

# Traveling with TRICARE Prime

Compiled by Heidi Vazquez, Beneficiary Counseling Assistance Coordinator, NHC Hawaii (June 2014)

Your TRICARE Prime benefit covers you while you are away from home, either across the country or around the world. Keeping a few simple guidelines in mind will ensure protection of both your family's health and your finances. Remember, it is always best to seek routine care from your primary care manager (PCM) either before your trip or after you return. Keep the following in mind for all other care:

1. **EMERGENCIES** (defined as a threat to life, limb or sight): Seek care at the nearest medical source. Prior authorization is **not** required; however you should notify your PCM within 24 hours after receiving care, or as soon as possible.
2. **URGENT CARE** (medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately): If available, seek care at a military treatment facility (MTF). Otherwise, first call your PCM for prior authorization to seek care from a civilian provider. Next, call United Healthcare Military & Veterans for a list of authorized providers in the area you are visiting. If prior authorization is not obtained for non-emergency civilian care, you may face substantial deductibles and cost sharing under the **Point-of-Service (POS)** option. (\$300/individual or \$600/family deductible, 50% cost-shares, and possibly excess charges up to 15% over the TRICARE allowed amount).
3. **EXTENDED CARE**: If you plan to be away from your PCM for more than 30 days, it is best to either transfer your enrollment to another Prime service area or disenroll to Standard if going to a Non-Prime service area (the one-year lock-out will not apply). This is to avoid the higher cost of using POS. You can re-enroll to this service area when you return.

## LOCAL CONTACT INFORMATION:

### Making Appointments

\*Use TRICARE Online 24 hours a day, 7 days a week: [www.tricareonline.com](http://www.tricareonline.com)

\*Call: **808-473-0247 M-F 0600-1700 (Closed weekends and federal holidays)**

### Nurses Advice Line: 1-800-874-2273

TRICARE Nurse Advice Line (NAL) to speak to a nurse about an immediate health care need any time, day or night.

### After-Hours Provider Advice Line 808-473-0247, opt 3

Listen to the options to speak with an answering service who will then contact the after-hours provider. The provider will return your call within the hour. ***After-hours providers do not have access to lab results and cannot make appointments.***

### For Additional Information or Clarification Call:

United Healthcare Military & Veterans: [www.uhcmilitarywest.com](http://www.uhcmilitarywest.com) or 1-877-988-9378  
Naval Health Clinic Hawaii Health Benefits Advisor: 808-473-1880, x2282