



DEPARTMENT OF DEFENSE
TRICARE AREA OFFICE-Pacific

January 1, 2025

FROM: TRICARE Pacific Health Benefits Advisor - Thailand

SUBJECT: **TRICARE Benefits for Retirees in Thailand**

Dear U.S. Military Retiree and Retiree Dependents,

1. **Welcome to the Land of Smiles!** To begin, there are no U.S. Military Treatment Facilities in Thailand. U.S. military retirees and their dependents residing in Thailand are entitled to [TRICARE Select Overseas](#) (under age 65) or [TRICARE For Life \(TFL\)](#) (65 and up) (see paragraph 4) when eligibility requirements are met. Other programs and plans are: [TRICARE Pharmacy Program](#), [Federal Dental and Vision Insurance Program \(FEDVIP\)](#), [TRICARE Retired Reserve](#) and [TRICARE Young Adult](#). TRICARE¹ is a U.S. Department of Defense-managed Healthcare Program.

2. **TRICARE Enrollment.** [Enrollment](#) is required for TRICARE Select Overseas. Enrollment is not required for TRICARE For Life (TFL) but TFL requires Medicare Part B enrollment (see paragraph 4) and DEERS must show you being eligible (there is no TRICARE Health Benefits Card). Also, there is a misperception that TRICARE Prime is available in Thailand. TRICARE Prime is **not** available overseas to Retirees and their family members, so there's typically no reason to continue paying premiums for Prime. If residing in Thailand over 30 days you should consider disenrolling from TRICARE Prime (see paragraph 5).

3. **TRICARE Select Overseas.** TRICARE Select Overseas is similar to the stateside program, including cost shares and deductibles. Retirees and their dependents residing overseas are not eligible to enroll in TRICARE Prime. TRICARE Select Overseas is a fee-for-service option. Enrollment is required, and you may receive care from any **qualified** host nation provider without a referral. While beneficiaries are not generally required to have a referral for specialty care, some procedures may require **prior authorization**. Costs are based upon a retired family being in [Beneficiary Group A or Group B](#). Normally, retired families are required by care providers to pay for care "**up front**" (out-of-pocket), then file a claim with Wisconsin Physicians Service (WPS).

4. **TRICARE For Life.** TFL is available for TRICARE beneficiaries who are entitled to Medicare Part A and **enrolled in Medicare Part B** (based on your 65th birthday or earlier due to certain disabilities, end-stage renal disease at any age, Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's disease), or mesothelioma). Eligible beneficiaries who are receiving health care overseas can take advantage of TFL. Since Medicare does not provide benefits for medical care received outside of the U.S., TRICARE is the primary source of health benefits. TFL provides the same coverage as TRICARE Select, with the same cost shares and deductibles. To learn more about Medicare Part B, visit: <https://www.ssa.gov/medicare/> and <https://tricare.mil/Plans/Eligibility/MedicareEligible>.

¹ Formerly known as CHAMPUS.

5. **Beneficiaries Visiting Thailand.** Beneficiaries (even TRICARE Prime) visiting Thailand (i.e., not residing here) normally pay 100% “**up front**” for any medical care received, then file a claim with the overseas claims processor, WPS. Thailand health care providers normally do not submit claims for retirees. We further discuss claims in paragraph 9.

Moreover, we sometimes receive requests for assistance from visiting TRICARE beneficiaries seeking medical care in Thailand. We are happy to try to help but we first need the beneficiary’s **Primary Care Manager (PCM)** to send us their **preauthorization**. Traveling beneficiaries enrolled in TRICARE Prime normally require **prior authorization** from their PCM before seeking routine, specialty or urgent medical care while visiting Thailand – not obtaining prior authorization incurs a **\$300 Individual/\$600 Family Deductible** (annually) and a **50% cost-share** (allowable charges per bill) under the Point of Service option. We can also assist your PCM and/or regional contractor should questions arise. Please check with your stateside PCM prior to care (unless Emergency).

6. **Patient Confidentiality.** In order to safeguard patient confidentiality, when someone (family member, legal guardian, etc.) contacts our office inquiring about a patient's condition or wanting to help the patient file a claim, we first need **legal proof** that the inquiring person is authorized to do so (Federal Regulations, Title 42, CFR Part 2). A signed [Authorization to Disclose Information](#) form by the patient to our staff is required, else, a **Power of Attorney** is required (photocopy is **not** accepted), or a court order awarding guardianship. Please also read DD Form 2642, Block 12 instructions regarding claim reimbursement checks.

7. **Payment “Up Front” and Reimbursement.** Retirees in Thailand first seek medical care from a **licensed** provider, pay the entire medical bill “**up front**” (out-of-pocket) upon receipt of services (outpatient and inpatient), then file a claim with WPS for payment consideration. Reimbursement is based on TRICARE Select Overseas [cost](#) guidelines. Keep in mind the [catastrophic cap](#) per family per calendar year. This means that during the calendar year (1 January - 31 December) if a beneficiary's annual deductible and cost shares reach the catastrophic cap, TRICARE will begin to reimburse you 100% for TRICARE [covered services](#) (allowable charges) for the remainder of that calendar year. It is **always** the sponsor’s/patient’s **legal obligation** to pay **100%** of **non-covered services** and **non-allowed charges**. Lastly, reimbursement paper checks in USD have a **120-day** expiration so deposit in a timely manner, else **you** will have to request a replacement from WPS.

8. **DEERS Verification.** Keep your DEERS information up-to-date! To verify your TRICARE eligibility you can check your DEERS account in [milConnect](#) or [TRICARE Overseas](#), contact [DEERS](#), or make an appointment to visit the JUSMAGTHAI DEERS/ID Card Section (Rm. D-109). JUSMAGTHAI DEERS is **“By Appointment Only”**. To make an appointment, please visit: <https://idco.dmdc.osd.mil/idco/locator> (Enter Location: Bangkok Thailand). JUSMAGTHAI staff is not authorized to verify TRICARE eligibility by email, phone, fax or mail – verification requests from retirees are done in-person, only. If your health situation requires timely TRICARE eligibility verification in DEERS, remind your care provider to contact [TRICARE Overseas](#) (applicable providers know to contact TRICARE Overseas for DEERS verification, and not JUSMAGTHAI). That said, JUSMAGTHAI DEERS staff, mission duties permitting, can perform DEERS verification requests from local care providers, but only during normal duty hours (Monday-Friday, excluding official holidays) and when DEERS is working. Email (General Inquiries): jusmagthai@state.gov.

• **Important Note:** TRICARE staff worldwide do not approve or deny, nor cannot change, a patient's TRICARE eligibility. **DEERS is the only official source for TRICARE eligibility and access to TRICARE benefits!** If you believe your TRICARE eligibility status in DEERS may be in error, it is your responsibility to contact DEERS (in California) for resolution – the sooner the better.

9. **Filing Claims.** All retiree overseas claims must be filed **no later than three years** after the services are provided; or for inpatient care, **no later than three years** from the date of discharge. That said, TRICARE recommends filing a claim as soon as possible after medical services are provided. Also, under U.S. federal law, retirees carrying **third-party** medical insurance in addition to TRICARE **must** always file claims with their [third-party insurance](#) company first, then TRICARE second. **Be advised:** It is solely the patient's responsibility to obtain any required prior authorization for medical care from their third-party insurance company. Lastly, you **must** include a copy of your third-party insurance **Explanation of Benefits** (EOB) when you submit your TRICARE claim, otherwise WPS cannot/will not process your claim. (See [DD Form 2642](#).)

Send a correctly completed **DD2642** (original signature) with a **Medical Certificate**, **OPD Report** or detailed **Medical Report** (as applicable), **Itemized Bill** (with [Proof of Payment](#)), and **Medication Details** to: TRICARE Overseas Program, P.O. Box 7985, Madison WI 53707-7985. If an EOB is not received within 60 days, the beneficiary should contact WPS at 1-877-451-8659. (**Note:** When discharged after hospitalization, **"Home Medication"** prescriptions must be paid up front, and require a **separate** claim: (1) **DD2642** stating in Block 8a: "Home Medication due to Hospitalization for _____" (Block 8b: Check "Pharmacy"); (2) Inpatient **Medical Report**, and; (3) Separate **Itemized Bill** with only the **Home Medication** listed (with all medication details).

As a TRICARE beneficiary, you may obtain a blank **DD Form 2642** from the internet here: <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2642.pdf>. Furthermore, if you need to file a **DD Form 2527 - Third Party Liability TRICARE Management Activity**, you may download it here: <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2527.pdf>. You may also obtain forms from our office or TRICARE Overseas (Pacific Area; Singapore) by email to: sin.tricare@internationalsos.com, or by phone at +65-6339-2676 or Toll Free: 0018004418952. You may also request a DD2642 from the Defense Health Agency, 16401 E. Centretch Parkway, Aurora, CO 80011-9066. Also, most beneficiaries prefer to complete the form(s) using a computer since it improves legibility, which increases chances of your claim being correctly read and processed the first time. Lastly, it is the beneficiary's duty to make photocopies, and if not filing claims electronically, to also mail their claim (our office has neither a copy machine nor postage stamps).

Ensure your Name, Address (street, P.O. Box or APO box), and SSN or DoD Benefits Number (DBN) entered on DD2642 **matches** your information in **DEERS**, and that your **address** is in the **overseas region**, otherwise you may experience a TRICARE claim processing delay. Non-matching DEERS information, and illegible, unsigned, and incomplete claims are some of the main reasons claims payments are delayed or denied. For common claims issues and suggestions, please read our [TRICARE Claim - Helpful Hints Guide](#).

10. **Provider Integrity.** Care providers should not ask you to sign blank claim forms. You should **never agree** to this practice because this is inconsistent with your certification on the forms. Your signature and date on the form signifies that your personal information is correct; that you actually received the care specified on the claim from the provider identified and at the location stated; and that you authorize the U.S. Government to obtain a copy of your medical records, if necessary, to adjudicate a claim. Also, your signature is authorizing the payment of U.S. Government funds and we ask that you sign the claim form only for the health care services that you actually received. Lastly, we request that you notify our office and also contact the Defense Health Agency, [Program Integrity Office](#), 16401 E. Centretch Parkway, Aurora, CO, 80011, anytime you believe TRICARE is being billed inappropriately. Please help us to fully protect **your** benefits!

11. **TRICARE Overseas Web Portal.** We highly encourage all eligible **beneficiaries** to register an account on International SOS' secure web portal: <https://www.tricare-overseas.com/>. As a registered user you'll be able to view patient eligibility, file claims electronically, sign up for claim payment via direct deposit (to a U.S. bank account), review amounts paid toward deductibles, track the status of your claim, review your claims history (amount paid and EOB) and contact WPS customer service.

12. **Department of Veterans Affairs.** (Information Only). There is no [VA Medical Facility](#) in Thailand. Further, TRICARE does not process VA Foreign Medical Program (FMP) claims. Please contact FMP or your servicing VA Regional Benefit Office if you believe your medical care may be partially or fully covered by the VA. For more information on the VA Foreign Medical Program please visit: <https://www.va.gov/health-care/foreign-medical-program/>.

13. **Conclusion.** While our mission duty and responsibility is helping active duty personnel and their eligible dependents we do try to extend assistance on a space-available basis to retirees and their dependents. Therefore, if International SOS is unable to answer your pertinent TRICARE questions, please feel free to contact us or visit: <https://tricare.mil/> or <https://www.tricare-overseas.com/>.

This letter supersedes all previous letters; same subject (summary of changes below).

Sincerely,
Nurse Tiptida Dhatsuwan
CM, TRICARE Services, Representative

Summary of Changes:

1. (Revised) Paragraph 12 - VA FMP weblink updated.
2. (Revised) Office Contact Info Below - Email address updated.

TRICARE Pacific Health Benefits Advisor - Thailand

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7 Sathorn Tai Rd.
Bangkok 10120 Thailand

Office Fax: 02-287-1575
Web: <https://www.jusmagthai.com/medical.html>
Web: <https://www.tricare-overseas.com/>
Web: <https://tricare.mil/>

Nurse Tiptida Dhatsuwan
CM, TRICARE Services, Representative
Tel: 02-287-1036 Ext. 512
Email: nursetida.th@jusmagthai.org
(Office Closed [U.S. & Thai Holidays](#))

Retiree Walk-In Service Hours:
Tuesday-Wednesday-Thursday, 0800-1100 Hours
Walk-ins limited to 20 minutes.
Lengthy/complicated issues, please phone or email for an appointment.

• **TRICARE Overseas (Pacific) - International SOS, Singapore** •

Email: sin.tricare@internationalsos.com

Customer Service Regional Direct: +65-6339-2676

Customer Service Toll Free: 0018004418952

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• **TRICARE Claims - Wisconsin Physicians Service (WPS)** •

USA: 1-877-451-8659 (Toll Outside U.S.)