

TRICARE Coverage Travels with You

The Defense Health Administration (DHA) wants beneficiaries to know that TRICARE is portable and travels with the beneficiary whether the travel is for business or pleasure.

Beneficiaries should receive all routine care and get prescriptions filled before traveling. Beneficiaries should plan to have enough maintenance medication for the entire trip and be sure to pack medication in carry-on luggage.

With routine care complete, a beneficiary's only health care concern should be urgent or emergency care. The first line of defense when deciding what kind of care is needed is TRICARE's Nurse Advice Line (NAL) at 1-800-TRICARE (874-2273). A registered nurse can answer urgent care questions and schedule next-day appointments at military hospitals and clinics if necessary. Best of all, the NAL is available 24 hours a day, 7 days a week, so there is no need to worry about availability as you travel between times zones.

In the event of an emergency, seek care at an emergency facility. A TRICARE Prime beneficiary needing emergency care should notify the primary care manager (PCM) or regional contractor within 24 hours or the next business day. If only urgent care is needed, get a referral from the primary care manager or call the NAL to get advice on when and how to seek care for an urgent problem.

Standard beneficiaries can visit any TRICARE-authorized, network or non-network provider; simply call the doctor to schedule an appointment. Referrals are not required, but you may need prior authorization from your regional contractor for some services. If you use a non-network provider, you may have to file your own claim. You may also have to pay up front for your care, so look for a network provider for treatment and save your receipts to file a claim later. Using a network provider exercises the TRICARE Extra option, giving you a five percent cost-share discount.

U.S. Family Health plan participants should call customer service 1-800-748-7347 for care. Be sure to save all of your health care receipts. Beneficiaries enrolled in the U.S. Family Health Plan cannot use the Nurse Advice Line.

TRICARE Overseas Program (TOP) beneficiaries traveling in the United States can call the Nurse Advice Line for health care advice, but if they ultimately seek care from a provider, they will need to call their TOP Regional call center to coordinate care.

TRICARE covers services that are medically necessary and proven safe and effective. For information about your health plan, visit the TRICARE website at www.TRICARE.mil.

Submitted by AGCS Lloyd Corbett, USN RET