

## Thailand Healthcare Options



• DOD Retirees living in Thailand may enjoy many of the same TRICARE healthcare options as retirees living in the United States, but there are some differences. The biggest difference is that TRICARE Prime is not available to retirees living overseas. TRICARE Standard and TFL (see inside brochure) are available.

• When receiving care from licensed civilian providers you pay 100% up front (out-of-pocket) and then file a claim for payment consideration from TRICARE. You should allow for certain processing delays associated with foreign mail and banking systems. Only care from TRICARE certified providers may be reimbursable.

• For information on certified providers in Thailand, email **International SOS, Singapore:** [sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com), or Telephone: Customer Service Regional Direct: +65-6339-2676 / Customer Service Toll Free: 0018004418952. "Certified" providers have only been certified by TRICARE as being authorized to have their claims paid by WPS. Being certified does not mean these providers will file claims on behalf of beneficiaries. Point in fact, Thailand providers do not file claims on behalf of beneficiaries, therefore, patients pay 100% up front (out-of-pocket) and must file the claim themselves for payment consideration from TRICARE.



### [TRICARE-OVERSEAS.COM](http://TRICARE-OVERSEAS.COM)

- For Providers and Beneficiaries.
- Submit, Review and Track your claims online.
- Secure email system to customer reps.
- Review and Print all EOBs.
- Check your Cost Share & Deductible status.



#### TRICARE Health Benefits Advisor - Thailand

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## TRICARE in Thailand for Retirees



### Military Retirees Living in Thailand

- Healthcare Options
- TRICARE Standard
- TRICARE for Life
- Filing Claims
- Helpful Information

## Filing Healthcare Claims

Please send the following when filing a Self claim for reimbursement. (Failure to send required documentation may result in denial or delays of claims payment.)

- Signed Claims Form (DD Form 2642).
- Receipts.
- Itemized Bills.
- Prescription (if applicable).
- Proof of Payment.

**\*\*Note:** Submit separate claim forms for each unique patient encounter/date of service. Ensure that you send copies and keep all originals for your files (must send original signature DD 2642).

**\*\*\*TRICARE recommends that you indicate in Block 13, in large letters, that the reimbursement check be sent in \*Thai Baht\* when you check the *Payment in Local Currency* box.**

Mail Claims To:  
**TRICARE Overseas Program**  
**P.O. Box 7985**  
**Madison, WI 53707-7985**

**\*\*If you receive a request from WPS for additional information/documentation regarding a previously filed claim, mail the requested information to:**

**WPS - Correspondence**  
**P.O. Box 7992**  
**Madison, WI 53707-7992**

### TRICARE Standard

Fiscal Year Deductible:

\$150.00 Individual

\$300.00 Family

Cost Share, Outpatient - 25%

Cost Share, Inpatient - Lesser of \$535/day,  
or 25% or Billed Charges plus 25%  
of Professional Fees (FY11 Rates)

Catastrophic Cap: \$3,000.00 per year



### Pharmacy Benefit

- Over the counter (OTC) medicine purchases are not a covered benefit.
- You may be required to pay for prescriptions from a pharmacy or provider, and file for reimbursement through TRICARE.
- TMOP is authorized overseas, but requires APO/FPO/DPO box & US-licensed provider.

### TRICARE Fraud Activities

- Waiving of Deductibles/Cost Shares.
- Patients not paying Deductibles/Cost shares.
- Offering financial inducement to encourage receipt of healthcare service, such as Membership fees and dues.
- Billings that involve persistent over-charging and over-utilization of services.
- Billing for services NOT provided.
- Improper billing practices. Billing more than usual and customary charges.
- Patterns of services not medically necessary.
- Failing to promptly refund the US Gov't.

#### → Possible Penalties:

- Loss of TRICARE benefit.
- Exclusion/Suspension from TRICARE.
- Defense Criminal Investigative Service (DCIS) Investigations & Interviews.

### TRICARE For Life (TFL):

Eligible Beneficiaries:

- Medicare-eligible military retirees, usually 65 years old or older.
- Medicare-eligible family members and widows/widowers (not parents or in-laws).

Note: Beneficiaries must be enrolled in Medicare Part B and DEERS information must be current.

**TFL** is healthcare coverage for you and your eligible family members that acts as the primary bill payer overseas in Thailand in the absence of Medicare or other health insurance.

Since Medicare does not cover costs outside the U.S. and its territories, TFL provides the TRICARE Standard benefit with its deductibles and cost shares. However, you must **retain** your enrollment in Medicare Part B in order to qualify for TRICARE benefits.

There is no TFL monthly premium; however, participation in Medicare Part B and payment of the Part B premium is required to access TFL. For more info visit: <http://tinyurl.com/38zhc5x> (TRICARE.mil).

### TFL for Under Age 65:

Beneficiaries under age 65 who are diagnosed with End Stage Renal Disease or have a disability are encouraged to contact their Medicare Office and/or the Social Security Administration to ascertain your benefits. These benefits may affect your future TRICARE eligibility/benefits. Please contact the TRICARE Area Office-Pacific or your nearest SSA office if you have any questions or concerns.