

TRICARE OVERSEAS PROGRAM (TOP) PRIME - ENROLLMENT

ISSUE DATE: August 20, 1997

AUTHORITY: [32 CFR 199.17](#)

I. POLICY

In order to receive the TRICARE Overseas Program Prime (TOP) benefits and the special cost-sharing provisions of TOP Prime, Active Duty Family Members (ADFM)s must take specific action to enroll in TOP Prime. Reserve Components (RCs) called to active duty for more than 30 days are eligible if called up overseas to enroll at their mobilization/in processing point; however, the member's enrollment location will not be re-enrolled when they go to either a stateside location or to another overseas location/region. RC ADFMs will be eligible for enrollment in TOP Prime if the sponsor resides in a designated overseas location prior to activation/mobilization. Enrollment for RC ADFMs will be based on the residential mailing address of the sponsor prior to activation/mobilization. Eligibility for TOP Prime requires the family be accompanied by the sponsor; therefore, a family member cannot relocate within the overseas region, relocate to another overseas region, or relocate from a stateside location to an overseas region and transfer enrollment. TOP Prime enrollment is limited to ADFMs of sponsor's who accompany the sponsor on his/her overseas assignment.

II. ENROLLMENT PROCEDURES

A. TOP eligible enrollments shall be performed by the TOP Overseas Area Director or Overseas Area Director contractors and recorded on the Defense Enrollment Eligibility Reporting System (DEERS) through the National Enrollment Database (NED). TOP Prime enrollees will be provided an enrollment card through Defense Manpower Data Center (DMDC).

B. The TOP Prime enrollment is effective the date of acceptance of the enrollment.

C. 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 TOP Prime or the TRICARE Program.

D. TOP Prime enrollment may be on an individual or family basis.

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

III. ENROLLMENT PROTOCOLS

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 Overseas Area Director designees performing enrollments 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 must enroll with an overseas MTF primary care provider. Appointments will be provided within the TRICARE Prime access standard.

D. Retroactive Enrollment. For TOP emergency cases that should be placed under immediate management, TOP MTF Commanders and/or the Overseas Area 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 after 120 days conditional enrollment (see [Chapter 9, Section 3.1](#) and OPM, [Chapter 6, Section 1](#)) and administrative errors.

E. TOP ADFM may disenroll from the TOP Prime at any time.

IV. PORTABILITY

A. TOP enrollees must either transfer enrollment when they move to another TRICARE Region where Prime is offered or disenroll. The losing TOP region shall provide continuing coverage until (1) the enrollee applies for enrollment in the new location, or (2) the enrollee disenrolls.

B. The TOP authorization/referral rules for traveling TOP Prime beneficiaries will continue to apply (i.e., preauthorization/referral for care, while traveling in CONUS is not required, CONUS Prime copays, etc.). Claims will continue to be processed by the designated CONUS contractor for processing foreign claims.

C. The Point of Service option is not applicable for TOP Prime beneficiaries who receive care during temporary absences from an overseas area and during permanent transfer prior to enrollment in their new region (not to exceed 60 days).

D. 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.

E. TOP Overseas Area Directors will follow the enrollment/disenrollment/portability of enrollment requirements outlined in [Chapter 12, Section 1.1](#) and the OPM (TRICARE Operations Manual).

F. The Overseas Area Director(s) will monitor the overseas remote program and the TOP Global Remote Healthcare contractor activities and establish a designated TMA Point of

Contact (POC) for issues related to the TOP Remote Program contractor. This includes performance monitoring of toll-free telephone calls.

- END -

