

Tricare Overseas Program

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Introduction

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About John Letaw

- Member of VFW Post 9951 (Bangkok)
- Navy retiree; living in Hua Hin Thailand with wife & daughter
- Tricare has been my only insurance for 23 years (post-Navy)

Used it as SOFA & non-SOFA civilian in Japan

Used it as a contractor overseas (3 years in Iwakuni Japan)

Founder of Facebook's largest Tricare community

- Nearly 6500 members in total
- Specialized groups for Thailand, Germany & the Philippines

What Is Tricare?

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Tricare is a comprehensive military health program for active duty and retired military members

- Successor of CHAMPUS since 1994; revamped in 2018
- Includes those who are medically retired & reservists
- Includes eligible family members

Covers medically-necessary care for beneficiaries

Widely rumored to be unusable or hard overseas

- Not true! Tricare works worldwide; thousands are doing so
- Not hard to use... what's hard is learning how to use it

Who Is Eligible?

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- All active duty, retired, or medically retired
 - You do not need a “rating” or qualifying condition like with VA
 - You can enroll if you have an ID card or are entitled to one
 - Physical ID card not required
- Tricare covers your spouse
 - Even if you married after leaving the service
 - Lifelong coverage for spouse, unless she remarries. SSN not needed.
- Unmarried children, stepchildren, adopted children
 - To age 21, or 23 if full-time in college and you support > 50%
 - To age 26 with “Tricare Young Adult” (TYA)
 - Even longer with a qualifying disability that began before age 21

What Does It Cover?

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- Tricare is a comprehensive health care plan
 - Covers most treatment that is considered proven & medically necessary
 - Inpatient/outpatient; does not need to be service-related
 - Covers prescriptions
 - Wide range of mental health services
 - Preventive care such as cancer screenings & physicals
 - Optional dental & vision coverage through FEDVIP (of limited use overseas)
- Does NOT cover (*examples*):

Lasik	Massage Therapy
Chiropractor	Exercise programs/equipment
Hearing Aids	Long Term Care/Assisted Living

Visit <https://tricare.mil/CoveredServices/IsItCovered/Exclusions> for complete list of exclusions

Different from VA

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- Run by Military Health System (MHS) – completely unrelated to VA
 - Covers all care, such as illness, injury, hip replacement, cataracts, etc.
- Dependents eligible for Tricare cannot be in CHAMPVA
- In most cases overseas, you will pay for your care out-of-pocket and submit claim for reimbursement
 - Reimbursement generally takes 3-8 weeks
 - They will send direct deposit to your US bank (otherwise, pay by check)
 - Compared to VA which can take one year to pay, and has no direct deposit
- You may be able to find providers that will bill direct to Tricare
 - There are several in Thailand
 - In this case, you pay only your co-payment and Tricare pays the rest

How to Enroll

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- Two chances to sign up: During annual enrollment window OR when you have a Qualifying Life Event (QLE)
 - Annual enrollment window for 2020 is **November 9 – December 14**
 - If you miss this, you may have to wait another year
 - QLEs include marriage, new child, moving to a new region (e.g, US to overseas)
- Make sure dependents are in DEERS
 - In Thailand, JUSMAGTHAI can help
 - Social Security number not required (not all DEERS/ID offices know this)
- Once in DEERS, Tricare enrollment can be by phone
 - 65-6339-2676 (Singapore) (Use Skype)
 - Toll-free number: 877-678-1208 (Use Skype)
- Set up account on the Tricare Overseas portal www.tricare-overseas.com
 - Each family member needs their own account; link accounts so you can manage all members
 - Manage Direct Deposit and submit claims online (faster than mail)

Tricare Plans

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There are basically two plans for retirees living overseas.

Both plans provide the same benefits overseas.

Tricare Overseas Select (TOS)

For those under age 65

Beginning January 2021 there will be a monthly fee:

- \$12.50 per month (individual)
- \$25.00 per month (family)

\$150 annual deductible; 25% co-pay

Tricare for Life

For age 65 and above

You **MUST** enroll & pay for Medicare Part B. This is not optional.

Medicare cannot be used overseas; the fee guarantees access to Tricare.

Same co-pay & deductible as TOS.

In the US, Medicare + TFL covers 100%

Retirees Stateside can also choose Tricare Prime, a very different managed-care plan.

If you do not choose a plan, then you are in “Direct Care Only” (MTF Space-A).

Cost

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- Monthly enrollment fee
 - Select: \$12.50 pp/\$25 monthly for family in 2021
 - Medicare: \$144.60 in 2020. Higher if you delay until after age 65
- Annual deductible: \$150 per person; max \$300 per family
- After deductible, Tricare covers 75% of allowable costs
 - Your co-pay may be less if you use a network provider
 - There may be network providers in BKK (the list changes often)
- Some preventive care is free, such as annual physicals
- “Catastrophic cap” limits your annual cost
 - In 2021, this will be \$3500 **per family**
 - Tricare Select monthly fee counts towards this cap

How to Use Tricare Overseas **DRAFT**

- If you are enrolled with Tricare Overseas
 - You can see any licensed doctor or hospital without pre-approval
 - No Primary Care Manager (PCM); see any specialist you like
 - Generally pay out of pocket and submit for reimbursement
 - If you can find a provider who will direct-bill, you will pay only your co-pay; provider will bill Tricare for the rest
- If you are enrolled in a Stateside plan and visiting overseas
 - Visit any emergency room for emergency/urgent care; pre-authorization not required
 - Pre-authorization needed for routine care (will not always be granted)
- Special rules in the Philippines
 - In PI, must choose from a list of Tricare Certified or Preferred Providers
<http://www.tricare-overseas.com/beneficiaries/philippines/top-select-in-the-philippines>

Filing Claims

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- You can file online, by mail or fax
 - Use the guide “QuickTip 3” on my Facebook group or from your VFW Post
- Create account in the Tricare Overseas portal
 - Link to spouse so you can file for each other & call about each other
 - Set up direct deposit via the portal, otherwise they mail a US check overseas
- Fill out DD Form 2642
 - Attach itemized hospital billing, credit card receipt, and medical report
 - **CALL 24 hours after uploading** to head off any problems
 - If you don't call, it takes them 6-8 weeks to tell you there's a problem
- Certain notations should be written on your claim
 - Name & SSN of sponsor & name of patient on all pages
 - State that you paid the provider directly
 - See QuickTip 3 for details

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Resources

- **Official Tricare Overseas portal:** www.tricare-overseas.com
- **Unofficial Tricare group:** www.facebook.com/groups/TricareOverseasProgram
- **Tricare 101 FB:** www.facebook.com/groups/Tricare101/
- **MHS nursing hotline (free):** <https://mhsnurseadviceline.com>
- **Tricare cost compare tool:** <https://tricare.mil/CompareCosts> xxx
- **Tricare Qualifying Life Events:** <https://tricare.mil/lifeevents>
- **For best service, call the Singapore regional office**
 - 65-6339-2676 (Use Skype)
 - Open 24 hours, Monday – Friday Singapore time