

# **TRICARE®** Pharmacy Program

Comprehensive pharmacy benefits through military treatment facility pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE network and non-network retail pharmacies

The TRICARE Pharmacy Program is available to all TRICAREeligible beneficiaries registered in the Defense Enrollment Eligibility Reporting System (DEERS), except US Family Health Plan enrollees. Express Scripts, Inc. (Express Scripts), the TRICARE Pharmacy Program contractor, handles all retail pharmacies in the United States and its territories (*American Samoa*,<sup>\*</sup> *Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), home delivery, and stateside specialty pharmacy services. Unless otherwise noted, use the information at the end of this fact sheet to contact Express Scripts with questions about your pharmacy benefits. For general information about TRICARE pharmacy coverage, visit www.tricare.mil/pharmacy.

The TRICARE Pharmacy Program provides outpatient prescription drugs through military treatment facility (MTF) pharmacies, home delivery, and TRICARE retail network and non-network pharmacies.

\* Currently, there are no TRICARE retail pharmacies in American Samoa.

#### **MILITARY TREATMENT FACILITY PHARMACIES**

An MTF pharmacy is the least expensive option for filling prescriptions. At an MTF pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most MTF pharmacies accept prescriptions written by both civilian and military providers, regardless of whether you are enrolled at the MTF. Non-formulary medications generally are not available at MTF pharmacies. To check the availability of a particular drug, contact the nearest MTF pharmacy in person or by phone. Visit <u>www.tricare.mil/militarypharmacy</u> for more information on MTF pharmacies.

#### TRICARE PHARMACY HOME DELIVERY

Getting your prescriptions by mail order is your least expensive option when not using an MTF pharmacy. With TRICARE Pharmacy Home Delivery, you enjoy the convenience of having your medications delivered directly to your home. Home delivery is best suited for medications you take on a regular basis. You can get up to a 90-day supply of a generic medication at no cost. Copayments apply for brand-name and non-formulary medications.

#### MEMBER CHOICE CENTER

You can reduce your out-of-pocket costs by moving your current retail maintenance medication prescriptions to TRICARE Pharmacy Home Delivery using the Member Choice Center. Additionally, you may contact the Member Choice Center for assistance with converting your current MTF prescriptions if you prefer the convenience of home delivery (*copayments will apply to brand-name and non-formulary drugs*). To get started, call **1-877-363-1433** or visit <u>www.express-scripts.com/TRICARE</u> and click on "Learn more about Home Delivery."

#### TRICARE RETAIL NETWORK PHARMACIES

Another option for filling your prescriptions is through a TRICARE retail network pharmacy. You may fill prescriptions (*one copayment for each 30-day supply*) when you present your written prescription along with your uniformed services ID card to the pharmacist. This option allows you to fill your prescriptions at network pharmacies without having to submit a claim. You have access to a network of more than 55,000 retail pharmacies in the United States and its territories.

#### **Pharmacy Copayments**

Tune of Pharmacy	Formulary Drugs		Non-Formulary Drugs ( <i>Tier 3</i> ) <sup>1</sup>
Type of Pharmacy	Generic ( <i>Tier 1</i> )	Brand Name (Tier 2)	Non-rormulary Drugs (ner 3)
<b>MTF</b> (up to 90-day supply)	\$0	\$0	Not Applicable <sup>2</sup>
<b>Home Delivery</b> ( <i>up to 90-day supply</i> )	\$0	\$9	\$25 <sup>3</sup>
<b>Retail Network</b> <b>Pharmacy</b> (up to 30-day supply)	\$5	\$12	\$25 <sup>3</sup>
Non-Network Pharmacy (up to 30-day supply)	TRICARE Prime options: 50% copayment applies after point-of-service (POS) deductible is met All other beneficiaries: \$12 or 20% of the total cost, whichever is greater, after annual deductible is met		TRICARE Prime options: 50% copayment applies after POS deductible is met All other beneficiaries: \$25 or 20% of the total cost, whichever is greater, after annual deductible is met

1. Approval is required for active duty service members (ADSMs). Non-formulary drugs may be obtained free of charge by ADSMs only if medical necessity has been established. All other beneficiaries will pay the copayments listed above. Medical necessity information should be submitted along with the prescriptions. The Department of Defense Pharmacy and Therapeutics Committee may set quantity limits on some medications. For more information, visit <u>www.tricare.mil/pharmacy</u>.

2. Non-formulary drugs are generally not available at MTFs.

3. The non-formulary copayment applies unless medical necessity is established.

#### NON-NETWORK RETAIL PHARMACIES

At non-network retail pharmacies, you will pay full price for your medication and file a claim for reimbursement. Reimbursements are subject to deductible or out-of-network cost-shares and TRICARE-required copayments. All deductibles must be met before any reimbursement can be made.

#### FORMULARY AND NON-FORMULARY DRUGS

In 2005, the Department of Defense (DoD) established a uniform formulary, which is a list of covered drugs consisting of generic and brand-name drugs. This formulary also contains a third tier of medications that are designated as "non-formulary." Prescriptions for non-formulary drugs can be filled, but at a higher cost to beneficiaries. To find out if a drug is part of the TRICARE formulary, visit www.pec.ha.osd.mil/formulary\_search.php.

#### **GENERIC DRUGS**

Generic drugs are medications approved by the U.S. Food and Drug Administration and clinically equivalent to brand-name medications. Generic drugs provide the same safe, effective treatment as brand-name drugs and help save you money. It is DoD policy to use generic medications instead of brand-name medications whenever possible. A brand-name drug with a generic equivalent may be filled **only** after your provider completes a clinical assessment that shows the brand-name drug is medically necessary. Express Scripts must grant approval. If a generic-equivalent drug does not exist, the brand-name drug will be filled at the brand-name copayment. If you get a brand-name drug that is not considered medically necessary and when a generic equivalent is available, you will be responsible for the entire cost of the prescription.

## QUANTITY LIMITS

TRICARE has established quantity limits on certain medications, which means that the DoD will only pay for a specified, limited amount of medication each time you have your prescription filled. Quantity limits are often applied to ensure the medications are safely and appropriately used. Exceptions to quantity limits may be made if the prescribing provider is able to justify medical necessity.

#### PRIOR AUTHORIZATION

To ensure that some medications are used appropriately, prior authorization may be required before the prescription can be filled. Medications requiring prior authorization may include, but are not limited to, prescription drugs specified by the DoD, brand-name medications with a generic equivalent, medications with age limitations, and medications prescribed for a quantity exceeding normal limits.

### FILING A PHARMACY CLAIM

You will not need to file pharmacy claims if you have prescriptions filled at an MTF pharmacy, through TRICARE Pharmacy Home Delivery, or at a TRICARE retail network pharmacy. However, if you fill a prescription at a non-network pharmacy in the United States and its territories, you must pay the full price of your prescription and file a claim for reimbursement. For pharmacy claim information, visit www.tricare.mil/pharmacy/claims.

### **OTHER HEALTH INSURANCE**

TRICARE pays after your other health insurance (OHI) (*except for Medicaid, TRICARE supplements, the Indian Health Service, and others*). To minimize out-of-pocket costs, fill prescriptions at a TRICARE retail network pharmacy that your OHI also covers. If you have OHI prescription coverage, you cannot use TRICARE Pharmacy Home Delivery unless the medication is not covered by your OHI or you have met the OHI benefit cap. For more information, visit <u>www.tricare.mil/ohi</u>.

#### **OVERSEAS PHARMACY BENEFITS**

Overseas, you may fill prescriptions at MTF pharmacies. Otherwise, you will need to fill prescriptions at host nation pharmacies by paying the full cost up front and filing a claim for reimbursement. TRICARE Pharmacy Home Delivery is only available overseas if you have an APO/FPO address.

**Note:** Under a recent TRICARE policy change, prescription drugs in the Philippines are only covered when they are purchased at a TRICARE-approved retail pharmacy or hospital-based pharmacy. Philippines licensing laws prohibit individual providers from purchasing and dispensing prescription drugs to patients. TRICARE is not accepting claims for pharmaceuticals that are purchased from your provider's office for dates of service on or after September 1, 2011. Beneficiaries may locate TRICARE-approved pharmacies by going to www.tricare.mil/tma/pacific.

For more information, visit <u>www.tricare-overseas.com</u>.

#### FOR INFORMATION AND ASSISTANCE

<b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	S TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com	TRICARE West Region TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa <sup>1</sup> +44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com	TOP Regional Call Center— Latin America and Canada <sup>1</sup> +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com	TOP Regional Call Centers—Pacific1Singapore:+65-6339-2676 (overseas)1-877-678-1208 (stateside)sin.tricare@internationalsos.comSydney:+61-2-9273-2710 (overseas)1-877-678-1209 (stateside)sydtricare@internationalsos.com
TRICARE Pharmacy Program 1-877-363-1303 1-877-540-6261 ( <i>TDD/TTY</i> ) www.express-scripts.com/TRICARE www.tricare.mil/pharmacy Member Choice Center (convert retail prescriptions to home delivery) 1-877-363-1433	TRICARE Pharmacy Program General Correspondence and TRICARE Pharmacy Home DeliveryExpress ScriptsP.O. Box 52150Phoenix, AZ 85072TRICARE Pharmacy Program Stateside ClaimsExpress ScriptsP.O. Box 52132Phoenix, AZ 85082	Defense Enrollment Eligibility Reporting System (DEERS)—Update Information 1-800-538-9552 1-831-655-8317 ( <i>fax</i> ) www.tricare.mil/deers

1. For a list of toll-free contact information, visit <u>www.tricare-overseas.com</u>.

#### An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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