

Welcome to the TRICARE Overseas Program (TOP) benefit! Under the TOP benefit, you can expect to receive high-quality health care services when living or traveling overseas. Our health care specialists at International SOS are available to assist you and will be arranging and managing your health care needs with your primary care physician. International SOS is committed to delivering comprehensive support and assistance to you, backed by our Clinical Quality-driven TOP Provider Network, to ensure the best possible experience of care. We look forward to serving you!

TRICARE Health Plan Benefit Information:

The table below contains information about each of the TRICARE Health Plans (click the name of the Health Plan below):

| | <u>TOP Prime</u> | <u>TOP Prime Remote</u> | <u>TOP Select</u> | <u>TRICARE Retired Reserve (TRR) / TRICARE Reserve Select (TRS)</u> | <u>TRICARE For Life (TFL)</u> | <u>TRICARE Young Adult (TYA)</u> |
|-------------------------------------|--|--|--|--|--|--|
| <u>Obtaining Medical Care</u> | Get care from an assigned Primary Care Manager (PCM) at a military hospital or clinic in most cases | Get most of your care from a PCM; if no PCM is assigned, your TOP Regional Call Center will coordinate your care, locate providers, and schedule appointments (except for U.S. Embassy Health Unit visits) | Seek care from any Purchased Care Sector Provider (PCSP) | Receive care from any TRICARE-authorized provider (network or non-network) | Seek care from any TRICARE-authorized provider (network or non-network) unless local restrictions apply (such as in the Philippines) | If TYA Prime, see TOP Prime section; if TYA Select, see TOP Select section |
| <u>Referrals and Authorizations</u> | Referrals and / or pre-authorizations are required for all specialty care | Referrals and / or pre-authorizations are required; contact your TOP Regional Call Center to coordinate care | Referrals aren't required for most services; pre-authorization is required for certain services | No referrals are necessary, but pre-authorizations are required for certain services | No referrals are necessary, but pre-authorizations are required for certain services | If TYA Prime, see TOP Prime section; if TYA Select, see TOP Select section |
| <u>Enrollment Fees or Premiums</u> | No enrollment fees or premiums | No enrollment fees or premiums | For TOP Select retirees, enrollment fees are required; click here for more information | Premiums are required; click here for more information | No enrollment fees or premiums | Premiums are required; click here for more information |
| <u>Dental Care</u> | Active Duty Service Members (ADSMs) covered by Active Duty Dental Program (ADDP) ; Active Duty Family Members (ADFMs) can enroll in TRICARE Dental Program (TDP) | ADSMs covered by ADDP ; ADFMs can enroll in TDP | TOP Select retirees may be eligible for Federal Employees Dental and Vision Insurance Program (FEDVIP) coverage; ADFMs can enroll in TDP | TRR: May be eligible for FEDVIP coverage TRS: Guard / Reserve Members covered by ADDP when activated and can enroll in TDP when not activated; Guard / Reserve Family can enroll in TDP | May be eligible for FEDVIP coverage | No dental benefits available |

Note: For TRICARE-eligible beneficiaries, aeromedical evacuations are only approved to the nearest, safest location that can provide the required care when medically necessary and appropriate. For more information, click [here](#).

Note: TRICARE Plus allows certain non-TRICARE Prime beneficiaries to enroll at military hospitals and clinics and get primary care within TRICARE Prime access standards. For more information, visit [TRICARE.mil/Plus](#).

Near Patient Program (NPP):

The **Near Patient Program (NPP)** is available for TOP Prime and TOP Prime Remote beneficiaries in the following nine (9) locations around the globe: Germany, Benelux (Belgium, Netherlands, Luxembourg), Italy, Spain, Greece, Poland, Bahrain, South Korea, and Japan. NPP Teams are in-country clinical and non-clinical professionals who help beneficiaries navigate the overseas health care system and bridge cultural and language gaps that impede their understanding of care. NPP Teams work with TOP Providers, TOP beneficiaries, and (where applicable) Military Treatment Facilities (MTFs), TRICARE Area Offices (TAOs), and the Combatant Commands (COCOMs) to address medical and cultural questions, ensuring Clinical Quality Assurance and the Best Patient Experience of Care. TOP Prime or TOP Prime Remote beneficiaries seeking care in one of the aforementioned nine (9) locations may be eligible for NPP support (all other locations will continue to be supported by the TOP Regional Call Centers).

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Consent to Release of Medical Information:

International SOS is a data processor on behalf of the Defense Health Agency (DHA) of your personal data, which will be used for several purposes, including the collection and translation of your medical records, case management, other medical management activities in support of Clinical Quality Assurance, and claims inquiries and processing. TOP beneficiaries will be encouraged to provide consent to release their medical information to International SOS to ensure the continuity of medical documentation on your behalf.

The Consent to Release of Medical Information Form (ROMIF) is available online on the following webpages: <http://www.tricare-overseas.com/beneficiaries/resources/forms> and <http://www.tricare-overseas.com/beneficiaries/resources/TOP-2021>.

Medical Records Translations (MRT):

The following TOP beneficiaries are eligible to receive Medical Records Translations (MRT) services through International SOS:

- TOP Prime
- TOP Prime Remote
- TRICARE Plus enrollees
- Transient Beneficiaries (ADSMs/Active Duty Family Members (ADFM))

For additional information on MRT services and International SOS' MRT Portal, click [here](#).

Point of Service Option (POS):

The TRICARE Prime POS option allows TOP Prime and TOP Prime Remote ADFMs to pay additional out-of-pocket fees to receive non-emergency health care services from any host nation provider without referrals. Prior authorization requirements for certain services may still apply when using the POS option. Visit www.tricare.mil/FindDoctor/Appointments/Referrals/Authorization.aspx for more information. If you still have questions or need assistance when using the POS option, contact your TOP Regional Call Center. **Note: The POS option results in significantly higher out-of-pocket costs. TRICARE only reimburses 50% of the negotiated or allowable charge after you meet the POS deductible. POS costs do not apply to your annual catastrophic cap. For more information regarding POS costs, visit www.tricare.mil/costs.**

Other Health Insurance (OHI):

If you have any health insurance other than TRICARE, it is called "Other Health Insurance." This insurance can be through your employer, an entitlement program, host nation statutory health care program, or other private insurance program. Under federal law, TRICARE pays second after any OHI plan except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs or plans as identified by the Defense Health Agency (DHA). **You should expect to pay the provider upfront if you have OHI.**

In order to be reimbursed for your claim, you will need to submit to your OHI provider first. You should follow your OHI plan's rules for filing claims. After you file your claim with the OHI plan, you will receive an Explanation of Benefits (EOB). TRICARE will process the unpaid portion of the claim, as long as you have the EOB from the OHI plan and provide proof-of-payment for any medical care received on a pay-and-claim basis. For more information about OHI, visit www.tricare.mil/OHI.

Important Information Regarding Registering Newborns or Adoptees Overseas:

Overseas, beneficiaries have 120 days to register their newborn or adoptee in DEERS. Until DEERS registration, your child is initially covered under the sponsor's Social Security Number (SSN). Once registered in DEERS, the child will automatically be enrolled in TOP Select. If your child isn't registered in DEERS by day 120, the newborn or adoptee will only be able to receive care at a military hospital or clinic, if space is available. **Registering your child in DEERS does not automatically enroll the child into a TRICARE program.** Children are automatically enrolled in TOP Select once they are registered in DEERS. The ADSM or ADFM will have 90 days from the date of DEERS registration to change the child's enrollment to TOP Prime or TOP Prime Remote (if eligible or command-sponsored). Once the child is enrolled in a plan, the TOP Prime, TOP Prime Remote, or TOP Select "deemed status" for cost-sharing of claims no longer applies and claims received after the date of enrollment will be processed according to the cost sharing provisions of their enrolled plan. **Contact** the Beneficiary Support Center (BSC) for more information (see below for more information).

TRICARE Open Season:

TRICARE Open Season, which runs from the Monday of the second full week in November to the Monday of the second full week in December, is the annual period when you can enroll in or change your health care coverage for the next year. Any enrollment changes you make will go into effect on January 1 of the following year. TRICARE Open Season applies to anyone enrolled in or eligible for a TOP Prime option or TOP Select (Note: TRICARE Open Season doesn't apply to the premium-based plans. These plans offer continuous open enrollment throughout the year. Also, TRICARE Open Season doesn't apply to TRICARE For Life (TFL). TRICARE For Life does not require enrollment.).

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If you're eligible to participate in TRICARE Open Season, you have three options:

- **Stay in your plan:** If you want to stay in your current TRICARE health plan, you don't have to re-enroll. You'll continue in your current health plan through the following year or as long as you're eligible.
- **Enroll in a plan:** If you're eligible for a TOP Prime option or TOP Select but not enrolled, you can enroll in a plan now.
- **Change plans:** If you're already enrolled in a TOP Prime option or TOP Select, you can switch plans and switch between individual and family enrollment.

If you aren't already in a plan and don't enroll in a plan during TRICARE Open Season, you'll only be eligible for care at a military hospital or clinic if space is available. To learn more about TRICARE Open Season, visit <https://tricare.mil/openseason>.

Outside of TRICARE Open Season, you can enroll in or change enrollment to TOP Prime or TOP Select following a Qualifying Life Event (QLE). A QLE is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE health plans are available to you and your family members. A TRICARE QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member creates a chance for all eligible family members to make enrollment changes. To learn more, visit www.tricare.mil/lifeevents.

Outside of the Federal Benefits Open Season, you can only enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP) or make changes to your existing FEDVIP plan if you experience a FEDVIP QLE. Remember, FEDVIP QLEs may be different from TRICARE QLEs. To learn more, visit www.benefeds.com.

Keeping DEERS Up-to-date:

Remember to always keep your information current in Defense Enrollment Eligibility Reporting System (DEERS). Outdated information in DEERS can cause problems with enrollment, as well as the potential for referrals and claims processing related delays. Visit <https://tricare.mil/deers> to learn more.

Note: Enrollment may only be changed after a QLE or the next TRICARE Open Season.

Additional Resources:

Visit www.tricare.mil/subscriptions to sign up for email updates. Enter your email address, select the newsletters and any other updates you wish to receive, and click "Submit" at the bottom of the page.

You can also visit www.tricare.mil/smart and enter the keyword "Overseas" for brochures, beneficiary handbooks, fact sheets, newsletters, and TRICARE briefings. To download TOP Overview briefings, visit <https://health.mil/Reference-Center/Presentations> and enter "Overseas" in the keyword search.

MyCare Overseas™ Beneficiary Mobile App & Web-based Portal:

All TOP beneficiaries have access to the **MyCare Overseas™ beneficiary mobile app and web-based portal**, which further enhances the patient health care experience. MyCare Overseas™ is a self-service tool that offers easy access to TOP health care services, enabling beneficiaries to check their TRICARE Health Plan information, verify their TRICARE-covered services, request and download medical records translations, and access other reliable sources of information.

Scan the QR code below or click on the App Store or Google Play buttons to download the MyCare Overseas™ beneficiary app!



Alternatively, to access the MyCare Overseas™ web-based portal using your personal computer or laptop, visit <https://top.internationalsos.com/beneficiary>!

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For Information and Assistance:

International SOS is available to assist you 24 hours a day, 7 days a week and you may call collect, if available. For toll-free contact information, visit www.tricare-overseas.com/contact-us. Contact your TOP Regional Call Center and listen carefully to the prompts for the option that best assists you (see the bulleted list below). When you contact your TOP Regional Call Center, you will be prompted with the following menu of options:

- **Option 1:** This option directs you to the Global First Call Desk and should be used if you need medical assistance, medical advice, a referral or authorization, or if you require healthcare finder assistance.
- **Option 2:** This option should be used if you have questions regarding eligibility, enrollments, disenrollments, claims, or other questions about your TRICARE Health Plan.
- **Option 3:** This option is for provider assistance only and should be used if you are a TOP Provider, if you would like information about becoming a TOP Provider, or if would like to update your provider information.
- **Option 4:** If you are a beneficiary and need technical assistance for our app or portals.

When contacting the TOP Regional Call Center, listen carefully to the prompts for the best option to serve you. In an emergency, choose the Medical Assistance option to locate the nearest emergency care facility or coordinate overseas emergency care.

TRICARE Latin America & Canada

(Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands)

TOP Regional Call Center

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

TRICARE Eurasia-Africa

(Africa, Europe, and the Middle East)

TOP Regional Call Center

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

TRICARE Pacific

(Asia, Guam, India, Japan, Korea, New Zealand, and Western Pacific remote countries)

TOP Regional Call Center

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

Beneficiary Support Center

(All overseas areas)

Enrollment Inquiries: TRICAREEnrollments@top.internationalsos.com
Claims Inquiries: ClaimsCustomerService@top.internationalsos.com
General Inquiries: TRICAREOverseasBSC@top.internationalsos.com
Premium Payment Inquiries: TRICAREPayments@top.internationalsos.com

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