

TRICARE Overseas Program (TOP) Standard

1.0 GENERAL

1.1 All TRICARE requirements regarding TRICARE Standard shall apply to the TRICARE Overseas Program (TOP) unless specifically changed, waived, or superseded by the provisions of this section; the TRICARE Policy Manual (TPM), [Chapter 12](#); or the TRICARE contract for health care support services outside the 50 United States and the District of Columbia (hereinafter referred to as the "TOP contract").

1.2 TOP Standard is identical to TRICARE Standard in the United States with benefits, deductibles, and cost-shares unchanged. Beneficiaries residing overseas may be required to pay up front and file a claim for reimbursement.

1.3 TRICARE requirements regarding TRICARE Extra are not applicable to the TOP contract. TRICARE Extra is not available overseas.

2.0 ELIGIBILITY

TRICARE-eligible Active Duty Family Members (ADFM)s, retirees, and retiree family members are eligible for TOP Standard in all overseas locations. The TOP contractor shall verify beneficiary eligibility via the Defense Enrollment Eligibility Reporting System (DEERS) in accordance with the provisions of [Section 5](#).

3.0 CONTRACTOR RESPONSIBILITIES

3.1 The TOP contractor shall process claims and provide claims assistance for TRICARE Standard beneficiaries who reside in an overseas location (regardless of where the care was rendered), and for TRICARE Standard beneficiaries residing in the United States and the District of Columbia who receive health care services in an overseas location. This includes claims for prescriptions unless these claims are otherwise covered under the TRICARE Pharmacy (TPharm) contract.

3.2 The TOP contractor is not required to develop **purchased care sector** provider networks to support the TOP Standard beneficiary population.

3.3 The TOP contractor is not required to provide health care services on a cashless, claimless basis for TOP Standard beneficiaries, or for TRICARE Standard beneficiaries residing in the United States and the District of Columbia who receive health care services in an overseas location.

3.4 The TOP contractor is not required to make appointments with **purchased care sector** providers for TOP Standard beneficiaries, or for TRICARE Standard beneficiaries residing in the United States and the District of Columbia who receive health care services in an overseas location. However, upon beneficiary request, the contractor shall provide the name, telephone number, and

TRICARE Operations Manual 6010.56-M, February 1, 2008

Chapter 24, Section 19

TRICARE Overseas Program (TOP) Standard

address of network or non-network providers of the appropriate clinical specialty located within the beneficiary's geographic area.

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