



# FACT SHEET

## NAVIGATING THE PILOT HEALTH INSURANCE ENHANCEMENT FOR DOD CIVILIAN EMPLOYEES IN JAPAN

As of January 7, 2025

Health Care Navigation Support – Contacting the 24/7 Call Center	
Toll-free within Japan	0120-303280 <i>Note: this number can't be dialed outside of Japan.</i>
International outside Japan	+81 3 3560 8185 <i>Note: <b>this is not a toll-free number.</b> Request a call back for routine, non-urgent requests by sending an email to avoid additional charges.</i>
Email	<a href="mailto:DODHealthcareSupport@internationalsos.com">DODHealthcareSupport@internationalsos.com</a> <i>Note: Avoid including private health information on email. Provide name, email address, FEHB insurance carrier, briefly state what support you are seeking, and best phone number that you can be reached at for a call back.</i>
Medical Emergencies within Japan	Commercial: 119 On DOD installations: 911

**Under this pilot, International SOS will assist eligible DOD civilian employees to coordinate the following services with Japanese Health Care Providers:**

- Health care navigation: referrals and appointment scheduling
- Coordination of health insurance coverage
- Direct payment to medical providers

**Participating Federal Employee Health Benefit Plans:**

- Federal Blue Cross Blue Shield (BCBS)
- Foreign Service Benefit Plan (FSBP)
- Hawaii Medical Service Association (HMSA)

- Government Employees Health Association (GEHA)
- Mail Handlers Benefit Plan (MHBP)

## OVERVIEW

International SOS Government Services, Inc., has established 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.

The services provided by the pilot began Jan. 1, 2025, and run through Sept. 29, 2025. If you changed your plan or are newly enrolled in a plan, coverage takes effect the first day of the first full pay period in January, which is Jan. 12, 2025. Participants won't pay any fees to access these services. Any required copayment or cost shares per the health benefit policies remain applicable and the civilian will be financially responsible.

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.

The [Pilot Health Insurance Enhancement for DOD Civilian Employees in Japan](#) was announced Oct. 7, 2024, to explore the provision of certain health care support to DOD civilian employees in Japan. 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.

DOD has awarded a contract to International SOS Government Services, Inc., which is the prime contractor for the TRICARE Overseas Program, for this service.

## FREQUENTLY ASKED QUESTIONS

**Q: How do I access this service?**

**A:** The health care support service offered by International SOS Government Services, Inc., can be reached via phone or email. Callers based in Japan can call toll-free 0120-303280. To call outside of Japan, dial internationally: +81 33560 8185; please note this number is not toll-free. International callers can request a “callback” by sending an email to avoid additional charges. The call center operates 24/7, including federal holidays. For routine, non-urgent requests, it is best to send an email to [DODHealthcareSupport@internationalsos.com](mailto:DODHealthcareSupport@internationalsos.com). Please include your full name, insurance details, and phone number in your email.

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

**A:** 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. 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. The pilot does not extend to dependents.

**Q: What is included in the service?**

**A:** International SOS will assist eligible employees with health care navigation, coordination of insurance coverage, and direct payment to medical providers to provide you with a cashless service whenever possible. Health care navigation includes Healthcare Finder referrals, appointment scheduling, and Japanese language assistance to help you communicate with your health care provider.

**Q: What is a “direct billing agreement”?**

**A:** International SOS has agreements with a large network of health care providers in Japan that allows International SOS to issue a Guarantee of Payment for covered services instead of requiring the patient to pay and claim. Please note, Guarantee of Payment for your medical service is contingent upon benefit coverage and will be assessed on a case-by-case basis. International SOS will instruct you if a GOP will be issued or if you will need to pay and claim.

**Q: Are translation services available? How do I arrange for an interpreter at my appointment?**

**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 will assist in finding care, arranging appointments for civilians, and authorizing health care services in advance, on behalf of the plans in FEHB. Additionally, translator services can be found through the medical providers, where available. 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 employees), offer a 24/7 language assistance line or have customer service staff that speak multiple languages.

**Q: How do I pay my copayment or deductible?**

**A:** International SOS will work with you, your health insurance plan, and the health care provider to ensure the deductibles are identified. International SOS will send you a payment link to pay your obligation. Where a guarantee of payment is possible, you will not need to pay the health care provider—your deductibles/copayments are paid to International SOS.

Insurance copayments/deductibles are required based on your chosen health insurance policy and the specific coverage/benefits. It is important to pay your copayment/deductible to International SOS on time. If payment is absent, it may result in lack of access to additional services from the pilot program and/or debt collections. Once past-due payments are made to International SOS, your access to the pilot services will be restored.

**Q: If I am experiencing a medical emergency, which number should I call first? When do I contact International SOS.**

**A:** For all emergencies, please contact your local emergency services (119 in community, 911 on DOD installations) first. International SOS can facilitate; however, the most direct access is by calling local emergency services directly. Once contacted, please contact International SOS to facilitate care and benefits. <https://www.tricare.mil/LifeEvents/Moving/Moving-to-Japan>

**Q: Will International SOS only arrange care for covered services? Or will International SOS arrange appointments for all services, and I can pay directly to the hospital?**

**A:** International SOS will confirm insurance coverage before arranging any services that may not be a covered benefit. If the service you requested is not covered, International SOS will provide you the option of scheduling the service so you can self-pay or cancel your health care request.

**Q: What if International SOS cannot find a provider for the needed medical service?**

**A:** International SOS will make every effort to locate a medically and logistically suitable health care provider. Where this is not possible, alternative provider information will be sourced and discussed with you before confirming any arrangements.

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

**A:** Participants not eligible for this pilot should work directly with their health insurance plan.

**Q: I am covered through a participating FEHB plan and the call center does not have record of me. What should I do?**

**A:** Eligibility rosters are sent monthly to International SOS. If you are not showing on this roster, contact your local Human Resources point of contact to facilitate.

**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: Are Nonappropriated Fund employees eligible?**

**A:** Yes. NAF employees in Japan are 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: Do I need to complete a form to receive care?**

**A:** You do not need to complete a form to initiate a health care request with International SOS; however, after your initial contact with International SOS you will be asked to sign a Release of Medical Information Form online. Japanese health care providers require a Release of Medical Information Form to allow third parties, like International SOS, to arrange services on your behalf.

**Q: Is my insurance ID card necessary to access care?**

**A:** You should have your insurance ID on hand when contacting International SOS. International SOS will request details from your insurance card so they can coordinate coverage with your health insurance provider. You do not need to bring your insurance card to your appointment.

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

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

## PREVIOUS Q&A ABOUT THE PILOT

**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 over 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 the health care navigation services provided under the pilot.

**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. If you changed your plan or newly enrolled in a plan, coverage takes effect the first day of the first full pay period in January, which is Jan. 12, 2025.

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

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

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

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

**A:** The pilot tests the feasibility and demand for these services. Before the end 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 to 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 and 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: 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 to 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 to 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 between one and three days to fill such prescriptions.

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

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 Jan. 7, 2025. This information sheet will be updated as additional details become available.)*