

CATASTROPHIC LOSS PROTECTION (PRIME)

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AUTHORITY: [32 CFR 199.4](#) and [32 CFR 199.17](#)

I. POLICY

A. The catastrophic loss protection policy/procedures outlined in the TRICARE Reimbursement Manual, shall be used to determine catastrophic cap for TRICARE Overseas Program eligible beneficiaries.

B. Under the TRICARE Overseas Program Prime, annual catastrophic caps are calculated on fiscal years. The enrollment year shall coincide with the fiscal year. Since cost-shares and copayments are waived for TOP Prime enrollees, this policy will apply only to TOP Prime enrollees who travel to the U.S. and obtain/receive health care, or who choose to use the TOP Point of Service Option.

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