

Understanding Your Overseas **TRICARE** Benefits

Moving to a different country can be exciting, but challenging—but service members need not worry about their healthcare benefits, providing they understand a few things about the TRICARE Overseas Program (TOP)

Overseas Provider Types and Definitions

International SOS Assistance, Inc. (International SOS) has established a growing network of providers overseas. Network providers are individual or institutional providers who enter into a formal agreement with International SOS to provide medical care or services to TRICARE Overseas Program (TOP) beneficiaries. Network provider performance is monitored on an ongoing basis to help ensure patient satisfaction and quality of care. Because network providers undergo credential reviews, you are assured quality care from providers who can directly or indirectly communicate in English.

Participating non-network providers are individual or institutional providers who do not have a contractual relationship with International SOS but agree to file claims for TOP beneficiaries. A participating non-network provider is licensed to practice in the country where he or she works but has not undergone the International SOS credentialing process.

A non-network, nonparticipating provider has not agreed to participate in TOP, might not file claims for beneficiaries and might require beneficiaries to pay up front.

As the TOP contractor, International SOS is responsible for performing provider certification through on-site visits and license/credential validation. If you live in the Philippines or certain other countries, you may be required to see an approved provider who meets TOP requirements.

For more information or for assistance in finding a network provider, please use the provider locator at www.tricare-overseas.com or contact your TOP Regional Call

Center and select option 3 for health care finder assistance.

Prior Authorization for Care

TRICARE Overseas Program Standard beneficiaries are not required to obtain referrals before visiting a health care provider, but some services require prior authorization from International SOS Assistance, Inc. (International SOS).

A prior authorization is a review of the requested service to determine if it is medically necessary at the requested level of care. If you have questions about authorization requirements, visit www.tricare.mil.

The following services always require prior authorization:

- Adjunctive dental services
- Extended Care Health Option services
- Home health services
- Hospice care
- Nonemergency inpatient admissions for substance use disorders or behavioral health care
- Outpatient behavioral health care visits beyond the eighth visit per fiscal year (Oct. 1–Sept. 30)
- Transplants—all solid organ and stem cell

Note: Home health services and hospice care are not covered outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands).

International SOS may have additional prior authorization requirements, which may change from time to time. Contact your TOP Regional Call Center and select option 3 to learn about these requirements.

General numbers for the TRICARE Pacific Regional Call Centers are:

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 Assistance

Singapore: +65-6338-9277

Sydney: +61-2-9273-2760

For country-specific number for customer service, medical assistance and claims information, visit www.tricare.mil/contacts/ and select your country of residence.

You can view, download or print the latest version of the TRICARE Overseas Program Handbook and other materials for TRICARE Overseas Program beneficiaries online at the TRICARE Smart site. Visit www.tricare.mil/smart, click the “TRICARE Products Online” box, and then select “Overseas.”

Using Your TRICARE Pharmacy Benefit Overseas

The TRICARE Overseas Program (TOP) offers comprehensive prescription drug coverage to help you fill your prescriptions overseas. International SOS Assistance, Inc. (International SOS) provides you with most pharmacy benefits abroad. In order to fill prescriptions, you will need a prescription and a valid uniformed services identification card or Common Access Card.

Military Treatment Facility

Military treatment facility (MTF) pharmacies are the easiest and least expensive options for filling prescriptions.

At MTF pharmacies, you may receive up to a 90-day supply of most medications at no cost. Non-formulary medications are not available at MTF pharmacies. For more information about MTF pharmacies, visit www.tricare.mil/militarypharmacy.

TRICARE Pharmacy Home Delivery

Outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), you can only use TRICARE Pharmacy Home Delivery if you have an APO/FPO address or are assigned to a U.S. Embassy. Be aware that mail may be subject to local customs regulations. Home delivery is your least expensive option when not using an MTF. You can get up to a 90-day supply of medication for the same copayment as a 30-day supply at a retail network pharmacy. For more information regarding TRICARE Pharmacy Home Delivery, visit the Express Scripts, Inc. website at www.express-scripts.com/TRICARE.

TRICARE Retail Network Pharmacy

TRICARE retail network pharmacies are only available in the United States and U.S. territories (American Samoa, 1 Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). When you fill a prescription (one copayment for each 30-day supply) at a retail network pharmacy, you do not need to submit a claim for reimbursement. To find a TRICARE retail network pharmacy, visit www.express-scripts.com/TRICARE.

Host Nation Pharmacy

Filling a prescription at a host nation pharmacy is your most expensive pharmacy option overseas. Although there may be pharmacies that will file TRICARE claims for you in your area, you should be prepared to pay up front and file a claim with the TOP claims processor for reimbursement. TOP Standard beneficiaries are responsible for deductibles and cost-shares. Note:

In the Philippines, a TRICARE-approved pharmacy must be used. For a list of approved providers in the Philippines, please visit www.tricare.mil/tma/pacific.

TRICARE covers most U.S. Food and Drug Administration (FDA)-approved prescription medications. Prescription drugs that are not approved by the FDA may be covered if International SOS confirms that the drug is commonly used

for the intended purpose in the host nation. Medications that are considered over-the-counter drugs in the United States are not covered.

For more information, visit www.tricare.mil/pharmacy. For information on costs, visit www.tricare.mil/costs.

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