



Point of Service (POS) Option

Point of Service (POS) Option - what is it? Simply put, it's a special type of coverage, available to TRICARE Prime enrollees only, (excluding active duty members) that is utilized whenever you, or your family members, receive non-emergent medical care that is not authorized by your Primary Care Manager (PCM) or a Health Care Finder.

For example, if you and your family are on vacation out of the area and one of your family members becomes ill, emergency medical care does not require a preauthorization. **Emergency care** refers to the care required to prevent the loss of life, limb, sight, body tissue, or undue suffering. However, if you are enrolled in Prime, you (or someone acting on your behalf) must call the Health Care Finder Line at 1-800-444-5445 or your PCM within 24 hours of receiving care to ensure maximum coverage of your care under TRICARE Prime. **Urgent care** refers to medical attention for a condition that, while not life- or limb-threatening, is serious enough that you cannot delay treatment. If you or your family member requires urgent medical care, contact the Health Care Finder Line or your Primary Care Manager **before** receiving care to ensure that your benefits are paid at the correct amount.

If for some reason you or your family member receives that care without authorization from the Health Care Finder or your PCM, your claim may be processed using the POS option. Normally, when care is authorized, a TRICARE Prime enrollee has no annual deductible and small, preset co-payments for enrolled retirees and their dependents. However, under the POS option, you are responsible to pay an annual deductible of \$300 per individual or \$600 per family and 50 percent cost-share of the CHAMPUS maximum allowable charges, regardless of the sponsor's status (Active Duty, Retiree, family member). If the provider does not agree to accept TRICARE's payment and your cost-share as payment in full, you may be responsible for an additional 15 percent above the CHAMPUS maximum allowable charges.

So here's what you can do to make sure your claims are not processed at the POS option:

1. DO make sure all of your care is authorized by your PCM or the Health Care Finder. (Your PCM's phone number is on the front of your Prime card and the Health Care Finder Line phone number is on the back.)
2. If you're not sure whether the care you require is emergent, urgent, or routine, call the Health Care Finder Line at 1-800-444-5445.