

TRICARE OVERSEAS PROGRAM (TOP) - COSTS AND UNIFORM HMO BENEFITS

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I. POLICY

A. TOP Prime, TOP Standard and TOP TRICARE for Life, services and supplies which otherwise fall within the range of TRICARE benefits, including enhanced benefits, prescription drugs and durable medical equipment may be cost-shared under the TRICARE Overseas Program (TOP) when the diagnosis or description of illness supports the reasonableness of the procedure and is commonly accepted practice in a host country or region.

B. A nonavailability statement (NAS) requirement as provided in [Chapter 11, Section 2.1](#) is required **to be met** for non-emergency care when the beneficiary resides within an overseas catchment area (usually a 40 mile radius) of a Uniformed Services Medical Treatment Facility (USMTF), when applicable. **Overseas catchment areas for USMTFs are defined in the Catchment Area Directory Overseas or by the Military Departments.** The requirement for NAS does not apply to TOP Prime enrollees and is replaced with an authorized care authorization from the PCM. All care provided in remote overseas locations (see [Chapter 12, Section 12.3, Figure 12-12.3-7](#)) to TOP Prime enrollees will not require a care authorization.

C. Waiver of rigid application by the TOP overseas claims processing contractor of the requirements for processing/review of claims has been granted by the Director, TMA to overcome variations between U.S. standards of health care practice and standards of health care practice in foreign countries. Examples of these variations are: 1) prescription drugs and durable medical equipment do not require Food and Drug Administration (FDA) approval for cost-sharing; 2) TOP foreign providers, network and non-network are not required to meet all the TRICARE provider certification requirements to become a TOP authorized provider.

D. Copayments under the TOP shall be as follows:

1. TOP Standard Program deductible and cost-share amounts are defined in [32 CFR 199.4](#). They are identical to those applied under the stateside TRICARE Standard Program.

2. There is no TOP Extra Program.

3. TOP Prime has no enrollment fees, and deductibles and copayments are waived. Waiver of copayments and deductibles under TOP Prime are subject to review and updating

based on enrollment status. See [paragraph II](#). for additional information on the benefits and costs under the TOP.

4. Program for Persons with Disabilities fees outlined in 32 CFR 199.5 are applicable under the TOP.

II. BENEFITS AND BENEFICIARY PAYMENTS UNDER THE TRICARE OVERSEAS PROGRAM (TOP)

NOTE 1: The beneficiary payments in this attachment shall be applied beginning **September 1, 2003** and continue until revised.

A. TOP Prime Annual Enrollment Fees:

TRICARE OVERSEAS PROGRAM PRIME		
ACTIVE DUTY FAMILY MEMBERS		RESERVED
E1 - E4	E5 & ABOVE	
No cost-shares/deductibles	No cost-shares/deductibles	Reserved

B. TOP Standard Program Annual Fiscal Year Deductible:

Applies to all outpatient services, does not apply to the TOP Prime:

TRICARE OVERSEAS STANDARD PROGRAM		
ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS
E1 - E4	E5 & ABOVE	
\$50 per Individual \$100 Maximum per Family	\$150 per Individual \$300 Maximum per Family	\$150 per Individual \$300 Maximum per Family

NOTE 2: These charts are not intended to be a comprehensive listing of all services covered under the TOP. All care is subject to review for medical necessity and appropriateness.

NOTE 3: An eligible former spouse is responsible for payment of copayment/cost-sharing amounts identical to those required for beneficiaries other than family members of active duty members.

C. TOP TRICARE For Life (TFL):

TOP TRICARE FOR LIFE	
RESERVED	RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS
Reserved	25% of cost-share*
* Enrollment in Medicare Part B is required.	

D. Outpatient Overseas Services:

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)			
TRICARE BENEFITS	TRICARE OVERSEAS PROGRAM PRIME		TRICARE OVERSEAS STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		
	E1 - E4	E5 & ABOVE	
INDIVIDUAL PROVIDER SERVICES Office visits; outpatient office-based medical and surgical care; consultation, diagnosis and treatment by a specialist; allergy tests and treatment; osteopathic manipulation; medical supplies used within the office including casts, dressings, and splints.	None	None	Active Duty Family Members: Cost share--20% of the allowable charge. Retirees, their Family Members and Survivors: Cost share--25% of the allowable charge.
ANCILLARY SERVICES Refer to TRICARE Reimbursement Manual, Chapter 2, Section 1 for specific CPT codes.	None	None	
LABORATORY AND X-RAY SERVICES	None	None	
ROUTINE PAP SMEARS Frequency to depend on physician recommendations. Frequency to depend on physician recommendations based on the published guidelines of the American Academy of Obstetrics and Gynecology (see Note 3:).	None	None	
AMBULANCE SERVICES When medically necessary as defined by the TRICARE Reimbursement Manual and the service is a covered benefit.	None	None	
EMERGENCY SERVICES Emergency and urgently needed care obtained on an outpatient basis, both network and non-network, and in and out of the Region.	None	None	
DURABLE MEDICAL EQUIPMENT (DME), PROSTHETIC DEVICES, AND MEDICAL SUPPLIES PRESCRIBED BY AN AUTHORIZED PROVIDER WHICH ARE COVERED BENEFITS (If dispensed for use outside of the office or after the home visit.)	None	None	

D. Outpatient Overseas Services: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)			
TRICARE BENEFITS	TRICARE OVERSEAS PROGRAM PRIME		TRICARE OVERSEAS STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		
	E1 - E4	E5 & ABOVE	
HOME HEALTH CARE Part-time skilled nursing care, physical, speech & occupational therapy, medical supplies, DME, portable x-ray, and drugs when medically necessary and which are covered benefits. NOTE: There is a single copayment for the home health visit and all related services and supplies.	None	None	Active Duty Family Members: Cost share--20% of the allowable charge. Retirees, their Family Members and Survivors: Cost share--25% of the allowable charge.
FAMILY HEALTH SERVICES Family planning and well baby care (up to 24 months of age). The exclusions listed in this Policy Manual will apply.	None	None	
OUTPATIENT MENTAL HEALTH TO INCLUDE HOME One hour of therapy, no more than two times each week (when medically necessary).	None	None	
AMBULATORY SURGERY (same day)	None	None	Active Duty Family Members: \$25. Retirees, their Family Members and Survivors: 25% of the allowable charge.
IMMUNIZATIONS (See Note 4:) Immunizations required for active duty family members whose sponsors have permanent change of station orders to overseas locations.	None	None	Active Duty Family Members: Cost-share 20% of the allowable charge. Retirees, their Family Members and Survivors: Not covered under TOP Standard.
EYE EXAMINATIONS (See Note 4:) One routine examination per year for family members of active duty sponsors.	None	None	

NOTE 4: Additional immunizations and eye examinations are covered under the TRICARE Overseas Program Prime "clinical preventive services". See [Chapter 12, Section 8.1](#).

D. Outpatient Overseas Services: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)			
TRICARE BENEFITS	TRICARE OVERSEAS PROGRAM PRIME		TRICARE OVERSEAS STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		
	E1 - E4	E5 & ABOVE	
RETAIL PHARMACY BENEFITS			
NETWORK (Puerto Rico, Virgin Islands and Guam)	\$3 copayment per 30-day Rx up to a 90-day supply of generic drug, \$9 per 30-day Rx up to a 90-day supply of a brand name drug.	\$3 copayment per 30-day Rx up to a 90-day supply of generic drug, \$9 per 30-day Rx up to a 90-day supply of a brand name drug.	Active Duty Family Members: Cost share--\$9 or 20% of the allowable charge, whichever is greater. Retirees, their Family Members and Survivors: Cost share--\$9 or 20% of the allowable charge, whichever is greater.
NON-NETWORK (Puerto Rico, Virgin Islands and Guam)	POS of \$300/\$600, and after deductible is met, 50% of cost of prescription.	POS of \$300/\$600, and after deductible is met, 50% of cost of prescription.	

TRICARE RETAIL PHARMACY (T-REX) STRUCTURE FOR OVERSEAS CLAIMS PROCESSING

LOCATION	BENEFICIARY CATEGORY/COST-SHARE				
	ADSMS	ADFMS ENROLLED	RETIRES STANDARD	OTHERS STANDARD	NON-ENROLLED ADFMS STANDARD
Puerto Rico, Virgin Islands, Guam*	No co-pay	\$3 Generic \$9 Brand \$22 Non-formulary			
Overseas/AS**	No co-pay	No co-pay	25%	25%	20%
Network Retail Rx when stateside*	No co-pay	\$3 Generic \$9 Brand \$22 Non-formulary			
Non-network Retail Rx when stateside	No co-pay	No co-pay	25%	25%	20%

AS = American Samoa
 * Note: Anyone who resides in PR, VI, or Guam will have to file claims through the T-REX contractor. Co-pays apply to these locations. If TOP Prime enrollees in Puerto Rico, Virgin Islands, or Guam utilize a non-network pharmacy they will be subject to POS deductible of \$300/\$600, and after deductible is met, 50% of the cost of the prescription, even when in the CONUS mainland.
 ** Note: Overseas/AS pharmacy claims will be processed through the overseas claims processor when OCONUS or when a non-retail pharmacy is used when CONUS.

E. Outpatient Overseas Services:

CLINICAL PREVENTIVE SERVICES	BENEFICIARY COPAYMENT
TYPE OF SERVICE	TRICARE OVERSEAS PROGRAM PRIME
	ALL BENEFICIARIES CATEGORIES
CLINICAL PREVENTIVE SERVICES Includes those services listed in Chapter 1, Section 10.1A.	No copayment.

F. Inpatient Overseas Services:

BENEFICIARY COPAYMENT/COST-SHARE			
TRICARE BENEFITS	TRICARE OVERSEAS PROGRAM PRIME		TRICARE OVERSEAS STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		
	E1 - E4	E5 & ABOVE	
HOSPITALIZATION Semiprivate room (and when medically necessary, special care units), general nursing, and hospital service. Includes inpatient physician and their surgical services, meals including special diets, drugs and medications while an inpatient, operating and recovery room, anesthesia, laboratory tests, x-rays and other radiology services, necessary medical supplies and appliances, blood and blood products. Unlimited services with authorization as medically necessary.	None	None	Active Duty Family Members: Per diem charge (\$25 minimum charge per admission). Retirees, their Family Members and Survivors: 25% cost-share of billed charges for institutional services, plus 25% cost-share of allowable for separately billed professional charges.
MATERNITY Hospital and professional services (prenatal, postnatal). Unlimited services with authorization as medically necessary.	None	None	
SKILLED NURSING FACILITY CARE Same benefit as under Medicare except that there is no day limit under TOP/TRICARE. Benefit includes semiprivate room, regular nursing services, meals including special diets, physical, occupational and speech therapy, drugs furnished by the facility, necessary medical supplies, and appliances. NOTE: SNF benefit will be available in Medicare certified SNFs in Puerto Rico and the U.S. Territories (Guam, the Virgin Islands and American Samoa).	None	None	
INPATIENT MENTAL HEALTH (When medically necessary with authorization).	None	None	

G. Point Of Service :

TRICARE BENEFITS	TRICARE OVERSEAS PROGRAM PRIME	TRICARE OVERSEAS STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	
Applies to all non-emergency inpatient and outpatient services received by enrollees without Overseas Area Director authorization or from a non-network provider without Overseas Area Director authorization unless specifically excepted.	Deductible: \$300.00 Individual: \$600.00 family	Point of Service Option does not apply to TOP Standard beneficiaries.
NOTE 5: TRICARE/CHAMPUS reimbursement will be limited to 50% of the billed/allowed charges.		

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