

***** TRICARE Health Benefits Advisor - Thailand *****

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A. Traveling to or Moving to Thailand

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1. I am a TRICARE Prime beneficiary living in the U.S. and am traveling to Thailand. Can I transfer my Prime enrollment to your overseas region while I am in Thailand?

No. Only active duty service members and their command-sponsored family member(s) are eligible to enroll in TRICARE Overseas Prime.

Before you travel overseas, contact your [TRICARE region](#) regarding what travel rules may apply. CONUS regions require that you contact them within 24 hours of receiving urgent or emergent care to authorize payment. All routine care will be processed as Point-of-Service.

If you are enrolled in TRICARE Prime in another region but intend to reside in Thailand for longer than 30 days, you should disenroll from TRICARE Prime in that region and change your address in DEERS to reflect your new overseas residence. This will facilitate the processing of claims with the TRICARE overseas claims processor for any care you receive in Thailand and avoid costly Point-of-Service charges that may be incurred for other than urgent or emergent care. TRICARE Select Overseas deductibles and cost shares will apply.

Please note that when you disenroll from TRICARE Prime your TRICARE premiums are non-reimbursable. For further information, contact your [TRICARE region](#) or [TRICARE Overseas](#).

2. How do I find a provider if I need care while I am traveling in Thailand?

If you need to find a provider for either urgent or emergent care while you are visiting Thailand, please feel free to contact our office, TRICARE Overseas, or the U.S. Embassy for assistance. You will still have to pay 100% up front and file a claim with TRICARE for payment consideration.

HQ JUSMAGTHAI
TRICARE Services, Room J-202
7 Sathorn Tai Rd.
Bangkok 10120 Thailand

Telephone: 02-287-1036 Ext. 511 or 512
Web: <http://www.jusmagthai.com/medical.html>

International SOS, Singapore (Pacific Area)

Email: sin.tricare@internationalsos.com
Medical Assist Regional Direct: +65-6338-9277
Medical Assist Toll Free: 0018004417902
Customer Svc Regional Direct: +65-6339-2676
Customer Svc Toll Free: 0018004418952
Web: <http://www.tricare-overseas.com/>

- **Where to File a Claim:** <https://tricare.mil/FormsClaims/Claims>.

Be aware, if you are enrolled in TRICARE Prime in another region and receive routine care--that is, other than urgent or emergent care--from a Thailand provider you will have to pay Point-of-Service charges. For more information, see: <https://tricare.mil/Costs/HealthPlanCosts/PrimeOptions/POS>.

- **U.S. Embassy, Bangkok:**

- > **U.S. Citizen Services (ACS):** Tel: 02-205-4049. Hours: M-F, 0730-1100 & 1300-1400 except Thai and U.S. holidays. ACS is closed to the public on the last Friday of each month.

- > **Emergencies After-Hours / Weekends / Holidays:** Duty Officer ... Tel: 02-205-4000. Web: <https://th.usembassy.gov/u-s-citizen-services/local-resources-of-u-s-citizens/emergency-assistance/>

3. I reside in the United States. I received medical services while traveling in Thailand and paid up front for the services. How do I get reimbursed for my out-of-pocket expenses?

Regardless if you are TRICARE Prime, TRICARE Select or TRICARE For Life in a stateside region, if you receive care while you are traveling in Thailand, file your claim(s) with the overseas claims processor at the following address:

TRICARE Overseas Program
P.O. Box 7985
Madison WI 53707-7985

4. I am moving to Thailand with the intent to make it my permanent residence. I am currently enrolled in TRICARE Prime in the U.S. Can I transfer my TRICARE Prime enrollment into TRICARE Prime there?

No. Only active duty service members and their command-sponsored family member(s) are eligible to enroll in TRICARE Overseas Prime. If you are enrolled in TRICARE Prime in another region but intend to reside in Thailand for longer than 30 days, you should disenroll from Prime in that region and change your address in DEERS to reflect your new overseas residence. This will facilitate the processing of claims with the TRICARE overseas claims processor for any care you receive in Thailand, and avoid costly Point-of-Service charges that may be incurred for other than urgent or emergent care. TRICARE Select Overseas deductibles and cost shares will apply. One last friendly reminder; when you disenroll from TRICARE Prime, your premiums are non-reimbursable.

5. What should I do to ensure I can use my TRICARE benefit in Thailand?

After you establish your residence in Thailand, **you** will need to update your address information in DEERS and contact the region in which you were enrolled and request to be disenrolled from that region. This will facilitate the processing of claims with the TRICARE overseas claims processor, Wisconsin Physicians Service (WPS), and avoid potential claim processing delays or "lost" claims.

6. Can your office change my address in DEERS?

No. Unfortunately, the TRICARE offices are not authorized to perform this service. To change your address information in DEERS, **you** will need to perform one of the following actions:

- **Online:** To update your information, visit: <https://www.dmdc.osd.mil/milconnect/>.
- **Visit** your local uniformed services personnel office or contact the Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552. The best time to call the DSO Telephone Center is 0900-1500 (Pacific Time) Wednesday through Friday. Here in Thailand, the only uniformed services personnel office is located at HQ JUSMAGTHAI (Bangkok), Tel: 02-287-1036 Ext. 180. HQ JUSMAGTHAI DEERS Hours for Retirees: Tuesday-Wednesday-Thursday, 0800-1100.
- **Fax address changes to DEERS:** 1-831-655-8317.
- **Mail address changes to:** Defense Manpower Data Center Support Office
Attn: COA
400 Gigling Road
Seaside CA 93955-6771

You can find additional information about DEERS online here: <https://tricare.mil/DEERS>.

B. Medicare Part B and TRICARE for Life

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1. Am I covered by TRICARE Select Overseas with only Medicare Part A?

No. When you first become eligible for premium-free Medicare Part A you must enroll in and pay your premium for Medicare Part B to receive your TRICARE For Life (TFL) coverage when you reach age 65 (or earlier, if disabled), even though you reside outside of the U.S. Please visit: <https://tricare.mil/LifeEvents/Medicare> and <https://tricare.mil/Plans/Eligibility/MedicareEligible>.

2. How do I enroll in Medicare Part B?

- **Online:** Enrollment method depends on your Medicare status: <https://www.ssa.gov/medicare/>.
- The Social Security Administration (SSA) handles Medicare eligibility and enrollment. For assistance, you may contact the Social Security Office in Manila, Philippines:

Social Security Administration
United States Embassy
1201 Roxas Blvd., Ermita
0930 Manila, Philippines

Telephone: +63-2-301-2000 Ext. 9
Fax: +63-2-708-9723 / +63-2-708-9714
Email: FBU.Manila@ssa.gov
Web: <https://ph.usembassy.gov/u-s-citizen-services/social-security/>

- You may also contact SSA at 1-800-772-1213 to enroll in Medicare or to ask questions about whether you are eligible--you should call three months prior to your 65th birthday. People who are deaf or hard of hearing may call the SSA "TTY" number, 1-800-325-0778, 0700-1900 hours on business days. You may also visit their website at: <https://www.ssa.gov/>.

C. Seeking Health Care in Thailand

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1. Do Thailand providers accept TRICARE?

If by “accept TRICARE” you mean that the provider will provide medical services and then file claims on your behalf without requiring payment up front, Thailand providers typically do not. TRICARE cannot compel foreign providers--nor for that fact CONUS non-network providers--to file claims on behalf of TRICARE beneficiaries. TRICARE use by retirees in Thailand historically has been and still is to “Pay 100% Up Front” (out-of-pocket) for medical care (unless an individual health care provider agrees to direct bill TRICARE). Furthermore, beneficiaries are responsible for annual deductibles, cost shares and 100% of non-covered services (non-allowable charges).

2. Inpatient medical care can quickly become quite expensive. Will my medical care provider bill TRICARE directly?

Generally, the short answer is “No”. You must be prepared to **pay 100% up front**--or make appropriate private payment arrangements with the provider--and file your own claim(s). For numerous reasons, Thailand medical providers typically will not directly bill TRICARE--it's strictly their private decision to make. Over the years, various care providers have attempted direct billing, but each attempt ended unsuccessfully--mostly due to care providers not adhering to TRICARE claims filing policy. That being said, just kindly be advised that a care provider that may be trialing or offering direct billing today may abruptly end that service tomorrow.

3. Could you send me a listing of TRICARE-certified Thailand providers?

You may seek care from any qualified host-nation provider without a referral; it's that simple. Please feel free to contact [TRICARE Overseas](#) or our office if you harbor any uncertainty. Moreover, although beneficiaries generally are not required to have a referral for specialty care, **some procedures may require prior authorization.**

4. Are there any foreign providers that have an exclusive or special arrangement with TRICARE?

No. There are no host-nation providers that have an exclusive or special relationship with TRICARE to serve TRICARE Select Overseas or TFL retiree beneficiaries here in Thailand.

5. Can I file a claim for medical services rendered by a non-qualified host-nation provider?

Technically, “Yes”. But, this will likely result in: (1) Significant delay in processing your claim(s), or; (2) Denial of your claim if the provider's credentials cannot be verified.

6. I do not want my spouse or anyone else to know details about my medical care. What is TRICARE's policy on “Patient Confidentiality”?

Not to worry! We realize this is a very sensitive matter and we are very diligent in respecting your privacy. In order to safeguard patient confidentiality, when anyone contacts our office inquiring about a patient's condition or wanting to help the patient file a claim, we first need **legal proof** that the inquiring person is authorized to do so (Federal Regulations, Title 42, CFR Part 2). A signed [Authorization to Disclose Information](#) form by the patient to our staff is required; else, a legal **Power of Attorney** is required (photocopy not accepted), or a court order awarding guardianship.

D. Fraud Prevention

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1. I have been asked by a provider to sign blank claim forms. I have also been told if I pay a monthly fee the provider will waive all deductibles and cost shares required under TRICARE Select Overseas. Is this appropriate?

No! There are a number of activities that are considered inappropriate and/or could constitute fraudulent billing practices. In response to complaints received from several overseas beneficiaries, the TRICARE Management Activity disseminated an informational letter to health care companies operating overseas to advise them on this matter. The following are examples of fraudulent/abusive practices prohibited by the Code of Federal Regulations (Title 32, CFR 199.9):

- Waiving the deductible or cost-share and/or offering a financial inducement to encourage the receipt of health care services.
- Engaging in a practice that ultimately results in a waiver of the deductible or cost-share.
- Arrangements that are designed primarily to overcharge TRICARE through various means, such as commissions, fee-splitting and kickbacks, which are used to divert or conceal improper or unnecessary costs or profits.
- Unauthorized use of the term 'TRICARE' in private business. While the use of the term 'TRICARE' is not prohibited by federal statute, misrepresentation or description of the term TRICARE to imply an official connection with the U.S. Government or to defraud may be a violation of federal statute.
- Billing or submitting claims for non-covered or non-chargeable services by disguising them as covered items. A billing agency may NOT include its administrative costs in submitting a claim for health care services. Such action is considered fraudulent. A billing agency may charge the provider for an administrative fee to cover the costs of submitting the claim. However, the cost cannot be passed on to the U.S. Government in the form of a health care service/charge.
- Billings or claims that involve flagrant and persistent over-utilization of services.
- Billings for services not provided, e.g., charging an office visit for a prescription refill when no office visit took place.
- Improper billing practices. This may include charging TRICARE beneficiaries for services and supplies at rates that are in excess of those charges routinely charged to the general public. For instance, prescription drug charges should not exceed the average drug wholesale price. Other services, both professional and institutional, shall not represent excessive charges.
- A pattern of claims for services which are not medically necessary, or, if medically necessary, not to the extent rendered.
- Failing to promptly refund the U.S. Government any dollars resulting from inappropriate billing or overpayments.
- Those knowingly participating in any of the activities described above may be subject to consequences including prosecution and denial of future claims for payment by TRICARE.

2. How do I report suspected fraudulent/abusive activities?

Beneficiaries who become aware of organizations engaging in any activities described above are encouraged to forward their concerns to WPS at: reportit@wps.com, or, write to:

WPS - Correspondence
Attn: TRICARE Program Integrity
1717 W. Broadway
P.O. Box 7635
Madison WI 53707-7635

You may also **Report Fraud or Abuse** to: [TRICARE Overseas](#) or [Defense Health Agency](#).

E. Filing Claims

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1. How do I file my claims?

You may file by mail (see paragraphs 3 & 4 below), or file electronically. **Filing Electronically:** Once you've established a Beneficiary login account at <http://www.tricare-overseas.com/>, and once you login, you may submit your claim electronically--view these [guidelines](#) and [Portal Tutorials](#). For more information on how to file claims for care received in Thailand, go to our webpage and look under the heading "*TRICARE Claim - Self-Help*" where you'll find our locally developed Checklist, and/or follow the other TRICARE claims links: <http://www.jusmagthai.com/medical.html>.

Paper claims are submitted using an original signature **DD Form 2642** along with a copy of the provider's **Medical Certificate**, **Medical Report**, or **OPD, Itemized Bill**, and all **Prescribed Medication** details, plus any EOBs from all OHIs; no Medicare summary notice is required (that is, you do not need to file first with Medicare to have them deny the claim and then file with TRICARE). You are responsible for the TRICARE Select Overseas deductible and cost shares.

- If your claim is the result of an injury, also include a **DD Form 2527** (Statement of Personal Injury - Possible Third Party Liability). If in doubt whether or not to submit a DD Form 2527, submit it! It's far better to submit one than have WPS delay the processing of your claim until you do.

Please Note: When discharged after inpatient care, beneficiaries are often prescribed take-home medication. Since some medication is not covered by TRICARE, you must pay for any "Home Medication" **up front** and then file a **separate** claim with WPS. For timely reimbursement of your claim send to WPS the following: 1) DD Form 2642 stating in Block 8a: "Home Medication due to Hospitalization for _____" (Block 8c: Check "Pharmacy"); 2) Inpatient Medical Report, and; 3) Separate Itemized Bill with only the Home Medication listed (medication details clearly stated).

2. What form do I use to submit my claim(s), and how can I obtain copies of this form?

- The form you need to submit is the main TRICARE claim form, **DD Form 2642** which you may download here: <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2642.pdf>.

- If your claim is the result of an injury, also include a **DD Form 2527** (Statement of Personal Injury - Possible Third-Party Liability). If in doubt whether or not to submit a DD Form 2527, submit it. Download: <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2527.pdf>.

3. Where do I file my claim(s)?

If you are an eligible TRICARE Select or TFL beneficiary residing or traveling in Thailand, and you received care here--and are mailing your claim(s)--mail your claim to:

TRICARE Overseas Program
P.O. Box 7985
Madison WI 53707-7985

If you have a residence in another region, you may also contact your TRICARE managed care [Regional Contractor](#) for assistance.

[Health Net Federal Services](#)
[Humana Military](#)

(844) 866-9378
(800) 444-5445

(TRICARE West Region)
(TRICARE East Region)

4. Where do I file my claim(s) if I qualify for TRICARE For Life (TFL)?

If you are seeking reimbursement for care received in any location NOT covered by Medicare (such as Thailand), and are mailing your claim, mail to:

TRICARE Overseas Program
P.O. Box 7985
Madison WI 53707-7985

If you prefer to file claims via Certified Mail, Express Mail or Mail Return Receipt, please use:

TRICARE Overseas
1717 W. Broadway
Madison WI 53708

5. Can I claim the cost of mailing if I mail my claims to TRICARE?

No. Only medical services can be claimed. We understand that the postal systems in foreign countries can be unreliable and recommend that you take every precaution to ensure that your claim(s) reach the TRICARE overseas claims processor. This means also keeping the following documents of your claim(s) for your personal records:

- Copy of the completed and signed [DD Form 2642](#) claim form (and [DD Form 2527](#), if used).
- Medical Certificate, Medical Report or OPD.
- Original invoices that concisely show all **Itemized** medical services/procedures for that claim. Send the original signed claim form and *legible* copies of all relevant itemized invoices to WPS. That way, in case something happens, you have the documentation with which to re-file.

6. Can I claim more than one doctor's visit on a claim form?

We do not recommend that you "bundle" more than one provider per claim form. If there is a problem with one or more of the invoices in a claim, it will hold up processing of the entire claim. This means that all other invoices will not be paid until those in question have been resolved.

7. Is Automated Direct Deposit available for claim reimbursement? Yes. Once you've established a Beneficiary login account at <http://www.tricare-overseas.com/>, and once you login, you may sign up for claim reimbursement via direct deposit--view the [instructions](#). After you have signed up for reimbursement via direct deposit, claims will be reimbursed in U.S. dollars only.

8. For paper checks, can I specify the currency for claim reimbursement?

Yes. Indicate on your claim form the currency in which you wish to be reimbursed; such as Thai Baht. If you do not specify your preference, the claim will be reimbursed in U.S. dollars.

9. Can I specify an address other than my Thailand home address (as it appears in DEERS) to have my reimbursement check sent to?

Yes. Indicate on your claim form (or in a signed cover letter to your claim) the address where you wish to have your reimbursement check sent.

F. Status of Claims and Explanation of Benefits (EOB) [\(Top\)](#)

1. How do I check the status of my claims once I have sent them to the TRICARE overseas claims processor?

To check on the status of your filed claims, you may contact **WPS** at **1-877-451-8659**, or do so via the International SOS website: <http://www.tricare-overseas.com/> (you will need to register on this site to request a status of your claim(s), or to answer any claims related questions of the TRICARE overseas claims processor).

2. Where can I get information on how to read my Explanation of Benefits (EOB) that I receive for the claims I submit?

• **Online:** <https://www.tricare4u.com/wps/portal/tdb/tricare4u/home/about-tricare-for-life/4-understanding-eob>, or TRICARE Webinar: https://www.youtube.com/watch?v=YzMI_edDiY.

• **TRICARE Area Office-Pacific:** Request a brochure that provides this information:

> **Telephone:** +81-98-970-9155, or 1-888-777-8343 option 4 (if calling from the U.S.)

> **Email:** dha.ncr.health-opns.mbx.dha-tao-pacific@mail.mil

> **Write:** TRICARE Area Office-Pacific
PSC 482, Box 2749
FPO AP 96367-2749

As always, if you have any questions regarding your claim payment, please contact the TRICARE overseas claims processor, Wisconsin Physicians Service (WPS); Tel: 1-877-451-8659 or visit the International SOS Web Portal: <http://www.tricare-overseas.com/>.

3. I received a Request for Additional Information letter from WPS. What is that? Why am I being asked?

On occasion, WPS may ask a beneficiary to provide additional information to assist TRICARE in processing a claim; e.g., Verification of admittance/discharge dates, doctor's/nurse's notes, detailed lab results, physiotherapy details, medication details (strength, dosage, etc.), etc. You can collect and send the information to WPS, but the best and easiest thing to do is to pre-authorize your care provider to forward any documentation directly to WPS (if necessary):

WPS - TRICARE
P.O. Box 7992
Madison WI 53707-7992

4. I received a Proof or Verification of Payment letter from WPS. What is that? Why am I being asked?

4.1. Is proof of payment required for beneficiary submitted claims?

TRICARE Overseas policy requires [Proof of Payment](#) with all beneficiary submitted claims for reimbursement. On occasion, Wisconsin Physicians Service (WPS) may ask a beneficiary to also provide additional information to assist TRICARE in processing a claim. If the provider was paid in cash, WPS will typically ask for proof of payment.

4.2. Why is such a request necessary?

The request for proof of payment is necessary to validate the claim in order for TRICARE to fulfill its responsibility in safeguarding benefit dollars. TRICARE may require proof of payment in accordance with federal regulations (Title 32, CFR Section 199.4).

5. What should I do if I suspect I've been overpaid (or underpaid) on a claim?

- If you believe you've been overpaid, you should contact WPS for further instructions. If you've already deposited the reimbursement check or were reimbursed via direct deposit, WPS will either send you a "Recoupment Letter" or deduct the overpayment from future reimbursement.

- If you believe you've been underpaid, you should contact WPS for further assistance:
Telephone: 1-877-451-8659 or International SOS: <http://www.tricare-overseas.com/>.

6. I live in Pattaya and don't come to Bangkok often. Can you pick up the claim reimbursement check from my APO box and notify me when my check arrives? Can I designate my check to be sent to your office?

The answer to each question is "**NO**". There are over 700 known military retirees in Thailand. As much as we deeply respect your military service, we are not chartered or staffed to assist retirees, and it would clearly be impossible to extend special favors to over 700 beneficiaries.

- **APO Mailbox:** TRICARE personnel are **not authorized** to open retiree postal mail and/or retrieve TRICARE postal mail from retiree APO mailboxes.

- **Reimbursement Address:** Be sure to input **your** Street or APO Box address (as listed in DEERS) on the DD Form 2642, not the JUSMAGTHAI TRICARE Office address. Using your DEERS address will help you receive your reimbursement check sooner.

G. Availability of Dental Care

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1. I am a retiree who resides in Thailand. Can I enroll in the TRICARE Retiree Dental Program (TRDP)?

Yes. For more information, please visit: <https://tricare.mil/trdp>.

- **Note:** The current TRICARE Retiree Dental Program will end December 31, 2018. TRICARE is replacing it with the [Office of Personnel Management's Federal Dental and Vision Program \(FEDVIP\)](#). Vision plans will also be available to eligible TRICARE beneficiaries through FEDVIP. If you are eligible, you can start enrolling in FEDVIP in November 2018. Coverage will start January 1, 2019. TRICARE will provide more information closer to enrollment.

H. Availability of TRICARE Mail Order Pharmacy

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1. Can I obtain my medications in Thailand through the TRICARE Pharmacy Home Delivery program?

To be able to fill a prescription by mail overseas, you must have:

- An APO or FPO address (if you are assigned to an embassy and do not have an APO/FPO address, you must use the embassy's official Washington, D.C. address);
- A prescription written by a prescriber who is licensed in the United States, District of Columbia or a U.S. territory, and;
- If prescribing a controlled substance, the prescriber must also have a U.S. Drug Enforcement Agency (DEA) license, and be able to provide their DEA number on the prescription.

Note: *Prescriptions cannot be mailed to private foreign addresses. In addition, refrigerated medications cannot be shipped to APO/FPO addresses.*

2. Can I submit prescriptions written by any Thailand doctor?

By law, only prescriptions written by prescribers licensed in the United States, District of Columbia or a U.S. territory are considered valid. For controlled substances, the prescriber must provide their individual DEA number. Prescribers cannot write prescriptions for family members.

3. How long will it take for me to receive my medication after my prescription has been received by Express Scripts?

If you reside in the U.S. you can expect your order to arrive within 14 days, but if you live outside of the U.S. you will need to allow extra time for APO/FPO delivery. To make sure you receive your refills before your current supply runs out, re-order at least 2-3 weeks before you need your refill. Medications are shipped in plain, weather-resistant pouches for your protection and privacy.

4. How can I find out more information about the TRICARE Pharmacy Home Delivery program?

Please Visit: <https://tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/HomeDelivery.aspx>.

Many of the questions you may have about this program may be answered in the **Frequently Asked Questions** section; just follow the links to the **TMOP Program**. If you need additional information about the Pharmacy Home Delivery program, you may:

- **Online:** Express Scripts: <https://www.express-scripts.com/TRICARE/index.shtml>.
- **Telephone:** Pharmacy Home Delivery Customer Service (Express Scripts) at 1-877-363-1303 (Stateside) or 1-866-275-4732 (Overseas; where toll-free service is available).
- **Write:** Express Scripts, Inc.
P.O. Box 52150
Phoenix AZ 85072-9954

Summary of Changes:

(Revised) All references to TRICARE "Standard" changed to "Select", and all web links updated.

This version supersedes all previous versions.