

Traveling with TRICARE Prime

Compiled by Heidi Vazquez, Beneficiary Counseling Assistance Coordinator, NHC Hawaii (May 2015)

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.
4. **ROUTINE CARE**: Not Authorized

CONTACT INFORMATION:

Making Appointments

*Use TRICARE Online 24 hours a day, 7 days a week: www.tricareonline.com

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

Nurses Advice Line: 1-800-874-2273, opt 1

The TRICARE Nurse Advice Line (NAL) is available 24 hours a day, 7 days a week to help you make informed decisions about self-care at home, when to see your health care provider and how to seek care for an urgent problem. TRICARE beneficiaries can call the NAL to get advice on their health care questions. Not all health problems require a visit with a medical specialist, but a Registered Nurse at the NAL can help you make the decision on whether you should seek care at an urgent care center.

For Additional Information or Clarification Call:

United Healthcare Military & Veterans: www.uhcmilitarywest.com or 1-877-988-9378

Naval Health Clinic Hawaii Health Benefits Advisor: 808-473-1880, x92282