

# Personnel Overseas Bulletin

July 11, 2007

**DLA Human resources Centers (DHRC)  
Columbus, OH and New Cumberland, PA**

## **WHAT HAPPENS TO YOUR HEALTH BENEFITS WHEN YOU PCS TO AN OVERSEAS ASSIGNMENT?**

It is important to remember that you need to review your current health benefits plan coverage upon arrival to an overseas location to ensure that you will maintain continuous coverage. If you were enrolled in a Health Maintenance Organization (HMO), you are not able to continue this coverage and have benefits in an overseas location. Health Maintenance Organizations are area specific plans and they do not provide coverage outside of their designated areas (only in extreme emergencies). If you are currently enrolled into a plan that is not covered below, you may be eligible to make a health benefits enrollment change.

The following information is provided for you about Overseas Coverage:

### **Overseas Coverage - Important Facts about Overseas Coverage**

- Some plans pay Overseas providers as Preferred Providers.
- Most overseas providers require payment "up front".
- Some services are "accepted practice" overseas but would be considered experimental or investigational by FEHB plans.

### **Nationwide Fee-for-Service Plans Open to All**

<b>Plan Name</b>	<b>English Translation</b>	<b>Currency Conversion</b>	<b>Assistance Program</b>	<b>Special Feature</b>
APWU	You provide	You provide		
BCBS	Plan provides	Plan provides	24-hour Worldwide Assistance Center	Some overseas hospitals accept Plan allowances.
GEHA	You provide	You provide		Overseas providers and DOD facilities are considered as PPO.
Mail Handlers	You provide	Plan provides		Overseas providers and DoD facilities are considered as PPO.
NALC	You provide	You provide		
Postmasters	You provide	You provide		

Note: Nationwide Fee-for-Service Plans Open Only to Specific Groups—The Foreign Service Plan has direct billing arrangements with hospitals in Brazil, China, Columbia, Germany, Italy, Korea and Panama. They have a fast track payment process if you are posted in Korea. Contact the Plan for more information.

If you have any questions about your health benefit coverage or need assistance, please contact your servicing Employee Benefits Specialist. You may also visit the following website, <http://www.opm.gov/insure/06/html/overseas.asp>.

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