

If you use TRICARE Overseas Program (TOP) Prime Remote, you need a referral from your primary care manager (PCM) before getting nonemergency care from another provider. Getting a referral keeps your costs lower, and it helps your PCM better understand and coordinate your care. If you can't get a referral, you can try the point-of-service (POS) option. This option allows you to get nonemergency health care services from any purchased care sector provider (civilian provider) without a referral. You pay more out-of-pocket when using the POS option.

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

Overseas, the POS option does not apply to:

- Active duty service members
- Newborn and adopted children during the first 120 days after birth or adoption
- Emergency care
- Clinical preventive care received from a civilian network provider
- Beneficiaries with other health insurance

This chart explains what TOP Prime Remote beneficiaries pay when using the POS option. POS deductibles and cost-shares do not count toward your yearly catastrophic cap. ★

CHARGES	INDIVIDUAL	FAMILY
Point-of-service (POS) deductible per fiscal year (Oct. 1–Sept. 30) for outpatient care only	\$300	\$600
POS cost-share for outpatient care	50% of TRICARE-allowable charge after yearly POS deductible is met	
POS cost-share for inpatient care	50% of TRICARE-allowable charge after yearly POS deductible is met	
Any additional charges by nonparticipating providers (non-network providers who have not agreed to accept the TRICARE-allowable charge)	The beneficiary is responsible for payment. Outside the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), there may be no limit to the amount that nonparticipating non-network providers may bill.	

Reporting Minimum Essential Coverage

The Affordable Care Act (ACA) requires most Americans to maintain basic health care coverage, called minimum essential coverage. TRICARE meets the minimum essential coverage requirement under the ACA. The Department of Defense will report your 2016 TRICARE coverage to the Internal Revenue Service (IRS). You will get an IRS Form 1095 listing your TRICARE coverage status for each month in 2016. The pay center that services your military, annuity or pension pay will provide you with your IRS Form 1095. If your military pay is serviced by the Defense Finance and Accounting Service, you can find more information at <https://mypay.dfas.mil>. If your military pay is serviced by the U.S. Coast Guard Pay and Personnel Center, visit www.uscg.mil/ppc. For information about the IRS tax forms, visit www.irs.gov. ★



New Laboratory-Developed Tests Covered Under the LDT Demonstration

More laboratory-developed tests (LDTs) used to diagnose and assess various conditions have been added to the coverage list under TRICARE's LDT Demonstration. LDTs covered under this demonstration haven't yet been approved by the U.S. Food and Drug Administration (FDA). Tests include those used for rare and emergent diseases and disorders, such as Turcot syndrome or certain types of leukemia, and to match for organ donations. Usually, LDTs are developed by hospital, academic and clinical laboratories to provide safe steps to follow when there is no FDA guidance.

Care should be coordinated with International SOS to ensure that covered services are authorized and administered by approved laboratories.

This demonstration also covers BRCA1 and BRCA2 genetic counseling and testing, which is used to find breast cancer. If you are a woman and your primary care provider identifies you as high risk for breast cancer, this testing is covered as a

preventive service with no copayment or cost-share, as long as the following conditions are met:

- The LDT has been approved by the Defense Health Agency (DHA).
- The test is done by a TRICARE-authorized provider.
- The provider has determined that the test is medically necessary.
- International SOS has verified that your diagnosis supports the medical need and the need is fully documented.

Talk with your primary care provider about your and your family's medical history. This will help determine if any of these tests may be medically necessary for you. To learn more about the demonstration, visit www.tricare.mil/ldt. For guidance on which tests are available to you, contact the TRICARE Overseas Program Regional Call Center for the area where you are enrolled. For country-specific contact information, visit www.tricare-overseas.com/contact-us. ★



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Are active duty family members (ADFM) required to enroll in TOP Prime Remote?

ADFM may enroll in TOP Prime or TOP Prime Remote if they are eligible in DEERS and are one of the following:

- Command-sponsored on the sponsor’s permanent change-of-station orders
- National Guard and Reserve family members living overseas with their sponsors who are called or ordered to active service for more than 30 days
- Transitional survivors whose ADSM sponsors died while serving on active duty orders for more than 30 days

Note: Command sponsorship is an authorization entitling family members to travel overseas at the government’s expense. Command-sponsored family members are included on their sponsors’ change-of-station orders. ADFMs who aren’t eligible or choose not to enroll in TOP Prime may use TOP Standard. Visit www.tricare-overseas.com or www.tricare.mil for more information.

If I have TOP Prime Remote, can I get covered health care services when I’m visiting my home in the U.S.?

If you plan to see a health care provider in the U.S. while visiting, you should call International SOS to get a prior authorization before you leave your overseas area. If you are already in the U.S., you should contact your TOP Regional Call Center for the area where you are enrolled. International SOS will then issue a prior authorization for you to get routine care while in the U.S., if appropriate care is not available in your remote location. **Note:** TOP Prime and TOP Prime Remote beneficiaries are encouraged to seek care from a U.S. military hospital or clinic, if one is nearby. If you can’t go to a military hospital or clinic, you should seek care from a TRICARE-approved provider to ensure quality access to care and that TRICARE reimbursement rates are accepted.

Visit www.tricare-overseas.com/beneficiaries/resources/traveling-beneficiaries for more information. ★

TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

INTERNATIONAL SOS GOVERNMENT SERVICES, INC.

www.tricare-overseas.com

EURASIA-AFRICA

TOP Regional Call Center¹

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

Medical Assistance¹

+44-20-8762-8133

LATIN AMERICA AND CANADA

TOP Regional Call Center¹

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

Medical Assistance¹

+1-215-942-8320

PACIFIC

TOP Regional Call Centers¹

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

Sydney:

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

Medical Assistance¹

Singapore: +65-6338-9277
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REPORT FRAUD AND ABUSE

1-877-342-2503 (toll-free)
+1-215-354-5020 (direct)
+1-215-354-2358 (fax)

TOPProgramIntegrity@internationalsos.com

QUALITY ASSURANCE, GRIEVANCES, APPEALS AND COMPLIMENTS/COMMENDATIONS

www.tricare-overseas.com/beneficiaries/resources/compliments-grievances-and-appeals

TOPGlobalQualityAssu@internationalsos.com

1. For toll-free contact information, visit www.tricare-overseas.com. Only call Medical Assistance numbers to coordinate overseas emergency care.