

CHAPTER 12
SECTION 2.4

TRICARE OVERSEAS PROGRAM PRIME - CATASTROPHIC LOSS PROTECTION

Issue Date: August 20, 1997

Authority: [32 CFR 199.4](#) and [32 CFR 199.17](#)

I. POLICY

A. Under TRICARE Overseas Program Prime, annual catastrophic caps are calculated for enrollment years as well as for fiscal years. Each enrollment year begins on the TRICARE Overseas Program Prime enrollment anniversary date. Since cost-shares and copayments are waived for TRICARE Overseas Program Prime eligibles, this policy will apply only to TRICARE Overseas Program Prime eligibles who travel to CONUS and obtain/receive health care/services, or who choose to use the TRICARE Overseas Program Point of Service Option.

B. For TRICARE Overseas Program Prime enrollees who are active duty family members:

1. For dates of service prior to October 1, 1996, out-of-pocket expenses accrue toward a \$1,000 enrollment year catastrophic cap as well as toward a \$1,000 fiscal year catastrophic cap.

2. For dates of service on or after October 1, 1996, out-of-pocket expenses accrue only toward the \$1,000 fiscal year catastrophic cap. Calculation for the enrollment year catastrophic cap is eliminated.

C. TRICARE Overseas Program Prime enrollees will pay no more applicable out-of-pocket expenses for the rest of the fiscal year once the fiscal year catastrophic cap is met (see "Policy Clarifications" below and [Chapter 13, Section 14.1](#)).

D. TRICARE Overseas Program Prime enrollees will pay no more Prime copayments in a remaining enrollment year once the enrollment year catastrophic cap is met. All family members must reside and be enrolled in the same contract area in order for the contractor to track and calculate enrollment year catastrophic cap accumulations for the entire family (see [OPM Part Three, Chapter 4, Section II.G.](#)).

1. Families with some members enrolled in one area and other members enrolled in another area (split enrollment) are responsible for tracking enrollment year catastrophic caps accumulations for all family members (refer to [OPM Part Three, Chapter 4, Section II.H.](#)).

2. If family accumulations meet or exceed the enrollment year catastrophic cap, a family member or other person must notify one of the involved contractors that the cap has been met in order for contractors to pay the appropriate charges for the rest of the enrollment year and to refund excess payments (enrollment fees and/or cost-shares/copays).

II. POLICY CLARIFICATIONS

A. Only the following expenses may be credited to a TRICARE Overseas Program Prime beneficiary's enrollment year catastrophic cap:

1. Enrollment fees, if required, and
2. The outpatient and inpatient cost-shares and copayments, when required, as defined in [Chapter 12, Section 2.1](#).

NOTE: Deductibles and cost shares imposed on services provided under the TRICARE Overseas Program Point of Service Option are not creditable to the enrollment year catastrophic cap.

B. The following expenses may be credited to a TRICARE Overseas Program Prime beneficiary's fiscal year catastrophic cap:

1. For dates of service prior to October 1, 1996:
 - a. Deductibles, and
 - b. Copayments and cost-shares when required.
2. For dates of service on or after October 1, 1996:
 - a. All expenses listed in [paragraph II.B.1.](#), above, and
 - b. Enrollment fees, if required.
 - c. *NOTE: TRICARE Overseas Program Point of Service claims do not have a catastrophic cap even though TRICARE Overseas Program Point of Service deductible and cost-share amounts are applied to the fiscal year catastrophic cap. All care paid under the TRICARE Overseas Program Point of Service option must be cost-shared at 50% of the allowable charge (after meeting the TRICARE Overseas Program Point of Service deductible), even if the enrollment and fiscal year catastrophic caps are met. Refer to [OPM Part Two, Chapter 1, Section VI.C.](#) for guidance on application of expenses to catastrophic caps under TRICARE Overseas Program Prime and Extra.*

III. EFFECTIVE DATE

A. Effective October 1, 1996, if required enrollment fees accrue toward the fiscal year catastrophic cap.

B. Effective October 1, 1996, the calculation for the enrollment period catastrophic cap for active duty family members enrolled in TRICARE Prime is eliminated.

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