

TRICARE Overseas Program (TOP) Beneficiary Direct Deposit Registration Guide

Signing Up for Direct Deposit is Quick, Safe and Convenient!

Automated direct deposit is now available for TRICARE Overseas Program (TOP) beneficiaries who are registered on the secure beneficiary claims portal at <http://www.tricare-overseas.com>

Registered beneficiaries can sign up to receive payments for their TOP Claims via Direct Deposit in USD currency to their U.S. bank account following the nine simple steps below:

STEP #1:	Registered secure claims portal users should visit http://www.tricare-overseas.com
STEP #2:	Click the “Beneficiaries” tab
STEP #3:	Scroll to the “Secure Login” button in the lower left-hand corner
STEP #4:	<ul style="list-style-type: none"> • Click here to login using your existing DMDC User Name and Password. You will automatically be logged in after your DMDC User Name and Password are authenticated. • Click here to login using your existing TRICARE-Overseas.com User Name and Password, if you do not have a DS Logon.
STEP #5:	Login using either your DS Logon Account or your existing TRICARE-Overseas.com secure claims portal user name and password.
STEP #6:	Click “Agree”
STEP #7:	Click “Family View” (left-hand side)
STEP #8:	Click “Grant Access to My Account”
STEP #9:	Click “Sign Up” under “Direct Deposit” (right-hand side)

After clicking “Sign Up” under “Direct Deposit,” you will be taken to a page and asked to enter your contact details and banking information (see page 2).

In order to be paid by Direct Deposit, you must agree to receive electronic Explanation of Benefits (EOBs). See Figure 1.1 below.

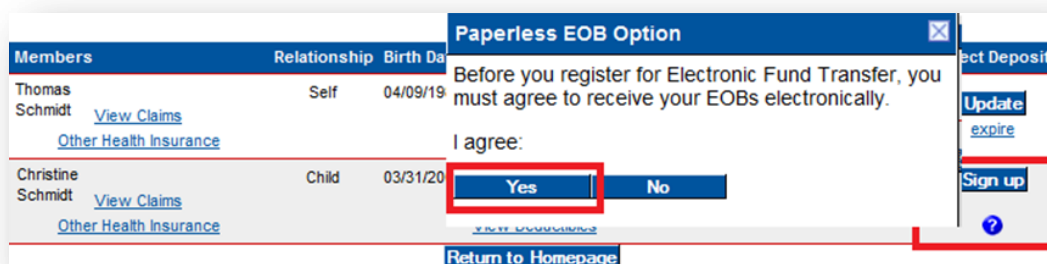


Figure 1.1: Above is the “Paperless EOB Option” pop-up box that will appear when signing up to receive Direct Deposit.

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After you agree to receive your EOBs electronically, you will then be able to view your EOBs digitally on the secure claims portal. A Direct Deposit number and Direct Deposit date will appear under the “Process Date” on the electronic EOB, when viewed through the secure claims portal.

Updating Your Personal Contact Details and Banking Account Information:

You will be asked to supply the following information (see Figure 1.2 below):

- The name of the account holder exactly as it appears on the bank account
- The account holder’s Social Security Number (SSN)
- Whether the bank account is a checking or savings account
- The bank account routing number (*Note: The routing number will need to be entered two times; the system won’t allow for the routing number to be copied and pasted into this field.)
- The effective date and the expiration date (a calendar widget drop-down will appear or the user can key in the dates).
 - The effective date is the date the beneficiary selects for ACH/Direct Deposit to take effect. The requested effective date will default to the current date plus 4 banking days.
 - The expiration date will default to 12/30/2099 unless enrolling a minor dependent; the default date for a minor dependent will be automatically set to the child’s 18th birthday. This helps ensure that ACH/Direct Deposit won’t stop prematurely, without the beneficiary’s knowledge.

Direct Deposit Account For:

Christine Schmidt
DBN: 12345678900

Keeping your account information private is our top priority.

Please note: Activating your updated account information can take 3 - 7 days

Name of Account Holder as it appears on the bank account	Account Holder Social Security Number	Type of Account
Thomas Schmidt	123456789	<input checked="" type="radio"/> Checking <input type="radio"/> Savings

Routing Number	123456789	Account Number	1234567890	Update ?
Re-enter Routing Number	123456789	Re-enter Account Number	1234567890	

Effective Date ?	Expiration Date ?	Save	Cancel
12/29/2014	3/31/2022		

Figure 1.2: The above screen will appear when entering your contact details and banking account information.

Once you click “Save” to update your status, you will receive an automated email confirmation (sent directly to the email address on file) verifying that you have successfully signed up for Direct Deposit. **Note:** You are required to sign up yourself and each of your dependents separately. You will see the “Update” button to do this, as well as an “Expire” option. See Figure 1.3 below.

Relationship	Birth Date	Eligibility Status	Access To My Account	Change Access	Direct Deposit
Self	04/09/1982	Not Eligible View Eligibility View Deductibles			<input type="button" value="Update"/> <input type="button" value="expire"/>
Child	03/31/2004	Not Eligible View Eligibility View Deductibles	Minor Child		<input type="button" value="Sign up"/> <input type="button" value="?"/>
<input type="button" value="Return to Homepage"/>					

Figure 1.3: The above box will appear prompting you to sign up yourself and any dependents for Direct Deposit.

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How Direct Deposit Works:

After successfully updating your Family Profile and signing up to receive Direct Deposit, your TOP Claims payments will be made in USD currency to the beneficiary's U.S. bank account via an Automated Clearing House (ACH). **Note:** If the original claim is filed in an international currency, the reimbursement amount will be paid in USD currency based on the foreign exchange rate for the last date of service as submitted on the claim.

The U.S. bank will NOT notify the TOP Claims Processor Accounting department that a beneficiary's Direct Deposit records are approved. The TOP Claims Processor will only receive a notice from the U.S. bank if the request is denied. Therefore, record requests are not considered final or approved until after 4 banking days (i.e., 4 days after the initial ACH/Direct Deposit request is submitted).

If the TOP Claims Processor receives notification that the request is denied, the request will be researched and the information will be corrected. TOP Claims Customer Service will contact the beneficiary by phone if the bank account information supplied is denied and needs to be updated. The beneficiary can then enter the correct information into the secure claims portal and proceed to sign up for ACH/Direct Deposit.

When you receive TOP Claims payments via ACH / Direct Deposit, you will receive a confirmation email message. Therefore, it is extremely important to ensure your email address is up-to-date in the secure beneficiary claims portal! A hardcopy letter will be mailed in the event the TOP Claims Processor has an invalid email address on file.

** Important ACH/Direct Deposit Reminders **	
REMINDER #1:	Register on the secure beneficiary claims portal on www.tricare-overseas.com
REMINDER #2:	Make sure the email address in your user profile is correct and up-to-date
REMINDER #3:	Important tip: Have your U.S. banking account information handy, to help make the sign-up process more efficient!
REMINDER #4:	Only a U.S. bank account can be used. ACH payments will be made in USD currency only.

Important U.S. Bank Account Requirements:

Overseas enrolled beneficiaries must have a U.S. bank account that meets the following criteria, to be eligible to participate in the ACH/Direct Deposit program.

As a reminder, TOP Claims will be paid via ACH/Direct Deposit in USD currency according to the following required specifications:

- Payments must be made in USD
- Swift codes are **not** acceptable
- Payments must be made into a U.S. bank account domiciled in the United States (i.e., the bank or branch must have a valid 9-digit numeric ABA routing number).

International SOS is available to assist you 24 hours a day, 365 days a year.

Please see the following page for important TOP Regional Call Center contact information.

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For Information & Assistance:

Signing up for Direct Deposit is quick, safe and convenient. International SOS is available to assist you 24 hours a day, 365 days a year. If you have any questions, please contact your TOP Regional Call Center and press Option #2 for TOP Claims Assistance.

TRICARE Latin America & Canada <i>(Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands)</i>	
TOP Regional Call Center	+1-215-942-8393 (overseas) Press Option #2 1-877-451-8659 (when traveling stateside) tricarephl@internationalsos.com
TRICARE Eurasia-Africa <i>(Africa, Europe, and the Middle East)</i>	
TOP Regional Call Center	+1-44-20-8762-8384 (overseas) Press Option #2 1-877-678-1207 (when traveling stateside) tricarelon@internationalsos.com
TRICARE Pacific <i>(Asia, Guam, India, Japan, Korea, New Zealand, and Western Pacific remote countries)</i>	
TOP Regional Call Center	Singapore: +65-6339-2676 (overseas) Press Option #2 1-877-678-1208 (when traveling stateside) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (overseas) Press Option #2 1-877-678-1209 (when traveling stateside) sydricare@internationalsos.com

Toll-free contact information is available at www.tricare-overseas.com/contactus

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**WORLDWIDE REACH.
HUMAN TOUCH.**

International SOS administers the TRICARE Overseas Program (TOP) benefit.
www.tricare-overseas.com/contactus