TRICARE Europe

Visiting Friends & Family

Traveling Without TRICARE

You know what do if a visiting friend or family member needs medical care overseas and they are TRICARE beneficiaries. But if you've ever had a non-TRICARE eligible visitor fall ill or get injured while visiting you overseas, you know civilian medical care is a lot more complicated. Here are some tips from TRICARE Europe and the U.S. State Department to ensure your visitors have the health care information they need for overseas travel. Make sure those who visit you know the basics of overseas health care before *they come overseas!*

Know Before You Go

Visitors who are TRICARE ineligible cannot use the military health system. If you have visitors arriving from the states, make sure they know this! If your parents, in-laws, or other non-TRICARE eligible family members or friends visit you this holiday season, they must ensure that their private health insurance policy covers them overseas. Medicare does not pay for care received overseas. If your visitors are covered under Medicare, ensure that they are aware of this rule and understand that there are no exceptions.

In either of these cases, your visitors may wish to purchase temporary travel insurance. Remember: If your visitors need emergency care overseas, they will have to rely on their private insurance and the medical system of the host nation.

U.S. State Department Tips

The U.S. State Department provides many services for Americans traveling abroad. Here are a few of their recommendations.

❶ Before going abroad, learn what medical services your health insurance will cover overseas.

❷ 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.

❸ 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 $10,000 and up, depending on your location and medical condition.

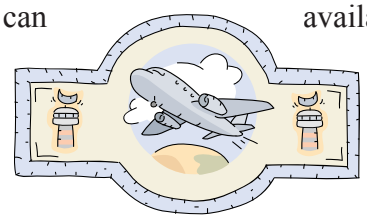
❹ THE SOCIAL SECURITY MEDICARE PROGRAM DOES NOT PROVIDE COVERAGE FOR HOSPITAL OR MEDICAL COSTS OUTSIDE THE U.S.A. Senior citizens may wish to contact the American Association of Retired Persons for information about foreign medical care coverage with Medicare supplement plans.

❺ To facilitate identification in case of an accident, complete the information page on the inside of your passport providing the name, address and telephone number of someone to be contacted in an emergency.

❻ A traveler going abroad with any preexisting medical problems should carry a letter from the 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. Travelers should check with the foreign embassy of the country they are visiting to make sure any required medications are not considered to be illegal narcotics.

❼ If an American citizen becomes seriously ill or in-

jured abroad, a U. S. consular officer can assist in locating appropriate medical services and informing family or friends. If necessary, a consular officer can also assist in the transfer of funds from the United States. However, payment of hospital and other expenses is the responsibility of the traveler.



❽ A listing of addresses and telephone numbers of U.S. embassies and consulates abroad is contained in ***Key Officers of Foreign Service Posts***. This publication may be obtained through the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

❾ For detailed information on physicians abroad, the authoritative reference is ***The Official ABMS Directory of Board Certified Medical Specialists*** published for the American Board of Medical Specialists and its certifying member boards. This publication should be available in your local library. U.S. embassies and consulates abroad maintain lists of hospitals and physicians. Major credit card companies also can provide the names of local doctors and hospitals abroad.

❿ Some countries require foreign visitors to have inoculations or medical tests before entering. Before traveling, check the latest entry requirements with the foreign embassy of the country to be visited.

Emergency Contact Numbers

- **All Countries in Western Europe**.....112
- **Turkey**.....055
- **Other Countries in EUCOM & CENTCOM**.....
.....contact your local U.S. Embassy or Consulate (see ***travel.state.gov*** for more information)