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IGPO Medical Information

Monterey, California. Naval Postgraduate School

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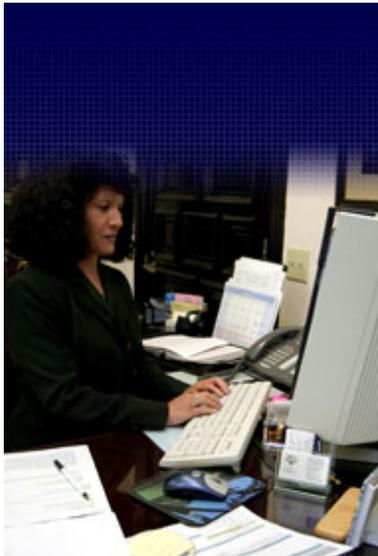
MEDICAL INFORMATION

1. **General Information – Medical Facilities** in Monterey are extremely limited and all students coming to NPS should be thoroughly aware of what is and **is not** available - particularly when considering medical options for family members.

- There is **no full-service military hospital** on the Monterey Peninsula. The nearest full service military treatment facility (MTF) is located at Travis AFB (outside Sacramento, approximately 3 ½ hours driving time). This is especially critical when dealing with pregnancy related treatment (particularly baby delivery).
- The only available military facility in Monterey is the Presidio of Monterey Army Health Clinic (POMAHC) with emphasis on the word - clinic! All **active** duty military are required to seek assistance at the clinic before going to a civilian doctor unless it is an immediate or life threatening emergency. The clinic will provide a referral to a civilian facility if treatment is beyond the capabilities of the clinic.
- The clinic **does not** provide appointments for family members. This means that international officers with families will be required to use civilian facilities, especially for emergency treatment and also for routine care. **This also includes students from countries who have reciprocal medical agreements with the U.S.**
- **Medical Care for Civilian Students** - The Army Health Clinic at DLI is NO LONGER seeing civilian students. Civilian students will need to seek medical treatment with a civilian physician. It is recommended that unless it is an emergency involving broken limbs, irregular heartbeat or breathing, etc. that they first seek treatment from Doctor's on Duty or another Urgent Care Facility. For emergencies as noted above, or for treatment after hours, the student would go to the nearest Emergency Room (Community Hospital of Monterey Peninsula (CHOMP)). Your ITO should have the mailing address for your bills; if it does not, please stop by the office so we can amend the ITO to include that information. The treating physician/facility may or may not bill the responsible agency directly. If after receiving treatment, you receive the medical bills, please bring them to the office so we can forward them for payment. If you pay for any treatment and/or prescriptions yourself, you will need to bring your receipts to the office and fill out a claim for reimbursement from which we will submit so you can be reimbursed.

2. **Definitions and Acronyms** – The following definitions and acronyms are provided to better understand the complicated terminology associated with health care in the United States.

- **Clinic:** A military medical treatment facility that provides limited outpatient care. It normally does not have the capability to treat emergencies.
- **Cost Share / Co-Pay:** The portion of the bill that you are required to pay. (Can be either a fixed amount or a percentage of the bill)
- **Deductible:** The amount of the bill you must pay before your insurance will pay.
- **Immunization:** Shots. The POMAHC is available to provide shots for dependents.
- **Inpatient Care:** Admittance to a hospital for more than 23 hours and fifty-nine minutes (over night).
- **MTF:** Military Treatment Facility (Hospital)
- **OB-GYN:** Obstetrics-Gynecology (Pregnancy-Baby doctor)
- **Outpatient Care:** A single or multiple visits to a doctor within a twenty-four hour period.
- **POMAHC:** Presidio of Monterey Army Health Clinic. It is the only MTF in Monterey.
- **Preferred Provider:** A doctor that accepts TRICARE price schedule for treatment (see below)
- **Provider:** A medical doctor or clinic that offers treatment.
- **Reciprocal Agreement:** An agreement between the United States and a foreign country that allows military members and their families to receive free medical and dental care in US Military Treatment Facilities (MTF's). Reciprocal agreements do not apply to treatment received from



covers those services not covered as listed above.

- o Minimum Requirements for Dependent Medical Insurance
 - **MEDICAL BENEFITS OF AT LEAST \$50,000 PER ACCIDENT OR ILLNESS (SICKNESS) or \$200,000 PER YEAR**
 - **DEDUCTIBLE NOT TO EXCEED \$500 PER ACCIDENT OR ILLNESS.**
Deductible is the amount you must pay before the insurance begins paying any portion of your medical bills, i.e., in the case of a \$500 deductible, you would pay the first \$500 of charges that would be covered by the insurance company (saving your bills and proof of payment). Once you reach the \$500 limit of authorized charges, the insurance company will begin payments. At that time you will be responsible for the co-payment for each visit/charge.

The co-payment is the difference between the actual amount charged, and the amount that the insurance is paying.

If using a preferred provider, and the amount charged is more than the allowable charge as recognized by the insurance company, the student pays the difference between the allowable charge and the amount the insurance company pays. I.e., if there is a 20% co-pay, and the bill is \$100 (and the allowable charge is \$100), the insurance will pay \$80 and the student will pay \$20. If the bill is \$120 (and the allowable charge is \$100), the insurance company still pays \$80 and the student pays \$20 (they write off the additional \$20).

However, if using a non-preferred provider, and the bill is \$120 (and the allowable charge is \$100), the insurance company will pay \$80, and the student will pay the balance of \$40.

- **REPATRIATION OF REMAINS IN THE AMOUNT OF \$7,500, SHOULD A DEATH OCCUR IN THE U.S. NOTE: THIS WOULD PROVIDE FOR THE PREPARATION AND TRANSPORTATION OF REMAINS TO HOME COUNTRY.**
- **MEDICAL EVACUATION IN THE AMOUNT OF \$10,000 IN THE EVENT INSUREE MUST BE RETURNED TO HIS/HER HOME COUNTRY DUE TO A SERIOUS MEDICAL CONDITION.**
- **INSURANCE MUST PAY BENEFITS TO A DEPARTMENT OF DEFENSE MEDICAL FACILITY IF APPROPRIATE.**

If you are required to provide health insurance for your family members, we would recommend you look into **Sunrise Worldwide Protector Extended Term Medical Coverage**. You can access this policy by going to <http://www.sunriseworldwide.com/newmedins.aspx>. The Protector Extended Term Policy meets all of the above requirements except for pregnancy.

Your authorized, accompanying spouses must have pregnancy insurance which covers pre and postnatal care, as well as delivery, unless your ITO specifically states that your government will pay all costs related to that pregnancy and delivery. Spouses who are pregnant prior to departure for Monterey must present proof of complete pregnancy coverage prior to being authorized as an accompanying dependent on the ITO. **Spouses who become pregnant while in Monterey who do not have pregnancy insurance (or coverage by Foreign Government) will be directed to return to home country.**

International Students and their dependents while attending NPS are **not** authorized to participate in US Federal or State medical/dental programs (this

includes AIM, Medicaid, MediCal and other federal/state programs).

5. **Civilian Medical Services** Listed below are the recommended civilian hospitals in the Monterey Area:

- Community Hospital of the Monterey Peninsula (CHOMP), 23625 Holman Highway, Monterey, 625-4900
- Natividad Medical Center, 1441 Constitution Blvd, Salinas, 755-4111/755-6268
- Salinas Valley Memorial, 450 East Romie Lane, Salinas, 372-7844/757-4333

Listed below are the Urgent Care facilities available in Monterey.

- *Doctors on Duty - Open 7 Days per Week 501 Lighthouse Ave, Monterey, 649-0770 (0800-2000) 2260 North Fremont, Monterey, 372-6700 (M-F 0800-1800 S-S 0800-1700)
- Monterey Bay Urgent Care 245 Washington St. Monterey, 372-2273 (Mon-Fri 0730-1800) (Sat/Sun 0900-1700)

*Typical cost of a visit will average \$75-\$125 depending on service.

6. Medical Costs

- If visit is PREGNANCY RELATED - there is NO deductible (that means TRICARE PAYS FOR ALL COVERED SERVICES AT THE TRICARE RATE). If the physician is not a preferred provider*, you will be billed for the difference between the TRICARE AUTHORIZED RATE and the actual charges.
- If visit is NOT pregnancy related, there is a **\$150 deductible PER PERSON (\$300 PER FAMILY) PER FISCAL YEAR** (that means YOU must PAY the FIRST \$150/\$300 before TRICARE picks up (pays) any charges). After that, if the Physician is a preferred provider, then TRICARE pays 80% and you pay 20%. Only TRICARE **allowable charges** are applied to your deductible.

* **PREFERRED PROVIDER** - means physician accepts TRICARE price schedule for treatment. If a physician IS NOT a preferred provider, then YOU pay the difference between the TRICARE price schedule and the actual charges.

EXAMPLE: If physician is not a preferred provider and he charges \$100 for a visit and TRICARE will only pay \$50 for that type of visit, you must make up the difference between 80% of \$50 (\$40) and \$100. (\$100 - \$40 = \$60 you have to pay.

- Examples of medical costs at a military facility are as follows: Civilian charges generally be higher.

OUTPATIENT AT A MILITARY FACILITY

Routine Visit \$100+ (varies w/service)
 Same Day Surgery \$767+

INPATIENT AT A MILITARY FACILITY

OB-GYN (delivery) \$1500*** (no complications)
 OB-GYN (delivery) \$2700+*** (cesarean no complications)
 OB-GYN (delivery) \$5000-\$10,000 (w/complications)

Tonsillectomy \$ 4,000***
 Appendectomy \$10,000***

*** These costs do not include physician services (i.e., obstetrician, anesthesia, pediatrics), lab fees, x-rays, epidural anesthesia, etc.

CIVILIAN COST ESTIMATES FOR OB-GYN - DELIVERY (06 Costs)

\$7,060 One Day Stay; no complications, home on second day
 \$10,040 Two Day Stay; no complications, home on third day

CESAREAN (non-complicated delivery)

\$24,000 Three Day Stay for mother & baby; home on fourth day

7. DENTAL

- Military dental care is available at the NPS Dental Clinic for NATO members, PFP, and reciprocal agreements on a space available basis.
- Non-NATO active duty may be seen for emergency dental care only and will be referred to the civilian community for follow-up or continued treatment.
- There is no military dental care for dependents.
- Some examples of civilian dental costs are:

Cleaning \$80-\$90
 Filling \$75-\$300 per filling
 X-Ray (single) \$35-\$50

X-Ray (full)	\$115-\$125
Crown	\$800-\$1100
Root Canal	\$700-\$1200

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