



**DEPARTMENT OF THE AIR FORCE**  
**PACIFIC AIR FORCES**

YOKOTAABGM2016-40-01

12 May 2016

MEMORANDUM FOR ALL YOKOTA AIR BASE PERSONNEL

FROM: 374 AW/CC  
Unit 5078  
APO AP 96326-5078

SUBJECT: Yokota Air Base Guidance Memorandum on Medical Insurance Coverage in Japan  
for Visitors

Releasability: There are no releasability restrictions on this publication

1. By Order of the Commander, 374th Airlift Wing, this is a Yokota Air Base Guidance Memorandum immediately implementing guidance for Yokota Air Base visitors who are not traveling on orders, or otherwise affiliated with the Department of Defense, to provide proof of healthcare insurance valid in Japan in order to receive a base pass for more than 24 hours. To the extent its direction is inconsistent with other Air Force Publications, the information herein prevails, in accordance with Air Force Instruction 33-360, *Publications and Forms Management*.
2. As the installation commander, I am responsible for the safety and well-being of all Yokota personnel, their families and visitors. In the past, visitors to Yokota Air Base have been hospitalized at host nation medical facilities and lacked medical insurance and means of payment for care. These facilities provide essential services for our base population not available at our military treatment facilities. Non-payment to host nation facilities could lead to loss of these important services.
3. When friends and family have serious medical problems while visiting Japan, finding suitable medical care can be difficult and expensive. Unless visitors are properly insured, the cost of emergency medical care, hospitalization and/or aeromedical evacuation can exceed \$120,000. Visitors should be aware that many United States (US) medical insurance companies, including Medicare and Medicaid, will not pay for care outside of the US.
4. The 374th Airlift Wing is committed to maintaining strong relationships with our host nation medical facilities and ensuring the safety of our assigned personnel and visitors. To meet this goal, all visitors, defined as friends and family members who are not on orders or otherwise affiliated with the Department of Defense, must provide written proof of healthcare insurance valid in Japan. Furthermore, a written proof of healthcare insurance is required to obtain a base pass for more than 24 hours. This process is described in Attachment 1. Healthcare insurance policies must include emergency medical coverage for the duration of the visitor's visit. A list of companies that provide traveler's insurance is provided at Attachment 2.

5. This memorandum supersedes the previous policy letter, same subject, dated 17 November 2014.

6. Ensure all records created as a result of processes prescribed in this memorandum are maintained in accordance with AF Manual 33-363, *Management of Records*, and disposed of in accordance with the Air Force Records Disposition Schedule located at <https://www.my.af.mil/afrims/afrims/afrims/rims.cfm>.

7. The guidance in this memorandum becomes void after one-year has elapsed from the date of this memorandum, or upon release of an AF publication incorporating the guidance, whichever is earlier.

DOUGLAS C. DELAMATER, Colonel, USAF  
Commander  
374th Airlift Wing

2 Attachments:

1. Multi-Day Base Pass Coordination Process
2. Obtaining Traveler's Insurance

## Attachment 1

### MULTI-DAY BASE PASS COORDINATION PROCESS

In accordance with the 374 AW/CC's guidance memorandum "Medical Insurance Coverage in Japan for Visitors," all sponsored guests visiting Yokota Air Base must provide proof of medical insurance valid in Japan prior to obtaining a base pass that is valid for more than 24 hours.

#### PROCEDURES BEFORE GUESTS ARRIVES:

Sponsors must present proof of visitor's medical insurance coverage valid in Japan to the TRICARE Operations & Patient Administration (TOPA) office, and are encouraged to do so before the visitor arrives. Below are ways to obtain insurance verification letter from the TOPA office prior to the arrival of guests:

- Option 1: Scan proof of insurance and email it to [374mdss.topaflight@us.af.mil](mailto:374mdss.topaflight@us.af.mil). TOPA will provide insurance verification letter (or request additional info) via email within three duty days.
- Option 2: Bring copy of insurance to TOPA office, Room 101, hospital Bldg 4408. TOPA will provide insurance verification letter (or request additional info) while the sponsor waits.

The insurance policy must be written in English or the sponsor will be required to provide a certified English translation of the proof of insurance. The sponsor will take the insurance verification letter (received from TOPA) to the Pass and Registration (P&R) office and obtain an extended base pass in accordance with current visitor policy.

#### PROCEDURES IF GUEST ARRIVES WITHOUT INSURANCE

When a visitor arrives at the Visitor Control Center (VCC) and there is an indication they will be on-base for greater than 24 hours, the VCC will provide a handout explaining the new insurance guidance and instructions on how to obtain and prove medical insurance coverage valid in Japan while visiting and staying on Yokota Air Base. The visitor will be issued a 24-hour pass with instructions to obtain medical insurance and report to the TOPA office during duty hours (0730-1630 Monday - Friday) to obtain verification of required medical coverage.

**Note:** Not all insurance companies process applications and issue insurance within 24 hours. The VCC will issue only a limited number of 24-hour passes.

Once the insurance verification letter is received from the TOPA Office, the sponsor shall proceed to P&R where the guest will be issued an extended base pass in accordance with current visitor guidance.

## Attachment 2

### OBTAINING TRAVELER'S INSURANCE

1. Medical travel insurance plans are relatively inexpensive (approx \$5/day depending on age) with medical coverage options from \$50,000 to over \$1,000,000. Most plans may be purchased online instantly (or within 24 hours) with coverage starting as early as the next day. Although many plans have similar benefits, coverage for pre-existing conditions varies significantly, ranging from zero benefits to full coverage if pre-existing conditions are controlled with medications. Almost all plans provide multilingual representatives 24 hours per day, 7 days per week. Most also include emergency medical coverage and medical evacuation benefits.
2. The list below of medical plans can be found at:  
<http://www.insubuy.com> or <http://www.travelinsure.com>.
3. The plan costs are based on the following criteria:
  - a. US Citizen with international coverage (the cost for non-US citizens may vary slightly)
  - b. Two Travelers (aged 60-64) for 14-day trip
  - c. Policy Maximum Coverage: \$100,000 w/\$250 deductible
    - (1) Patriot International (\$121.80)
    - (2) Atlas International (\$131.60)
    - (3) Travel Gap Voyager (\$130.20)
    - (4) Liaison Majestic (\$146.70)
    - (5) Diplomat International (\$120.92)
    - (6) Liaison Continent (\$118.44)
    - (7) Liaison National (\$125.16)
    - (8) WorldMed Insurance (\$134.00)
4. The Air Force does not endorse the above listed insurance plans. They are listed only to illustrate approximately how much a medical insurance plan will cost. There are many medical plans at various websites offering similar benefits. All persons visiting Japan should research multiple insurance plans to determine which plan best fits their specific needs.
5. We recommend purchasing at least \$100K of medical travel insurance, emergency medical care, repatriation and aeromedical evacuation coverage prior to arrival at Yokota Air Base. There are limited medical insurance agencies available locally, and the cost may be considerably higher than comparable plans purchased in the United States or online.