

Fact Sheet:

DoD Overseas Healthcare Program

This factsheet is intended to provide information on medical services to DOD civilians employees assigned or traveling to overseas locations. However, this factsheet does not represent all potential concerns and should be only used as a tool to assist employees in researching available services.

Background

The Secretary of Defense authorizes the Components or their designees the authority to pay the cost for emergency treatment of eligible employees and their accompanying dependents subject to availability of funds. If an individual eligible for health care under this program incurs an illness, injury, or medical condition, which requires emergency treatment while assigned overseas pursuant to Government authorization, the Components or their designees may pay the cost of such treatment.

Upfront Payments

Overseas medical providers in most instances require upfront payment for medical services provided. Though Components and Agencies have the authority to provide payment for medical emergencies on a case-by-case basis, funding may not be available to do so. However, any funds used to pay for the medical emergencies of eligible employees and their accompanying dependents are reimbursed to either the Department of Defense, its Components, or Agencies. Therefore, it is recommended that the employee in case of medical treatment set several thousands of dollars aside.

Pre-Existing Conditions

A person going abroad with any pre-existing medical problems should carry a letter from their attending physician, describing the medical condition and any prescription medications, including the generic name of prescribed drugs. Any medications being carried overseas should be left in their original containers and be clearly labeled. Civilians should check with the foreign embassy of the country they are assigned to make sure any required medications are not considered illegal narcotics.

Medical Insurance

Before going abroad, learn what medical services your health insurance will cover overseas. If your health insurance policy provides coverage outside the United States, **REMEMBER** to carry both your insurance policy identity card as proof of such insurance and a claim form. Although many health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for your medical evacuation back to the United States. Medical evacuation can easily cost several thousands of dollars, depending on location and medical condition. Within the Federal Employees Health Benefits Program (FEHB), there are plan types, most notably Fee-for-Service (FFS), which provide medical insurance coverage abroad. For example the following medical insurers¹

- Blue Cross Blue Shield (BCBS)-AXA
Through AXA, BCBS provides overseas claims payment and worldwide assistance. Overseas claims for professional care, facility care, and dental care are paid by BCBS. Through its Worldwide Assistance center, BCBS offers a network of participating hospitals overseas that will file claims for inpatient facility care without an advance payment for the covered services received. In addition, BCBS offers a network of professional providers who have agreed to accept a negotiated amount as payment in full for their services as well as offers help locating a hospital or physician in-network near a destination point.
- Compass Rose
Compass Rose offers reimbursement for medical services, both routine and emergency, paid by the enrollee, in instances where the medical provider requests payment upfront. In instances where the medical provider does not require upfront payment for services provided, Compass Rose will process claims submitted as an out-of-network claim.
- American Foreign Service Protective Association (AFSPA)
AFSPA offers medical coverage through direct arrangements with medical providers to include direct arrangements with hospitals. In instances where there is no such arrangement between AFPSA and the medical provider, AFSPA will reimburse upfront payment.

It is highly recommend that civilians and dependents obtain health insurance to cover private medical treatment and for medical evacuation to the United States in the event of an emergency. Again, medical treatment and hospital care abroad can be expensive, and medical evacuation to the United States can cost several thousand dollars. Medicare and Medicaid programs do NOT provide payment for medical services outside of the United States.

Federal Employees Compensation Act (FECA)

FECA at 5 USC 8103 authorizes medical services needed to provide treatment or to counteract or minimize the effects of any condition which is causally related to factors of Federal employment. Federal employees are entitled to all services, appliances, and supplies prescribed or recommended by qualified physicians who, in the opinion of OWCP, are likely to cure, give relief, reduce the degree or the period of disability, or aid in lessening the amount of monthly compensation. Medical care includes examination, treatment, and related services such as hospitalization, medications, appliances, supplies, and transportation incident to securing them. Preventive care may not be authorized, however. FECA covers all civilian Federal employees except non-appropriated fund employees.

Travel Insurance

Travel insurance is insurance that is intended to cover medical expenses, financial default of travel suppliers, and other losses incurred while traveling, either within one's own country, or internationally. Temporary travel insurance can usually be arranged at the time of the booking of a trip to cover exactly the duration of that trip, or a "multi-trip" policy can cover an unlimited number of trips within a set time frame. Coverage varies, and can be purchased to include higher risk items such as "winter sports". It is highly recommended that civilians contact their FEHB

carrier regarding travel insurance coverage or purchase through an insurance rider. The most common risks that are covered by travel insurance plans are:

Medical emergency (accident or sickness)	Emergency evacuation	Repatriation of remains	Return of a minor
Trip cancellation	Trip interruption	Visitor health insurance	Accidental death, injury or disablement benefit
Overseas funeral expenses	Lost, stolen or damaged baggage	Delayed baggage	Flight connection missed due to airline

Useful Links

The following are useful links to regarding traveling insurance. The listing of insurance providers below are used as examples for informational purposes only and in no way constitute an endorsement, expressed or implied, by the Department of Defense (DoD), its Components, or agencies:

Insuremytrip	http://www.insuremytrip.com/
Squaremouth	https://www.squaremouth.com/
Travel Insurance	http://www.travelinsurance.com/
American Automobile Association (AAA)	www.aaa.com

Special Needs

Each country has its own standards of accessibility for travelers with disabilities, and many countries do not require accommodations similar to what you might find in the United States. Preparation is critical. If you do not travel frequently, speak to someone with a similar disability who has traveled to the destination before. Consider contacting disability organizations overseas (<http://www.miusa.org/ncde/link/onlinedirectories>) at the destination. The following are useful links to regarding traveling with a disability:

Useful Links

Mobility International USA	http://www.miusa.org/
Air Travel Service Complaints & People with Disabilities	http://airconsumer.ost.dot.gov/ACAAComplaint.htm
Common Questions Regarding Travel for People with Disabilities	http://airconsumer.dot.gov/rules/FAQ_5_13_09.pdf
Flying with a Disability	http://www.flying-with-disability.org/
Safe Travel for People with Autism or Intellectual Disabilities	https://www.disability.gov/viewResource?id=5427286
Access-Able Travel Source	http://www.access-able.com/
Disabled Cruising Resources	http://www.cruise critic.com/cruisestyles/area.cfm?area=30
Disabled Travelers	http://www.disabledtravelers.com/

Global Access News – Disabled Travelers
Network

<http://www.globalaccessnews.com/>

Society for Accessible Travel and Hospitality

<http://www.sath.org/>

Air Travel

The Transportation Security Administration (TSA) has a helpline number designed to assist travelers with disabilities and medical conditions. Travelers may call TSA Cares toll free at 1-855-787-2227 prior to traveling with questions about screening policies, procedures, and what to expect at the security checkpoint.

The Air Carrier Access Act and its amendments have resulted in the Department of Transportation (DOT) instituting regulations to ensure that persons with disabilities are treated without discrimination in ways consistent with the safe carriage of all passengers, domestically and internationally. Carriers are prohibited from imposing charges for providing required facilities, equipment, or services to an individual with a disability that is covered by DOT's Air Carrier Access regulations. Travelers with disabilities should review the Department of Transportation pamphlet [New Horizons for the Air Traveler with a Disability](http://airconsumer.ost.dot.gov/publications/Horizons2009Final.pdf) (<http://airconsumer.ost.dot.gov/publications/Horizons2009Final.pdf>) for more information about the Air Carrier Access Act.

Understand Requirements for Service Dogs and Assistive Equipment

Before traveling abroad, consult with the U.S. embassy or consulate at your destination regarding possible restrictions of each country you will visit. If service dogs are permitted, find out about requirements for quarantine, vaccination, and documentation. Talk with your vet about tips for traveling with a dog, and ensure accommodations for your service dog. Find out if there are there specific policies for devices such as wheelchairs, portable machines, batteries, respirators, and oxygen. [Research the availability of wheelchair and medical equipment](http://www.miusa.org/ncde/tipsheets/powerchairs) (<http://www.miusa.org/ncde/tipsheets/powerchairs>) providers in the area of assignment.

Federal Benefits Payments

Prior to moving abroad contact the federal agency (Social Security Administration, Veterans Affairs, Railroad Retirement Board, or Office of Personnel Management) from which a monthly check is received to report change of address. This will help to avoid a lost or delayed check. Even if payments are being sent to a bank, provide the federal agency with a new address. Similarly, contact the U.S. Embassy or Consulate nearest your place of residence upon arrival and advise them of your current address. Each time a move occurs while living abroad, notify the U.S. Embassy or Consulate at least 60 days prior. This will enable the federal agency to update its records so checks are sent to the new address.

In many countries, monthly checks can be deposited directly into an account at either a financial institution in that country or a U.S. financial institution. To determine if direct deposit is available in the country where you plan to reside, or to sign up for direct deposit, contact the federal agency from which you receive payment. If the check does not arrive or there are other questions about your federal benefits, contact a consular officer at the nearest U.S. Embassy or

Consulate. If the consular officer cannot answer the inquiry, he or she will contact the regional federal benefits officer for your area and make inquiries on your behalf. Further information may also be found on the Department of State website at http://www.travel.state.gov/travel/living/living_1234.html.

In conclusion, assignment abroad as well as traveling abroad takes into consideration a myriad of matters regarding overseas healthcare. This factsheet provides a starting point for thinking about and addressing these matters. However, due diligence should be taken by you to ensure that in event of needing medical services, you and your family, are prepared when traveling or being assigned overseas.

¹ The medical insurance providers mentioned above are used as examples for informational purposes only and in no way constitute an endorsement, expressed or implied, by the Department of Defense (DoD), its Components, or agencies.