



TRICARE® Overseas Program: At a Glance



TRICARE is the Department of Defense’s worldwide health care program available to eligible beneficiaries from any of the seven uniformed services—the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service, and the Commissioned Corps of the National Oceanic and Atmospheric Administration.

TRICARE Overseas Program: At a Glance provides an overview of TRICARE Overseas Program (TOP) options, including medical, pharmacy, and dental. International SOS Assistance, Inc. (International SOS) administers the TOP for the TRICARE Management Activity. Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. For eligibility, enrollment, cost, and coverage details, visit www.tricare.mil or contact your TOP Regional Call Center. See the *For Information and Assistance* section in this brochure for specific phone numbers and Web addresses.

TRICARE Overseas Program Options

Your beneficiary category determines your TOP options. These options may vary in each overseas area. Use the table below to determine your available options; additional program details are listed inside this brochure. Your options may change when you move or when you become entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your TOP Regional Call Center, TRICARE Service Center (TSC), or TRICARE Area Office (TAO), or visit www.tricare-overseas.com.

TRICARE Program Options

Beneficiary Type	Program Options ¹
Active duty service members <i>(includes National Guard and Reserve members² activated for more than 30 consecutive days)</i>	TRICARE Overseas Program (TOP) Prime TOP Prime Remote TRICARE Active Duty Dental Program ³
Active duty family members <i>(includes transitional survivors and family members of National Guard and Reserve members² activated for more than 30 consecutive days)</i>	TOP Prime ⁴ TOP Prime Remote ⁴ TOP Standard TRICARE For Life (TFL) <i>(if you have Medicare Part A and Medicare Part B)</i> TRICARE Dental Program
Retired service members and eligible dependents, survivors, Medal of Honor recipients, former spouses, and others	TOP Standard TFL <i>(if you have Medicare Part A and Medicare Part B)</i> Enhanced-Overseas TRICARE Retiree Dental Program
National Guard and Reserve members and their family members <i>(qualified, non-active duty members of the Selected Reserve of the Ready Reserve, Retired Reserve, and certain members of the Individual Ready Reserve)</i>	TRICARE Reserve Select <i>(members of the Selected Reserve of the Ready Reserve)</i> TRICARE Retired Reserve <i>(members of the Retired Reserve under age 60)</i> TRICARE Dental Program Enhanced-Overseas TRICARE Retiree Dental Program

1. Non-active duty beneficiaries may also seek care at military treatment facilities on a space-available basis.

2. The National Guard and Reserve includes the Army National Guard, Army Reserve, Marine Corps Reserve, Navy Reserve, Air Force Reserve, Air National Guard, and U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit www.defenselink.mil/ra.

3. The TRICARE Active Duty Dental Program is only available in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

4. Active duty family members must be command-sponsored to enroll in TOP Prime or TOP Prime Remote.

TRICARE Overseas Program Options

TRICARE Overseas Program Descriptions

Program	Type of Program	Enrollment and Fees	Medical Provider Choice
TOP Prime	<ul style="list-style-type: none"> Managed care option available to active duty service members (ADSMs) and command-sponsored active duty family members 	<ul style="list-style-type: none"> Enrollment required No annual enrollment fee Priority access for military treatment facility (MTF) care No claims to file (<i>in most cases</i>) Offers lowest out-of-pocket costs 	<ul style="list-style-type: none"> Receive most care from an assigned primary care manager (PCM) at an MTF PCM referrals and/or authorizations required for certain services
TOP Prime Remote	<ul style="list-style-type: none"> Similar to TOP Prime, providing benefits to permanently assigned ADSMs and their command-sponsored family members living with them in remote overseas locations 	<ul style="list-style-type: none"> Enrollment required No annual enrollment fee Priority access for MTF care No claims to file (<i>in most cases</i>) Offers same low out-of-pocket costs as TOP Prime 	<ul style="list-style-type: none"> Receive care from an assigned PCM PCM referrals and/or authorizations required for certain services
TOP Standard	<ul style="list-style-type: none"> Fee-for-service option available worldwide to eligible non-ADSMs living overseas 	<ul style="list-style-type: none"> No enrollment required No annual enrollment fee Annual deductibles and cost-shares apply¹ 	<ul style="list-style-type: none"> Receive care from any provider² No referrals required Certain services require prior authorization
TRICARE Reserve Select (TRS)	<ul style="list-style-type: none"> Premium-based health plan that qualified National Guard and Reserve members may purchase 	<ul style="list-style-type: none"> Must qualify for and purchase TRS to participate Monthly premiums, annual deductibles, and cost-shares apply¹ 	<ul style="list-style-type: none"> Receive care from any provider² No referrals required Certain services require prior authorization
TRICARE Retired Reserve (TRR)	<ul style="list-style-type: none"> Premium-based health plan that qualified Retired Reserve members may purchase 	<ul style="list-style-type: none"> Must qualify for and purchase TRR to participate Monthly premiums, annual deductibles, and cost-shares apply¹ 	<ul style="list-style-type: none"> Receive care from any provider² No referrals required Certain services require prior authorization
TRICARE For Life (TFL)³	<ul style="list-style-type: none"> TRICARE's Medicare-wraparound coverage available to Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Part A and Medicare Part B 	<ul style="list-style-type: none"> Must be entitled to premium-free Medicare Part A and have Medicare Part B No enrollment fees Annual deductibles and cost-shares apply¹ 	<ul style="list-style-type: none"> Receive care from any provider² No referrals required Certain services require prior authorization

1. You should also expect to pay up front for care and submit a claim for reimbursement. Call your TOP Regional Call Center for more information about overseas claims.

2. Certain restrictions apply in the Philippines and Panama, where TRICARE beneficiaries are required to see approved providers. For more information on approved providers, contact International SOS or visit www.tricare-overseas.com.

3. Medicare is available in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). In these locations, TFL pays after Medicare. For health care received outside of the United States and U.S. territories, TFL is the primary payer, and coverage is similar to TOP Standard.

Pharmacy and Dental Options

Overseas Pharmacy Options

TRICARE offers comprehensive prescription drug coverage and several options for filling prescriptions. International SOS provides host nation pharmacy benefits overseas. You need a prescription and a valid uniformed services identification card or Common Access Card to fill prescriptions in overseas locations, including U.S. territories (*American Samoa,* Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). Benefits under the TRICARE Pharmacy Program, administered by Express Scripts, Inc., are limited in overseas areas.

Costs for prescriptions are based on the drug category—formulary or nonformulary and generic or brand name—and where the prescription is filled overseas: at a military treatment facility pharmacy, through TRICARE Pharmacy Home Delivery (*mail order*),† at a TRICARE retail network pharmacy in U.S. territories (*American Samoa,* Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), or at a non-network pharmacy.

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

* *Currently, there are no TRICARE retail network pharmacies in American Samoa.*

† *Outside of the United States and U.S. territories, you can only use the mail order option if you have an APO/FPO address or are assigned to a U.S. Embassy.*



Overseas Dental Options

Most overseas active duty service members (ADSMs) receive dental care at military overseas dental treatment facilities (ODTFs). Civilian dental care is not available overseas for ADSMs assigned to ODTFs. International SOS provides dental care services for ADSMs in remote overseas locations.

TRICARE Active Duty Dental Program

When ADSMs enrolled in TOP Prime or TOP Prime Remote are in the United States or U.S. territories for duty or leave, they may receive emergency care from civilian providers through the TRICARE Active Duty Dental Program (ADDP). This care is limited to emergency care and should be coordinated with the contractor, United Concordia Companies, Inc. (United Concordia) to ensure prompt payment.

ADDP phone number: **+1-866-984-ADDP**
(+1-866-984-2337)

ADDP Web site: www.addp-ucci.com

TRICARE Dental Program

The TRICARE Dental Program (TDP), administered by United Concordia, is a voluntary dental insurance program available worldwide for active duty family members, National Guard and Reserve members and their family members, and Individual Ready Reserve members and their family members. **Note:** TDP enrollment is separate from TOP Prime or TOP Prime Remote enrollment.

TDP phone number: **+1-888-418-0466**

TDP Web site: www.TRICAREdentalprogram.com

Enhanced-Overseas TRICARE Retiree Dental Program

The Enhanced-Overseas TRICARE Retiree Dental Program (TRDP), administered by Delta Dental® of California, is a voluntary dental insurance program available to retired service members and their eligible dependents, retired National Guard and Reserve members and their families, certain survivors, and Medal of Honor recipients and their immediate family members and survivors.

TRDP phone number: **+1-888-838-8737**

TRDP Web site: www.trdp.org

For Information and Assistance

Within the United States, you can reach International SOS toll-free at **1-877-451-8659**.

TRICARE—Eurasia-Africa	TRICARE—Latin America and Canada	TRICARE—Pacific
<p>TOP Regional Call Center¹ +44-20-8762-8384 tricarelon@internationalsos.com</p> <p>Medical Assistance² +44-20-8762-8133</p>	<p>TOP Regional Call Center¹ +1-215-942-8393 tricarephl@internationalsos.com</p> <p>Medical Assistance² +1-215-942-8320</p>	<p>TOP Regional Call Centers¹ Singapore: +65-6339-2676 sin.tricare@internationalsos.com</p> <p>Sydney: +61-2-9273-2710 sydtricare@internationalsos.com</p> <p>Medical Assistance² Singapore: +65-6338-9277 Sydney: +61-2-9273-2760</p>
<p>TRICARE Area Office +49-6302-67-6314 314-496-6314 (DSN) teoweb@europe.tricare.osd.mil www.tricare.mil/overseas</p>	<p>TRICARE Area Office +1-703-588-1848 312-425-1848 (DSN) taolac@tma.osd.mil www.tricare.mil/overseas</p>	<p>TRICARE Area Office +81-6117-43-2036 315-643-2036 (DSN) tpao.csc@med.navy.mil www.tricare.mil/overseas</p>
<p>Health Care Claims (Active duty) TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA</p>	<p>Health Care Claims (Active duty) TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA</p>	<p>Health Care Claims (Active duty) TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA</p>
<p>Health Care Claims (Non-active duty) TRICARE Overseas Region 13 P.O. Box 8976 Madison, WI 53708-8976 USA</p>	<p>Health Care Claims (Non-active duty) TRICARE Overseas Region 15 P.O. Box 7985 Madison, WI 53707-7985 USA</p>	<p>Health Care Claims (Non-active duty) TRICARE Overseas Region 14 P.O. Box 7985 Madison, WI 53707-7985 USA</p>

1. For toll-free contact numbers, visit www.tricare-overseas.com.

2. Only call Medical Assistance numbers to coordinate overseas emergency care.

An Important Note about TRICARE Program Information

At the time of printing, 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 treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this brochure at www.tricare.mil/evaluations/feedback.

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