

ENROLLMENT (PRIME/TRICARE PLUS)

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I. POLICY

A. In order to receive the benefits **and the special cost-sharing provisions** of TRICARE Overseas Program (TOP) Prime, beneficiaries must take specific action to enroll. **TOP Prime enrollment options include enrollment to an overseas Military Treatment Facility (MTF), TRICARE Global Remote Overseas (TGRO), and TRICARE Puerto Rico Prime (TPRP). All references to TOP Prime in this section shall apply to all three TOP Prime enrollment options (overseas MTF Prime, TGRO, and TPRP) unless otherwise specified.**

B. TRICARE enrollment for active duty service members (ADSMs) varies by duty assignment location. ADSMs who are permanently assigned overseas shall enroll to the appropriate **TOP Prime** program. Reserve Component (RC) ADSMs called to active duty for more than 30 consecutive days with a final assignment to a duty station overseas for more than 179 days (as reflected on orders) are eligible for enrollment into the appropriate **TOP Prime** program like any other ADSM.

NOTE: RC members on duty in combatant theaters of operation with existing or imbedded organic medical treatment and support capabilities for healthcare are excluded from this enrollment guidance.

C. Active duty family members (ADFM) who are on Permanent Change of Station (PCS) orders to accompany the sponsor to the overseas location or on service funded orders to relocate overseas without the sponsor are eligible for TOP Prime enrollment. Only ADFMs who meet the Joint Federal Travel Regulation (JFTR) definition of Command Sponsored shall be eligible for enrollment into TOP Prime with the following exceptions:

1. If the ADSM and his/her Command Sponsored ADFM are enrolled in TOP Prime and the sponsor is reassigned on unaccompanied orders to a location that does not permit Command Sponsored family members, the family member(s) can remain enrolled at their current TOP Prime site, as long as they remain Command Sponsored. If the family member(s) do not relocate elsewhere during the sponsor's PCS move, then the family may remain enrolled in TOP Prime for a period based on the length of the sponsor's unaccompanied orders but not to exceed two years. The normal unaccompanied tour is 24 months or fewer.

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2. If ADFMs are allowed to relocate under the sponsor's PCS orders, in accordance with JFTR U5222, or Noncombatant Evacuation Orders without the sponsor to an outside of the continental United States (OCONUS) location supported by TOP Prime, then the ADFMs will be eligible for enrollment in the **appropriate TOP Prime** program consistent with their orders.

3. If ADFMs are currently enrolled in TOP Prime, and the family has a newborn or adopts a child, then the new family member will be eligible to enroll in the appropriate overseas program.

NOTE: Eligibility for TOP Prime normally requires the family to be accompanied by the sponsor; therefore, a family member cannot relocate within the overseas region, relocate to another overseas region, or relocate from a stateside (CONUS) location to an overseas region and transfer enrollment except as specified under the exceptions listed **in this section**.

4. **ADFM**s are eligible for Transitional Survivor benefits as **described in Chapter 10, Section 7.1**:

a. **TOP Prime enrollment policy provisions which require command sponsorship shall not apply to Transitional Survivors whose sponsors died on or after October 7, 2001.**

b. **Transitional Survivors whose sponsors died on or after October 7, 2001 and who choose to remain in an overseas location are eligible for TOP Prime enrollment during the Transitional Survivor benefit period, regardless of whether they remain at their original residence or relocate to another overseas location. These Transitional Survivors are also eligible for health care benefits under TRICARE Standard.**

c. **Transitional Survivors whose sponsors died on or after October 7, 2001 and who choose to return to CONUS from an overseas location are eligible for TRICARE Prime (in TRICARE Prime service areas) or TRICARE Prime Remote for Active Duty Family Members (TPRADFM)s (in remote locations) during the Transitional Survivor benefit period. These Transitional Survivors are also eligible for health care benefits under TRICARE Standard/Extra.**

d. **Transitional Survivors whose sponsors died on or after October 7, 2001 and who choose to move overseas from a CONUS location are eligible for TOP Prime enrollment during the Transitional Survivor benefit period.**

e. **Transitional Survivors whose sponsors died on or after October 7, 2001 are eligible for enrollment reprocessing by the TRICARE Area Offices (TAOs) and claims reprocessing by the overseas claims processing contractor per Chapter 10, Section 7.1. Transitional Survivors are also eligible for enrollment fee refunds (if applicable) per Chapter 10, Section 7.1.**

f. **If the Transitional Survivors are not enrolled in TOP Prime, the Transitional Survivor's priority for appointments at MTFs will be the same as that of family members of ADSMs who are not enrolled in TOP Prime.**

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g. Transitional Survivors who were enrolled in the TRICARE Dental Program (TDP) prior to their sponsor's death will continue to receive TDP benefits for three years from the month following the sponsor's death. The Department of Defense (DoD) will pay the survivor's dental premiums during the extended dental benefit period.

h. At the end of the Transitional Survivor period, TRICARE eligibility continues at the retiree dependent rates for eligible survivors per Chapter 10, Section 7.1. Survivors are not eligible for enrollment in TOP Prime (in overseas locations) or TPRADFM (in remote CONUS locations) since these are active duty programs.

D. In addition to the ADFM enrollment eligibility described above, RC ADFMs are eligible for enrollment in TOP Prime if the sponsor resided in a designated overseas location prior to activation/mobilization. In these cases, enrollment for RC ADFMs will be based on the residential mailing address of the sponsor prior to activation/mobilization.

E. Those ADFMs who choose to reside overseas but are not Command Sponsored as defined in the JFTR, and who do not meet any of the exceptions listed above, will remain eligible for TRICARE Standard, TRICARE Plus, or space-available MTF care when and where it is available.

F. Enrollment Procedures.

1. Enrollments shall be performed by the TOP TAO Director(s), or their designee, and recorded in the Defense Enrollment Eligibility Reporting System (DEERS) through the National Enrollment Database (NED).

2. All TOP Prime beneficiaries will be issued enrollment cards. The TOP enrollment cards will be mailed to the beneficiary directly by the Defense Manpower Data Center (DMDC) to the address of record in DEERS.

3. TOP Prime enrollment is effective the date the enrollment form is signed.

4. Enrollment may occur at any time and remains effective during the overseas tour of the sponsor and until the enrollee transfers enrollment to another region, disenrolls, or becomes ineligible for TOP Prime or the TRICARE Program.

5. TOP Prime enrollment may be on an individual or family basis.

6. Enrollment fees are not required at this time for TOP Prime.

G. Enrollment Protocols.

1. No TRICARE-eligible beneficiary shall be denied enrollment or re-enrollment in, or be required to disenroll from, the TOP Prime program because of a prior or current medical condition.

2. The TAO Director or designee performing the enrollments shall provide eligible TOP Prime beneficiaries who enroll full and fair disclosure of any restrictions on freedom of

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choice that may be applicable to TOP Prime enrollees including the Point of Service (POS) option.

3. TOP Prime beneficiaries must enroll to either an overseas Defense Medical Information System (DMIS) (with assignment to an MTF Primary Care manager (PCM)), the TRICARE Puerto Rico Call Center or civilian PCM (in Puerto Rico), a Canadian Forces Health Facility (in Canada), or to the TGRO Call Center (for remote Latin America and remote Pacific locations). Appointments will be provided within the TRICARE Prime access standard.

NOTE: ADSMs and ADFMs on PCS assignment in Canada, not at the request of the Canadian government, may enroll in TOP Prime, but must pay up front for all healthcare and file a claim with the overseas claims processing contractor for reimbursement.

4. Newborns/adoptees are deemed to be enrolled for 60 days following birth/adoption. Parents of newborns/adoptees are required to take specific action to enroll the newborn/adoptee within 60 days of birth/date of adoption. If the newborn/adoptee is not formally enrolled during the 60 day calendar period, the newborn/adoptee will revert to a non-enrolled beneficiary effective the 61st day. The TRICARE Regional Director of each TRICARE Regional Office and Director of each TAO are granted the authority to extend the deemed enrollment period for newborns/adoptees up to 120 days, on a case-by-case or regional basis.

5. TOP Prime-enrolled ADFMs may disenroll at any time. Normal TRICARE lock-out provisions apply (see [paragraph I.I.](#)).

H. Retroactive Enrollment. For TOP emergency cases that should be placed under immediate management, TOP MTF Commanders and/or the TAO Directors may approve exceptions on a case-by-case basis for retroactive TOP Prime enrollment. The effective date shall not be earlier than the first day of the month that the application is submitted with the following exceptions: newborns/adoptees after 60 days of deemed enrollment (see [Chapter 10, Section 3.1](#) and TRICARE Operations Manual (TOM), [Chapter 6, Section 1](#)) and administrative errors.

I. ADFMs whose sponsors are in the rank of E-5 and above who voluntarily disenroll prior to their annual enrollment renewal date will not be eligible to re-enroll for a 12-month period from the effective date of the disenrollment. The TAO Director has been delegated the authority to waive the 12-month lock-out in extraordinary circumstances. ADFMs whose sponsors are in the rank of E-1 through E-4 are exempt from the lock-out provision.

J. Portability.

1. TOP Prime enrollees must either transfer enrollment or disenroll within 60 days of the end of the overseas tour when the ADSM departs to a new area of assignment. The losing TOP region shall provide continuing coverage until (1) the enrollment has been transferred to the new location, (2) the enrollee disenrolls, or (3) when enrollment transfer or disenrollment has not been requested by the TOP Prime enrollee by the 60th day. The TOP TAO will automatically disenroll the beneficiary on the 61st day. The ADFM TOP Prime beneficiary will revert to TRICARE Standard.

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2. The authorization/referral rules for care received while in the U.S. by TOP Prime beneficiaries will continue to apply (see [Chapter 12, Section 8.1](#)).

3. Claims for care received by TOP Prime beneficiaries while traveling in CONUS will be processed by the designated Managed Care Support Contractor (MCSC) (hereinafter known as “overseas claims processing contractor”) with responsibility for processing foreign claims (see [Chapter 12, Section 11.1](#) for TOP claims processing procedures).

4. Point of Service (POS) Option is not applicable for TOP Prime beneficiaries who receive care in CONUS during temporary absences from an overseas area and during permanent transfer prior to enrollment in their new region (portability period is up to 60 days when returning to CONUS).

5. Disenrollment shall be required within 60 days when beneficiaries no longer live within the TOP region, are not Command Sponsored or on orders (except for **Transitional Survivors**), or immediately when they are no longer eligible for **TOP** Prime or TRICARE.

6. Enrollment transfers during hospital stays for all TOP beneficiaries, including newborns, claims shall follow the jurisdictional guidelines outlined in [Chapter 12, Section 1.1](#) and [Section 11.1](#) to determine claims processing responsibilities.

7. The TAO Directors will monitor TGRO and TPRC enrollment activities and establish a designated contact for enrollment issues related to overseas remote areas.

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