



DEPARTMENT OF DEFENSE
TRICARE AREA OFFICE-Pacific
Bldg 6060, Camp Lester, Okinawa, Japan

September 1, 2011

FROM: TRICARE Pacific Health Benefits Advisor - Thailand

SUBJECT: **TRICARE Benefits for Retirees in Thailand**

Dear U.S. Military Retiree and Retiree Dependents,

1. **Welcome to the Land of Smiles!** U.S. military retirees and their dependents residing in Thailand are entitled to **TRICARE Standard** (under 65 years of age) or **TRICARE for Life** (TFL) (65 and older) (see para 4). TRICARE¹ is a U.S. Dept. of Defense-managed Health Care Program.

2. **TRICARE Enrollment.** “Enrollment” is not required for TRICARE Standard or TFL--it’s automatic, there’s no enrollment fee, nor is there a “TRICARE Health Benefits Card”. However, TFL requires enrollment in Medicare Part B (see para 4). Further, there is a common misperception that TRICARE Prime is available in Thailand. TRICARE Prime is **not** available overseas to Retirees and their family members, hence, there’s typically no reason to continue paying premiums for Prime! If you’re residing in Thailand over 30 days you should ensure you are **not** enrolled in TRICARE Prime (see para 5). Lastly, there are no Military Treatment Facilities in Thailand.

3. **TRICARE Standard.** TRICARE Standard overseas is similar to the stateside program, including cost-shares and deductibles. Retirees and their family members who reside overseas are **not** eligible to enroll in TRICARE Prime and are covered only by TRICARE Standard. Standard is a fee-for-service option. Enrollment is not required, and you may receive care from any **qualified** host nation provider without a referral. Although beneficiaries are not generally required to have a referral for specialty care, some procedures may require **prior authorization**. Moreover, beneficiaries are responsible for annual deductibles and cost-shares, and are normally required to pay for care “**up front**” (out-of-pocket) then file a claim with Wisconsin Physicians Service (WPS).

4. **TRICARE for Life.** TFL overseas is available for TRICARE beneficiaries who are entitled to Medicare Part A and **enrolled in Medicare Part B** due to age, disability or end-stage renal disease. Eligible beneficiaries, who are receiving healthcare overseas, can take advantage of TFL. Since Medicare does not provide benefits for medical care received overseas, TRICARE is the primary source of health benefits. TFL provides the same coverage as TRICARE Standard, with the same cost-shares and deductibles. For more detailed information on Medicare Part B, please visit: <http://www.ssa.gov/mediinfo.htm/> and <http://tinyurl.com/25c5mhw> (Tricare.mil).

5. **Beneficiaries Visiting Thailand.** Beneficiaries (even TRICARE Prime) visiting Thailand (i.e. not residing here) must pay “**up front**” for any non-emergency medical care received then file a claim with their TRICARE regional contractor--Thailand medical providers **do not** submit TRICARE Prime (or any other) claims for retirees. We’ll discuss claims more in paragraph 9.

¹ Formerly known as Champus.

Also, we sometimes receive requests for assistance from visiting TRICARE beneficiaries seeking medical care in Thailand. We are happy to help but we first need the beneficiary's **Primary Care Manager (PCM)** to send us their **pre-authorization**. Traveling beneficiaries enrolled in TRICARE Prime normally require prior authorization from their PCM before seeking routine, specialty or urgent medical care while visiting Thailand (not obtaining prior authorization incurs a **\$300 Individual/\$600 Family Deductible** (per fiscal year) and a **50% cost-share** (per bill) under the Point of Service option). We can also assist your PCM and/or regional contractor should questions arise. Please check with your stateside PCM prior to care (unless Emergency).

6. Patient Confidentiality. In order to safeguard patient confidentiality, when someone (family member, legal guardian, etc.) 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 **Power of Attorney** is required (photocopy is **not** accepted). Please also read DD Form 2642, Block 12 instructions regarding claim reimbursement checks. Lastly, TRICARE personnel are **not authorized** to open retiree postal mail and/or retrieve TRICARE postal mail from **APO mail boxes**.

7. Payment "Up Front" and Reimbursement. Retirees in Thailand first must seek medical care from a **licensed** provider, pay the entire medical bill "**up front**" (out-of-pocket) upon receipt of services (outpatient and inpatient), then file a claim with WPS for payment consideration. Reimbursement is based on TRICARE Standard guidelines, currently \$150 Individual/\$300 Family [annual deductible](#) and a 25% [cost-share](#) for retirees and their family members. Keep in mind the \$3,000 [catastrophic cap](#) per family per fiscal year. This means that during the fiscal year (1 Oct xx-30 Sep xx) if a beneficiary's deductible and 25% cost shares reach \$3,000, TRICARE will begin to reimburse you 100% for TRICARE [covered services](#) (allowable charges) for the remainder of that fiscal year, as opposed to only 75% (less deductible) before the catastrophic cap is reached. Lastly, reimbursement checks have a **120-day** expiration so please remember to deposit in a timely manner.

Be advised it is **always** the sponsor's/patient's **obligation** to pay **100%** of **non-covered services**. "[Covered Services](#)", "[Annual Deductible](#)" and "[Catastrophic Cap](#)" are further discussed in the **TRICARE Handbook** which is found online at <http://www.tricare.mil/tricaresmart/>; or, if you're reading this on a computer, you may click here: [TRICARE Overseas](#), [TRICARE Standard](#), [TRICARE For Life \(TFL\)](#). As applicable, also visit: [TRICARE Retiree Dental Program](#), [TRICARE Retired Reserve](#), or [TRICARE Young Adult](#).

8. DEERS Verification. We are very stringent about verifying a patient's TRICARE eligibility in DEERS. The JUSMAG-THAI Joint Support Section performs DEERS verification only during normal duty hours from Monday-Friday (excluding U.S. and Thai holidays). Therefore, if your situation requires TRICARE eligibility verification, you may have to wait several days before your eligibility can be confirmed.

9. Filing Claims. Under U.S. Federal Law, retirees carrying **third-party** medical insurance in addition to TRICARE **must** always file claims with their [third-party insurance](#) company first, then TRICARE second. **Be advised:** It is solely the patient's responsibility to obtain any required prior authorization for medical care from their third-party insurance company. Lastly, you **must** include a copy of your third-party insurance **Explanation of Benefits (EOB)** when you submit your TRICARE claim, otherwise, WPS cannot/will not process your claim. (See [DD Form 2642](#)).

Send a correctly completed **DD-2642** (original signature) with a **Medical Certificate, OPD Report** or detailed **Medical Report** (as applicable), **Itemized Bill** (with [Proof of Payment](#)), and **Medication Details** to: TRICARE Overseas Program, P.O. Box 7985, Madison WI 53707-7985. If an EOB is not received within 45 days, the beneficiary should contact WPS at 1-877-451-8659. (**Note:** When discharged after hospitalization, “**Home Medication**” prescriptions must be paid up front, and require a separate claim: (1) **DD-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 (with all medication details).

As a TRICARE beneficiary you may obtain a blank **DD Form 2642** from the internet here: <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2642.pdf>. Furthermore, if you need to file a **DD Form 2527 - Third Party Liability**, you may download it from the internet here: <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2527.pdf>. You may also obtain forms from our office or the TRICARE Area Office-Pacific by email to: tpao.csc@med.navy.mil, or by phone at (81) 6117-43-2036. You may also request a DD Form 2642 from the TRICARE Management Activity, 16401 E. Centretech Parkway, Aurora, CO 80011-9066. Also, most beneficiaries prefer to complete the form(s) using a computer since it improves legibility which, in turn, increases chances of your claim being correctly read and processed the first time. Lastly, it is the beneficiary's duty to make photocopies and mail claims (our office has neither a copy machine nor postage stamps).

Ensure your Name, Address (street or APO box), and SSAN entered on DD 2642 **matches** your information in **DEERS**, and that your **address** is in the **overseas region**. Else, WPS will not process your claim, and there's no guarantee WPS will forward your claim to the correct TRICARE regional contractor. Non-matching DEERS information, illegible, and incomplete claims are the main reasons claims are delayed, denied, or misplaced. For common claims issues and suggestions, please read our **TRICARE Claim - Helpful Hints Guide**: <http://www.jusmagthai.com/medical.html>.

10. Provider Integrity. Care providers should not ask you to sign blank claim forms. You should **never agree** to this practice because this is inconsistent with your certification on the forms. Your signature and date on the form signifies that your personal information is correct; that you actually received the care specified on the claim from the provider identified and at the location stated; and that you authorize the U.S. Government to obtain a copy of your medical records, if necessary, to adjudicate a claim. Also, your signature is authorizing the payment of U.S. Government funds and we ask that you sign the claim form only for the healthcare services that you actually received. Lastly, we request that you notify our office and also contact the TRICARE Management Activity, [Office of Program Integrity](#), 16401 E. Centretech Parkway, Aurora, CO, 80011, anytime you believe TRICARE is being billed inappropriately. Please help us to fully protect **your** benefits!

11. TRICARE Overseas Website. We highly encourage all eligible **beneficiaries** to register an account on the International SOS website: <http://www.tricare-overseas.com/>. As a registered user you'll be able to view patient eligibility, amounts paid toward deductibles, track the status of your claim, review your claims history (amount paid and EOB), and contact customer service.

12. Department of Veterans Affairs. (Information-Only). There is no [VA Medical Facility](#) in Thailand. Further, TRICARE does not process VA Foreign Medical Program (FMP) claims. Please contact your servicing VA Regional Office if you believe your medical care may be partially or fully covered by the VA. For more information on the VA's FMP please visit: <http://www.va.gov/hac/forbeneficiaries/fmp/fmp.asp>.

13. **Conclusion.** Whilst our primary duty and responsibility is helping active duty personnel and their dependents, we try to extend assistance on a space-available basis to retirees and their dependents. Therefore, if International SOS is unable to answer your pertinent TRICARE questions please feel free to contact us or visit: <http://www.tricare.mil/> or <http://www.tricare-overseas.com/>.

This letter supersedes the letter dated June 1, 2011; same subject (summary of changes below).

Sincerely,



Nurse Tiphida Suwannadhat
CM, TRICARE Services, Representative

Summary of Changes:

1. Para 2: (Added) ... nor is there a “TRICARE Health Benefits Card”.
2. Para 7: (Added) Links to TRICARE’s Retiree Dental Program, Retired Reserve & Young Adult.
2. Contact Information: (Deleted) JUSMAG-TRICARE After-Hours Emergency Telephone #s.
3. Contact Information: (Added) Telephone #s for International SOS, Singapore and WPS.

TRICARE Pacific Health Benefits Advisor – Thailand

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

Office Fax: 02-287-1575
Web: <http://www.jusmagthai.com/medical.html>
Web: <http://www.tricare-overseas.com/>
Web: <http://www.tricare.mil/>

Nurse Tiphida Suwannadhat
CM, TRICARE Services, Representative
Tel: 02-287-1036 Ext. 512
Email: nursetida.th@jusmagthai.org

Nurse Pranee Swaddikit
HBA, POC TRICARE Services, Thailand
Tel: 02-287-1036 Ext. 511
Email: nursepranee.ctr.th@jusmagthai.org

Retiree Client Service Hours: Tuesday-Wednesday-Thursday, 0800-1100.

(Walk-ins limited to 20 mins. Lengthy/complicated issues, please call or email for an appointment.)

• **TRICARE Overseas - International SOS, Singapore** •

Email: sin.tricare@internationalsos.com

Customer Service Regional Direct: +65-6339-2676

Customer Service Toll Free: 0018004418952

• **TRICARE Claims - Wisconsin Physicians Service (WPS)** •

USA: 1-877-451-8659 (Toll Outside U.S.)