

Tips for Using TRICARE For Life Overseas

Summer brings lots of exciting opportunities for travel. But what happens when an unexpected accident occurs while you are enjoying your vacation overseas? Prior planning for an emergency allows you to focus on fun rather than the uncertainty and panic regarding foreign health care.

Under TRICARE For Life (TFL), you are enrolled in Medicare parts A and B and in TRICARE. In the states, Medicare acts as your primary payer and TRICARE as your Medicare supplement. However, Medicare does not cover overseas expenses, so TRICARE becomes your primary payer in medical emergencies while you are out of the country.

Overseas, your TRICARE Medicare supplement converts to the TRICARE Select plan. In this case, you will pay TRICARE Select's **annual deductible and cost shares**. This is different from your familiar Medicare billing process. Additionally, you must maintain your Medicare coverage to remain eligible for coverage overseas through TRICARE.

If you are fortunate enough to be in an area quickly accessible to a U.S. military base or hospital, you might expect the same procedures of treatment that you would receive in a military base in the United States. However, do not rely on your proximity to a military installation as the only contingency plan. You can check with the nearest embassy about health care in the area.

Before you leave for your trip, you will want to make sure that all routine doctor visits are completed and that you have all necessary medication for the course of your visit. While you will be able to file a claim for emergency visits, TRICARE will not cover any routine care that occurs out of the country. If you have questions or concerns as to what TRICARE will cover, **see this site**. Be prepared to pay for any service you receive out of the country. You are responsible for paying any amount that exceeds the TRICARE-allowable charge, in addition to your deductible and cost-shares. After you receive the service, you will need to submit a claim. TFL beneficiaries should file claims in the overseas areas where they received care.

Be sure to save any **proof of payment** that you receive from your facility of treatment as you will be required to submit these with claims for care received overseas. Proof might include a credit card receipt, canceled check, credit card statement, or an invoice from the provider that indicates payment was received.

International SOS administers the TFL benefit overseas and will be working with you if you become in need of their services. Contact information to get you connected to the proper agency is listed below the article. All claims for care outside the U.S. and U.S. territories must be filed within three years of the inpatient discharge.

Still wishing you had more security in your coverage overseas? Travel health insurance might give you more protection and more peace of mind. An example is **USAA travel insurance**.

We suggest you download MOAA's **TRICARE for Life handbook here**. It has detailed information about overseas coverage and contacts and helpful cut-out sheets to take with you on your trips.

If you are left with additional questions regarding your TFL benefits, Premium and Life MOAA Members have exclusive access to our subject matter experts on staff. If you are not a member but are interested in joining, you can find additional information **here**.

Contact TRICARE for Overseas Claims (From TRICARE Website)

Contact TRICARE Eurasia-Africa

+44-20-8762-8384 (overseas)

1-877-678-1207 (stateside)

TRICARElon@internationalsos.com

Contact TRICARE Latin America and Canada

+1-215-942-8393 (overseas)

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Contact TRICARE Pacific

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