

ENROLLMENT (PRIME/TRICARE PLUS)

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AUTHORITY: [32 CFR 199.17](#)

I. POLICY

A. In order to receive the TRICARE Overseas Program Prime (TOP) benefits and the special cost sharing provisions of TOP Prime, beneficiaries must take specific action to enroll in TOP Prime, except for members of reserve components who are called to active duty for more than 30 days are eligible for the TOP the same as any other TRICARE ADSM regardless of where enrolled. TOP Prime enrollment is not available to TRICARE eligible retirees or their family members, or active duty family members living overseas not accompanied by sponsor, or NATO and PFP active duty members or their families.

1. Enrollment Procedures.

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

b. All TOP eligible Prime beneficiaries will be issued enrollment cards. The TOP enrollment cards will be mailed to the beneficiary.

c. The TOP enrollment is effective the first day the enrollment form is accepted.

d. Enrollment may occur at any time and remains effective during the overseas tour of the sponsor and remains effective until the enrollee disenrolls or becomes ineligible for Prime or 60 days from when the active duty member departs to a new area of assignment (AOR). TOP enrollment remains effective during the overseas tour of the sponsor and remains effective until the TOP enrollee disenrolls or becomes ineligible for TOP Prime or the TRICARE program. At the end of the overseas tour, the TOP enrollee has 60 days to transfer enrollment. If the enrollee fails to transfer enrollment during the 60 days - the TOP Regional Director will automatically disenroll the beneficiary on the 61st day. The TRICARE beneficiary will revert to Standard.

e. Enrollment may be on an individual or family basis.

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

2. Enrollment Protocols.

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a. No TOP-enrolled beneficiary who resides in a TOP region 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.

b. The Regional Director or designee shall provide eligible TOP Prime beneficiaries who enroll full and fair disclosure of any restrictions on freedom of choice that may be applicable to TOP Prime enrollees including the Point of Service (POS) option.

c. TOP eligible beneficiaries may enroll with an overseas MTF primary care provider and shall receive primary care appointments within the TRICARE Prime access standard as capacity allows.

3. Retroactive Enrollment. For TOP emergency cases that should be placed under immediate management, TOP MTF Commanders and/or the Regional Directors may approve exceptions on a case-by-case basis for retroactive enrollment with an effective date not earlier than the first day of the month that the application is submitted with the following exceptions newborns and administrative errors.

4. TOP ADFM enrollees may disenroll at any time.

B. Portability.

1. TOP enrollees must either transfer enrollment or disenroll within 90 days of the end of the overseas tour when the sponsor moves to another TRICARE Region where Prime is offered. 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 enrollee by the 60th day of Report Not Later Than Date (RNLTD). The TOP Regional Director will automatically disenroll the beneficiary on the 91st day.

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 5.1](#)).

3. Claims for stateside care received by TOP enrolled beneficiaries while traveling will be processed by the designated Managed Care Support Contractor (MCS) for processing foreign claims (see [Chapter 12, Section 11.1](#) for TOP claims processing procedures).

4. Point of Service Option is not applicable for TOP Prime beneficiaries during the transient period.

5. Disenrollment shall be required within 60 days when beneficiaries no longer live within the TOP region, are not accompanied by the sponsor, or immediately when they are no longer eligible for TRICARE 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 11.1](#) to determine claims processing responsibilities.

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7. Parents of newborns are required to take specific action to enroll the newborn within 120 days of birth, Prime copayment will apply retroactively from the date of birth through the 120 days. If parents delay newborn enrollment beyond 120 days, on the 121st day, Prime coverage ends, and Standard cost-shares begin and will continue until the effective date of newborn enrollment.

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