

# 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](http://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](http://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](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

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/](http://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](http://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.

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