

# Using Your TRICARE Overseas Program Prime Benefit When You Travel

If you are enrolled in TRICARE Overseas Program (TOP) Prime or TOP Prime Remote, you are covered by TRICARE if you become ill or injured while traveling outside of your permanent overseas station. Follow these guidelines to receive TRICARE benefits at the lowest cost.

## Active Duty Service Members

### Nonemergency Care

Active duty service members (ADSMs)<sup>1</sup> traveling or between duty stations must seek all nonemergency care at military hospitals or clinics whenever possible. For urgent care, if a military hospital or clinic is not available, prior authorization is required. Primary care, which includes routine health and dental office visits for treatment and ongoing care, should be handled before you travel or postponed until you return home. ADSMs located overseas should contact the TOP Regional Call Center to coordinate care.

**Note:** Failure to receive prior authorization for care that requires it may result in the claim being denied.

### Emergency Care

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for the area where you are located. Before leaving the facility, contact your primary care manager (PCM) or TOP Regional Call Center, preferably within 24 hours or on the next business day.

**Note:** Prior authorization is not required for emergency care. If possible, ADSMs traveling overseas should contact the local TOP Regional Call Center before seeking care or before making payments.

## Active Duty Family Members

### Traveling Overseas

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for the area where you are traveling. If you are admitted, you must call your PCM or TOP Regional Call Center before leaving the facility or within 24 hours or on the next business day to coordinate authorization, continued care and payment. Active duty family members (ADFM) based in the United States who seek health care while traveling overseas should file their claims with the TOP claims processor.



ADFM TOP Prime enrollees need a PCM referral for urgent or routine care, including care received aboard a civilian ship outside the territorial waters of the stateside service area; otherwise the care may be covered under the point-of-service (POS) option<sup>2</sup> at a higher out-of-pocket cost.

## Traveling in the United States

### Emergency Care

Emergency care in the United States does not require a referral or prior authorization. In an emergency, call 911 or go to the nearest emergency room. If you are admitted, you must notify your PCM or TOP Regional Call Center before leaving the facility or within 24 hours or on the next business day to coordinate authorization, continued care and payment.

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1. This guidance also applies to National Guard and Reserve members called or ordered to active service for more than 30 consecutive days, who should follow normal procedures for emergency care, which may include providing a copy of their orders to the local TOP Regional Call Center to verify TRICARE eligibility.
2. The POS option does not apply to ADSMs, newborns and adopted children during the first 120 days after birth or adoption, the first eight outpatient mental health care visits per fiscal year (Oct. 1–Sept. 30) to network providers for a medically diagnosed and covered condition, clinical preventive services from network host nation providers, emergency care or beneficiaries with other health insurance.

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### Urgent Care

If you are a TOP Prime Remote enrollee and urgent treatment cannot wait until you return home, you must contact your TOP Regional Call Center for assistance before receiving care.

Generally, TOP Prime enrollees need a PCM referral if the PCM is not providing the urgent care services. If you are an ADFM and you do not coordinate urgent care with your PCM or TOP Regional Call Center, the care will be covered under the POS option, resulting in higher out-of-pocket costs.

ADFM TOP Prime enrollees need a PCM referral for urgent or routine care, including care received aboard a civilian ship; otherwise the care may be covered under the POS option at a higher out-of-pocket cost.

### Routine Care

To receive routine care in the United States, TOP Prime enrollees are required to obtain referrals from their PCMs before leaving the host nation or TOP area where enrolled. If already in the United States, you should contact your PCM to request the referral.

Your PCM is required to provide a referral with justification for receiving routine care while in the United States. Your TOP Regional Call Center will then issue a prior authorization for you to receive routine care while in the United States. TOP Prime Remote enrollees should contact the TOP Regional Call Center for the TOP area where they are enrolled to obtain prior authorization before traveling.

If already in the United States, contact the TOP Regional Call Center for the area where you are enrolled using the international direct-dial or stateside toll-free numbers. Your TOP Regional Call Center will then issue prior authorization to obtain routine care while in the United States if appropriate care is not available at the remote location where you reside.

TOP Prime and TOP Prime Remote enrollees are encouraged to seek care from a U.S. military hospital or clinic if one is located nearby. If this is not possible, you should seek care from a TRICARE-approved provider in the United States to ensure access to quality care. Please visit the stateside regional contractors' websites listed on [www.tricare.mil/contactus](http://www.tricare.mil/contactus) for more information. ★

## How to Enroll in TRICARE Overseas Program Options

**W**ant to enroll in a TRICARE program without the paperwork? You can enroll in most TRICARE Overseas Program (TOP) options by telephone, including:

- TOP Prime
- TOP Prime Remote
- TRICARE Young Adult (TYA) Prime and TYA Standard

To enroll by phone, call your Global TRICARE Service Center by selecting option 4 from the TOP Regional Call Center menu. See the *TRICARE Overseas Program Contact Information* section in this issue for contact information. To show command sponsorship, provide the sponsor's order number and the date listed on the orders.

You can also enroll in TOP Prime or TOP Prime Remote by submitting a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form (DD Form 2876)* to your TOP Regional Call Center or TRICARE Service Center (TSC).

To purchase TYA coverage, you can also submit a *TRICARE Young Adult Application (DD Form 2947)* to your TOP Regional Call Center or local TSC.

You can download these forms at [www.tricare.mil/forms](http://www.tricare.mil/forms) or request a form from your local TOP Regional Call Center or TSC. Family members must be command-sponsored to enroll in TOP Prime and TYA Prime program options. For more information about TRICARE options, visit [www.tricare.mil](http://www.tricare.mil). ★



## Is emergency care covered under TRICARE?

TRICARE covers emergency care, including professional and institutional charges and services and supplies that are ordered or administered in an emergency department. In the event of an emergency overseas, go to the nearest emergency care facility or call the Medical Assistance number for your area. If you are admitted, you must call your primary care manager or TOP Regional Call Center before leaving the facility or within 24 hours or on the next business day to coordinate authorization, continued care and payment. For more information, visit [www.tricare.mil/emergency](http://www.tricare.mil/emergency).

## Do I have coverage for preventive services under TRICARE?

TRICARE covers clinical preventive services for all beneficiaries. For more information about targeted health promotion and disease prevention examinations, visit [www.tricare.mil/preventivecare](http://www.tricare.mil/preventivecare).

## How do I get the other health insurance (OHI) indicator removed from my file?

When a beneficiary's other health insurance ends and TRICARE becomes the primary coverage, this information can be updated using the secure beneficiary claims portal on [www.tricare-overseas.com](http://www.tricare-overseas.com). Beneficiaries who are not registered users of the claims portal can contact the TOP Regional Call Center and press option 2 for claims assistance or download the *OHI Questionnaire* from [www.tricare.mil/forms](http://www.tricare.mil/forms) and submit by mail.

## If my sponsor gets deployed to another overseas location, can I remain enrolled in TOP Prime Remote at my current location?

Yes, if the active duty service member and command-sponsored active duty family members (ADFMs) are enrolled in TOP Prime or TOP Prime Remote, and the sponsor is reassigned on unaccompanied permanent change of station (PCS) orders to a location that does not permit command-sponsored family members, the ADFMs may retain their existing enrollment for a period based on the length of the sponsor's unaccompanied orders (but not to exceed two years). In order to retain enrollment, the ADFMs must continue to be command-sponsored and may not relocate during the sponsor's PCS move. ★

## TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

### International SOS Government Services, Inc.

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

### Eurasia-Africa

**TOP Regional Call Center<sup>1</sup>**  
 +44-20-8762-8384 (overseas)  
 1-877-678-1207 (stateside)  
[tricarelon@internationalsos.com](mailto:tricarelon@internationalsos.com)

**Medical Assistance<sup>1</sup>**  
 +44-20-8762-8133

### Latin America and Canada

**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

### Pacific

**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

### Report Fraud and Abuse

1-877-342-2503 (toll-free)  
 +1-215-354-5020 (direct)  
 +1-215-354-2395 (fax)

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

### Quality Assurance, Grievances, Appeals, and Compliments/ Commendations

[www.tricare-overseas.com/Beneficiaries\\_Grievances\\_Appeals.htm](http://www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm)  
[TOPGlobalQualityAssu@internationalsos.com](mailto:TOPGlobalQualityAssu@internationalsos.com)

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.