



## FACT SHEET

# PILOT HEALTH INSURANCE ENHANCEMENT FOR DOD CIVILIAN EMPLOYEES IN JAPAN

**Updated November 12, 2024**

The Department of Defense has established a one-year pilot program to explore the provision of certain health care support to DOD civilian employees in Japan. The [Pilot Health Insurance Enhancement for DOD Civilian Employees in Japan](#) will assist eligible civilian employees with health care navigation, to include provider finder services, direct billing agreements, and insurance reimbursement. This action was directed by the Under Secretary of Defense for Personnel and Readiness as a result of a year-long effort to identify and address concerns regarding access to medical care for DOD civilian employees stationed in Japan.

To be eligible, the employee must be enrolled in a participating health plan with coverage for Japan through the Federal Employees Health Benefit (FEHB) Program. Employees may select a participating FEHB plan during the Federal Benefits Open Season, which runs Nov. 11 through Dec. 9, 2024.

The services provided by the pilot will begin Jan. 1, 2025, and run through Sept. 29, 2025. Participants will not pay any fees to access these services; any required co-pays or cost shares per the health benefit policies will remain applicable and the civilian will be financially responsible.

DOD has awarded a contract to International SOS Government Services, Inc., which is currently the prime contractor for the TRICARE Overseas Program, for this service. Active on Jan. 1, 2025, International SOS will set up a 24/7 call center with bilingual staff and nurses to support participants with provider finder services, making appointments, direct billing agreements, and improved reimbursement processes. These financial services will mitigate the burden of civilian employees paying upfront for care and locating a provider on their own. International SOS will also establish agreements with FEHB insurance carriers.

Employees working in Japan with the following military departments, defense agencies and DOD field activities are eligible for this supplemental coverage:

- Department of the Army
- Department of the Navy
- Department of the Air Force
- Defense Information System Agency
- Defense Logistics Agency
- Department of Defense Education Activity

- Defense Commissary Agency
- Defense Contract Management Agency
- Defense Finance and Accounting Service
- Defense Health Agency
- Defense Media Activity
- Defense Threat Reduction Agency
- National Security Agency
- Defense Intelligence Agency
- National Geospatial-Intelligence Agency

As of Nov. 12, 2024, date of this fact sheet, the list of participating FEHB carriers are:

- Mail Handlers Benefit Plan (MHBP)
- Federal Blue Cross Blue Shield (BCBS)
- Foreign Service Benefit Plan (FSBP)
- Government Employees Health Association (GEHA)
- Hawaii Medical Service Association (HMSA)

NAF employees in Japan are eligible for the pilot program services if they have elected coverage with their insurance carrier, Aetna International.

Eligible employees who wish to have access to the services provided under this pilot should review all the FAQs below to understand how this may impact insurance coverage choices.

## **QUESTIONS AND ANSWERS:**

### **Q: What company was awarded the contract and for how much?**

**A:** The contract for the pilot was awarded to International SOS Government Services, Inc., for \$4.2 million. Of note, International SOS currently holds the contract with the Defense Health Agency to operate the TRICARE Overseas Program. TOP is the DOD health care program for active duty service members, retirees, their families, and certain other beneficiaries who reside outside the U.S. in more than 200 countries.

### **Q: How is this pilot program being funded? Will DOD civilian employees have to pay any kind of fee?**

**A:** The pilot program is being funded by the DOD. The employees will not have to pay a fee to access these services.

### **Q: How will the new pilot program help DOD civilian employees stationed in Japan navigate the Japanese health care system?**

**A:** International SOS staff will assist eligible civilian employees with health care navigation, to include provider finding services. International SOS will also establish direct billing agreements with FEHB plans, which will result in improved reimbursement processes for the civilian employees. These services will reduce the burden on civilian employees to pay upfront for care and locate a provider on their own.

During the transition period, International SOS will establish a centralized toll-free number to a call center. Once a call center is active on Jan. 1, 2025, it will be staffed 24/7 with bilingual staff to guide requestors through the process and help them determine what they need. The call center will also contact provider offices, book appointments, and (when necessary) issue payment guarantees up front.

**Q: Who is eligible to participate in this pilot program?**

**A:** The pilot is available to DOD civilian employees with assignments in Japan. The employee must have medical insurance through the FEHB Program that includes overseas coverage in Japan to be eligible. The pilot does not extend to dependents.

**Q: Are family members eligible?**

**A:** As a pilot program designed to explore the provision of these services, the pilot is available only to DOD civilian employees with assignments in Japan. The employee must have medical insurance through the FEHB Program that includes overseas coverage in Japan to be eligible. The pilot does not extend to dependents.

**Q: For those who currently have an FEHB plan with a participating carrier, when does the coverage begin?**

**A:** For eligible employees who have current FEHB coverage and make no changes to their coverage, they will be able to access services under the pilot program beginning Jan. 1, 2025.

**Q: For those who do not have health insurance through a participating carrier, when does the service take effect?**

**A:** Federal Open Season enrollment runs Nov. 11 through Dec. 9. If you change your plan or newly enroll in a plan, coverage will take effect the first day of the first full pay period in January of the following year, which will be Jan. 12, 2025. This means that for anyone who currently does not have an FEHB plan, they will not have access to the pilot program services until their FEHB plan takes effect on Jan. 12, 2025. For general information on federal employee health benefits, visit OPM and review the [FEHB Handbook](#).

**Q: Are Nonappropriated Fund employees eligible?**

**A:** Yes. NAF employees in Japan will be eligible for the services under the pilot program if they have elected coverage with Aetna International. International SOS will provide supplemental services if needed. To be eligible for services available through the pilot, employees must be enrolled in the Aetna International plan. NAF Health Benefits Program (HBP) members should follow the guidance that is provided in the Aetna International Summary Plan Description found at [NAF Health Benefits](#). Should there be additional questions about this program, HBP members can contact Aetna International by calling toll free 888-506-2278 for assistance.

**Q: When is Open Season for NAF employees?**

**A:** The Open Season for Nonappropriated Fund employees began Nov. 1, 2024, and ends Nov. 30, 2024. Any changes in coverage will go into effect on Jan. 1, 2025. The NAF Health Plan web site is: <https://www.nafhealthplans.com/compare-plans-and-enroll/coverage-changes>

**Q: Which Federal Employees Health Benefit plans are participating?**

**A:** At this time, Federal Blue Cross Blue Shield (BCBS), Foreign Service Benefit Plan (FSBP), Government Employees Health Association (GEHA), Mail Handlers Benefit Plan (MHBP) and Hawaii Medical Service Association (HMSA) are participating in the pilot.

**Q: What if my FEHB plan is not participating in the pilot?**

**A:** If your FEHB plan is not listed and you want to have access to the services provided by the pilot program, you will need to change to a participating FEHB carrier during the Federal Open Season or during a Qualifying Life Event (QLE). If changing during Federal Open Season, coverage will begin the first day of the first full pay period in January 2025, which is Jan. 12.

**Q: Has International SOS coordinated with Japanese health care providers to ensure payment guarantees will be accepted?**

**A:** During the transition period, International SOS will develop a network of providers in Japan that accept direct billing agreements for the purpose of providing cashless, claimless services to DOD civilian employees.

**Q: What translation services will International SOS provide under this pilot program?**

**A:** International SOS will provide written translation services for the purposes of issuing guarantee of payment and other documentation specific to this pilot program. A bilingual customer service call center, accessed via a toll-free line, will assist DoD civilians in finding host nation care, arranging appointments for the civilians, and authorizing health care services in advance, on behalf of the plans in FEHB. According to the Office of Personnel Management, all FEHB plans, except the Mail Handlers Benefit Plan, offer translation services for written documents. Additionally, some carriers, such as Federal Blue Cross Blue Shield, Foreign Service Benefit Plan, and Aetna International (for Nonappropriated Fund (NAF)), offer a 24/7 language assistance line or have customer service staff that speak multiple languages.

**Q: My spouse and I are both DOD civilian employees working in Japan covered under one FEHB plan. Do we need separate FEHB plans to be eligible for the pilot?**

**A:** If are both enrolled with a FEHB plan that is a participating carrier, services may be provided to both civilians under one coverage plan.

**Q: How does this work for eligible civilian employees who are also enrolled in TRICARE Select Overseas?**

**A:** They will continue to receive their healthcare through TRICARE Select. The employee can contact the International SOS call center for assistance.

**Q: Are DOD civilian employees on TDY orders in Japan eligible?**

**A:** Yes, if they are enrolled in one of the insurance plans that offers overseas coverage in Japan through the FEHB Program. TDY travelers should contact their carrier in advance to inform them of upcoming travel.

**Q. If my dependent is a DOD civilian employee, but covered under my health plan, are they eligible?**

**A.** The pilot is available only to DOD civilian employees with assignments in Japan and participating in a FEHB insurance plan.

**Q: When does the pilot program start and end?**

**A:** The pilot will begin serving civilian employees on Jan. 1, 2025, and concludes on Sept. 29, 2025.

**Q: Will this go beyond the pilot?**

**A:** The pilot will test the feasibility and demand for these services. Prior to conclusion of the contract, the USD(P&R) will determine the success of the pilot, its continuation status, and the potential for expansion.

**Q: Can DOD civilian employees or their family members who aren't enrolled in TRICARE access emergency services at DOD hospitals or clinics?**

**A:** Emergency medical services at DOD military hospitals and clinics are always available for anyone with base access on a cost reimbursable basis (billed against health insurance) and subject to both capability and capacity at the facility.

**Q: Can DOD civilian employees not enrolled in TRICARE get prescriptions filled at military hospitals or clinics?**

**A:** Non-enrolled patients are eligible to have prescriptions filled at military hospitals and clinics. Prescriptions must be from a licensed U.S. provider, be written in English, and may take between one to three days to fill.

**Q: Why is support in the new one-year pilot program contract only offered to the primary beneficiary (employee) and not their family members? Are there any plans to expand support to dependents?**

**A:** Depending on the outcome of the pilot, DOD will assess whether to continue and/or expand the program.

**Q: Where can DOD civilian employees go to learn more or ask questions? Is there a website, app, or a phone number to call to get details?**

**A:** International SOS will establish a dedicated toll-free number for civilian employees to call and request assistance. Web sites for military hospitals and clinics in Japan will also feature information in the "Getting Care" section.

**Q: How will DOD civilian employees be notified about this new pilot project?**

**A:** The DOD will deploy a number of communication tactics to reach employees in Japan.

**Q: Who is eligible to access health care services at DOD hospitals and clinics in Japan?**

**A:** Current federal law and DOD policy prioritize access to health care in military hospitals and clinics for active duty service members and their families and other TRICARE Prime beneficiaries. When a military hospital or clinic has appointment availability, those appointments may be released as space-available to non-TRICARE enrolled personnel supporting the DOD mission, including DOD Education Activity teachers, DOD civilian employees, and contractor personnel. Emergency medical services are always available for anyone with base access on a cost reimbursable basis (billed against their health insurance) and subject to both capability and capacity at the facility. All DOD personnel, including DOD civilian employees, contractor personnel, and their authorized dependents, are eligible to have prescriptions filled at military hospitals and clinics. Prescriptions must be from a licensed U.S. provider and be written in English. Military pharmacies may take up to three days to fill such prescriptions.

**Q: Are Status of Force Agreement-status DOD contractors eligible to participate?**

**A:** No. The eligible population is only DOD civilian employees currently working in Japan who are enrolled in a participating FEHB Program plan. NAF employees are also eligible for this supplemental service but must work through their insurance carrier, Aetna International. SOFA-status DoD contractors should seek services through their health insurance plans.

*(Current as of Nov. 12, 2024. This information sheet will be updated as additional details become available.)*