



# FACT SHEET

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

As of September 29, 2025

### What's new:

- Updated call center hours beginning Sept. 30, 2025
- Interpreter services at medical appointments, where available, starting Sept. 30, 2025
- Contract for pilot extended to Sept. 29, 2026

Healthcare Navigation Support – Contacting the Call Center	
Hours	Monday through Friday, 0700 to 2100 Japan Standard Time
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 DOW installations: <ul style="list-style-type: none"><li>• Kadena: 098-934-5911</li><li>• Foster: 098-911-1911</li><li>• Okinawa: 098-911-1911</li></ul>

	<ul style="list-style-type: none"> <li>• Yokosuka: 046-816-0911</li> <li>• Yokota: 042-507-6560 or 042-552-2510 then 911</li> <li>• Camp Zama: 046-407-2911</li> </ul>
--	--

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

- Healthcare navigation: referrals and appointment scheduling
- Coordination of health insurance coverage
- Direct payment to medical providers
- Interpreter support at medical appointments, where available and determined by International SOS (new service begins September 30, 2025)

**Participating Federal Employee Health Benefit Plans (FEHBP):**

- 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 OF THE PILOT PROGRAM**

The Department of War today announced the extension of the [Pilot Health Insurance Enhancement for DOW Civilian Employees in Japan](#) in Japan, reaffirming the Department's commitment to improving access to medical care for its overseas workforce, and adding interpreter support.

Originally, the pilot was announced Oct. 7, 2024, to supplement the provision of certain healthcare support to DOW civilian employees in Japan. The program addresses longstanding challenges in navigating Japan's healthcare system and managing upfront medical cost. This action was directed by the Under Secretary of War for Personnel and Readiness as a result of a year-long effort to identify and address concerns regarding access to medical care for DOW civilian employees stationed in Japan.

DOW has awarded the contract extension to International SOS Government Services, Inc., which is the prime contractor for the TRICARE Overseas Program. International SOS Government Services, Inc., has established a 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. Any required copayment or cost shares per the health benefit policies remain applicable and the civilian will be financially responsible.

The services provided by the pilot began Jan. 1, 2025, and have been extended to run through Sept. 29, 2026. To be eligible, the employee must be enrolled in a participating health plan with coverage for Japan through the FEHB program.

### **What To Expect When You Contact the Call Center**

#### **By Phone (Monday through Friday, 0700 to 2100 Japan Standard Time)**

##### **1. During the initial call**

- International SOS staff will gather background details and create a case.
- Staff will determine eligibility for services through this pilot.
- A nurse will conduct a medical assessment to determine the best healthcare service.
- The initial call can typically take 15 – 20 minutes to ensure International SOS collects the necessary information.
- Civilians should call at a convenient time to ensure there is enough time for the call and to reduce call backs for additional information.

##### **2. After the call**

- Benefits are confirmed with the FEHBP to ensure coverage.
- International SOS will select a participating healthcare provider, schedule an appointment, arrange interpreter support (if necessary) and issue a guarantee of payment to the provider.

##### **3. Email interaction**

- An email is sent to the civilian containing details of the booked appointment.
- The civilian is required to respond to the email and accept their appointment or request changes.

##### **4. Deductible/Co-pay**

- After International SOS has processed the claim with the FEHBP, a link will be sent to the civilian requesting payment for any deductible or co-pay due per the FEHB plan.

**By Email, [DODHealthcareSupport@internationalsos.com](mailto:DODHealthcareSupport@internationalsos.com)**

If sending a request via email, include full name, email address, FEHB insurance carrier

and member ID, briefly state what support is needed, and best phone number for a call back. Avoid including private health information in the initial email.

**Note:** *Civilians should always contact International SOS first, prior to attending any medical appointment, if they wish to use International SOS support services.*

## FREQUENTLY ASKED QUESTIONS

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

**A:** The healthcare 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 seven days a week, 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: My spouse is a DOW employee who is on my plan. Are they eligible for this program?**

**A:** If both DOW DOD civilians in the household are enrolled with the same FEHB plan, pilot services may be provided to both DOW civilian employees.

### **Q: Policy holder is DOW employee with Foreign Service, family member is under the same policy as a Nonappropriated Fund Instrumentality employee (has own SOFA), can they participate in this program?**

**A:** Yes, as long as both DOW civilian employees are covered under the same FEHB plan.

### **Q: Are family members eligible?**

**A:** As a pilot program designed to explore the provision of these services, the pilot is available only to DOW 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. NAF employees must contact Aetna International to request assistance. Do not contact International SOS directly, Aetna will activate International SOS to provide supplemental support, if needed. 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: As a NAF employee, will we have to contact AETNA every time we want to use the program?**

**A:** Yes, you must contact Aetna International before each appointment as Aetna may have a direct billing agreement with a provider. If Aetna is unable to assist, they will connect you with International SOS for further assistance.

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

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

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

**A:** International SOS has agreements with a large network of healthcare providers in Japan that allows International SOS to issue a guarantee of payment for covered services instead of requiring the civilian 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 guarantee of payment will be issued or if you will need to pay and claim.

**Q: Is there a way to have a guarantee of payment issued for the prescriptions prescribed by the provider?**

**A:** You will have to pay out of pocket for prescriptions and then file the claim with your FEHB. International SOS does not have any direct billing agreements with host nation pharmacies.

**Q: Is there a list of providers available?**

**A:** No, there is not a requirement under the pilot program for International SOS to publish a list of providers who are participating in the pilot. International SOS is responsible to locate the best suitable provider in your location for your medical needs and International SOS will assist with booking the appointment and issuing a guarantee of payment.

**Q. I scheduled my own appointment with a provider, can I still use services offered with this pilot?**

**A.** Please contact International SOS prior to attending the appointment. International SOS will try to accommodate with a guarantee of payment or may be able to establish care with another provider.

**Q: Can I find out if my current Japanese provider is an approved provider by calling the call center?**

**A:** Yes, contact International SOS to determine if your current Japanese provider is currently working with International SOS or willing to work with them for appointment scheduling and guarantees of payment.

**Q: Can I choose a provider and get a guarantee from International SOS or am I restricted to whoever is provided by International SOS?**

**A:** You are restricted to providers willing to work with International SOS to provide a guarantee of payment, though a provider you identify may be willing to do so. We recommend sharing your preferred provider with International SOS so they can conduct outreach to determine the provider's willingness to accept a guarantee.

**Q: Does this pilot program support care in the Philippines?**

**A:** No. The pilot only covers care received in Japan.

**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 healthcare services in advance, on behalf of the plans in FEHB. Some hospitals may offer interpreter services. International SOS will determine need and arrange for interpreter services for the appointment 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: International SOS links to a bilingual service to schedule care. Are accepted providers bilingual?**

**A:** International SOS will do their best to identify a bilingual provider or facility with interpretation services, though this is sometimes not possible. International SOS will provide written translation services for the purposes of issuing a 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. International SOS does not provide interpreter services for the appointment or translation of medical records.

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

**A:** International SOS will work with you, your health insurance plan, and the healthcare 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 healthcare provider—your deductibles/copayments are paid to International SOS.

**Q: For processing claims, do I need to provide a translated receipt, or can the bill be in Japanese and costs listed in Yen?**

**A:** International SOS will process all claims on your behalf when you have utilized the program. The provider will submit bills (in either Yen or Dollars) directly to International SOS for reimbursement.

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 first (119 in community, 911 on DOW installations). 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 healthcare 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 healthcare 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: Do we have awareness of which FEHB options will be participating before the next open season?**

**A:** Yes, you will be notified in advance of the next contract period and open season on which FEHB options are participating.

**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: Do I need to complete a form to receive care?**

**A:** You do not need to complete a form to initiate a healthcare 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 healthcare 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.

**Q: Are referrals still required from primary care to see a specialist?**

**A:** This is dependent on your FEHB policy if referrals are required for specialty care. If you contact International SOS, they can provide a benefit review to determine the extent of your healthcare coverage and referral requirements.

**Q: Can International SOS arrange my MRI if I have an MRI order from the MTF?**

**A:** There are very few medical facilities in Japan which will recognize the MRI order of a US-licensed doctor. In most cases, International SOS will book you a specialist appointment and the specialist will then decide on the MRI.

**Q: If I were to get an X-ray or an MRI on my own using a local translator, but for the follow-up appointments, am I able to contact International SOS for follow-up care?**

**A:** Yes, you can contact International SOS and let them know you've previously had medical care with a certain provider. They will try to schedule appropriate follow-up care with the same provider or locate an alternative provider who is willing to accept a guarantee of payment. International SOS will do their best to find a bilingual provider or a facility with translation services, but if they cannot, you will need to secure a translator independently.

**Q: Can International SOS find me a pharmacy to dispense medication for a prescription from my US doctor?**

**A:** In order to receive your prescription medication at a Japanese pharmacy, your prescription will have to come from a Japan-licensed doctor. In this case, International SOS will book an appointment and the doctor in Japan will be able to prescribe the necessary medications.

**Q: Will vision and dental plans be covered in the pilot program?**

**A:** Vision and dental plans are typically excluded from coverage by the participating insurance carriers in the pilot program. Consequently, International SOS will generally facilitate appointment scheduling on a self-pay basis.

**Q: Why don't all the participating insurance companies cover dental and/or vision costs better?**

**A:** Questions about dental and vision coverage should be directed to the FEHB plans.

**Q: Does this program assist with mental health?**

**A:** This is dependent on your FEHB coverage. International SOS assists with mental health services to the extent it is a covered benefit under your FEHB plan. International SOS can provide a benefit review to determine the extent of your healthcare coverage.

**Q: Does the program assist with Department of Veterans Affairs (VA) appointments?**

**A:** No. This program assists with appointments with Japanese providers covered by your FEHB.

**Q: Why is there no central SharePoint site for the pilot?**

**A:** At this time, we are unable to offer a central SharePoint site that can be accessed by all DOW civilians in Japan.

**Q: How can I provide feedback about my experience?**

**A:** After your call and appointment with International SOS, they will offer you the opportunity to provide feedback. International SOS shares that feedback with us and will compile it for program evaluation purposes. You can also provide feedback via email [here](#).

#### PREVIOUS Q&A ABOUT THE PILOT

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

**A:** The pilot program is being funded by the DOW. The employees will not have to pay a fee to access the healthcare navigation services provided under the pilot.

**Q: My spouse and I are both DOW 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 DOW 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, 2026.

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

**A:** Emergency medical services at DOW 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 DOW civilian employees not enrolled in TRICARE get prescriptions filled at military hospitals or clinics?**

**A:** Non-enrolled civilians 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: Are there any plans to expand support to dependents of DOW civilian employees?**

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

**Q: Who is eligible to access healthcare services at DOW hospitals and clinics in Japan?**

**A:** Current federal law and DOW policy prioritize access to healthcare 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 DOW mission, including DOW Education Activity teachers, DOW 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 DOW personnel, including DOW 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 DOW contractors eligible to participate?**

**A:** No. The eligible population is only DOW 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 DOW contractors should seek services through their health insurance plans.

*(Current as of September 29, 2025. This information sheet will be updated as additional details become available.)*