



# TRICARE® Pharmacy Program Overview

Learn about your pharmacy benefit in the U.S. and U.S. territories

This overview is **not** all-inclusive. For additional information, go to [www.tricare.mil](http://www.tricare.mil).

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same coverage with any TRICARE health plan, such as TRICARE Prime or TRICARE Standard. **Note:** If you use the US Family Health Plan, you have separate pharmacy coverage.

Your pharmacy contractor is Express Scripts, Inc. (Express Scripts). This means that Express Scripts will help you with coverage reviews (some drugs are only covered in certain cases), filing claims to get money back from up-front payments and other pharmacy needs. Your beneficiary category and the type of drug you are prescribed determine how you fill prescriptions. This includes what you pay and which type of pharmacy you get your drug from.

## THREE TIERS OF COVERED DRUGS

Drugs that are covered by TRICARE are grouped into three tiers. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type.

- Tiers 1 and 2—These drugs are the most common generic and brand-name drugs.
- Tier 3—These drugs may be harder to find and cost the most. You may need a request form from your health care provider to get these drugs.

The “Three Tiers of Drugs” graphic that follows shows how drugs in different tiers may cost more and be harder to get. Some drugs have other rules that are not shown.


## THREE TIERS OF DRUGS

The TRICARE formulary is a list of covered generic (tier 1) and brand-name (tier 2) drugs. Nonformulary (tier 3) drugs are less medically effective or less cost effective than other drugs of the same type.

**TIER 1** \$

**Generic formulary drugs**


- Widely available
- Lowest out-of-pocket costs



**TIER 2** \$ \$

**Brand-name formulary drugs**


- Generally available
- Higher out-of-pocket costs



**TIER 3** \$ \$ \$

**Nonformulary drugs**

- May be less available
- Highest out-of-pocket costs





## FILLING YOUR PRESCRIPTIONS

### Look up your drug at:

[www.express-scripts.com/tricareformulary](http://www.express-scripts.com/tricareformulary) for information about filling your prescriptions

### You will need to know:

- Name and strength of the drug prescribed

### The online tool will tell you:

- If you need a coverage review from Express Scripts
- Whether you need a request form from your provider (usually applies to tier 3 drugs)
- Where you can fill your prescription

For more information about your pharmacy benefit and to download the *TRICARE Pharmacy Program Handbook*, go to [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

## GENERIC AND BRAND-NAME DRUGS

Your pharmacy will most often fill your prescription with a generic drug, unless your provider requests a brand-name drug for you. Your costs will vary based on which drug you get:

- You pay nothing for generic or brand-name drugs at military pharmacies, and nothing for generic drugs filled through home delivery.
- You pay a copayment for brand-name drugs or generic drugs at retail pharmacies (unless you are an active duty service member [ADSM], in which case you pay nothing).

## YOUR PHARMACY COSTS

A **deductible** is a fixed amount you have to pay for covered services each fiscal year (FY) (Oct. 1–Sept. 30) before TRICARE pays anything. You may have a deductible if you use TRICARE Standard or if you have TRICARE Prime and use a non-network pharmacy. If you have TRICARE Prime and use a non-network pharmacy, this cost is sometimes called the point-of-service (POS) deductible.

A **pharmacy copayment** is the amount you pay for your prescription. Copayments may apply when you use retail network or non-network pharmacies. They may also apply when you get brand-name drugs by home delivery. Tier 3 drugs also have copayments.

A **cost-share** is a percentage of the total cost of your prescription that you may pay at non-network pharmacies after you meet your deductible.

The **catastrophic cap** is the most you pay each FY for TRICARE-covered services, including pharmacy costs. The cap is \$1,000 for active duty families and TRICARE Reserve Select families, and \$3,000 for retiree families and others.

For costs, visit [www.tricare.mil/pharmacycosts](http://www.tricare.mil/pharmacycosts).

## OVER-THE-COUNTER DRUGS

TRICARE covers some over-the-counter drugs if you have a prescription. For more information, go to [www.tricare.mil/otc](http://www.tricare.mil/otc).

## WHERE TO FILL PRESCRIPTIONS

You may be able to get your drug from one or more of the pharmacy options that follow.

### Military pharmacies

Military pharmacies are usually located in military hospitals or clinics. Military pharmacies:

- Charge nothing for a 90-day supply of most drugs
- Usually accept prescriptions from military and civilian providers
- Accept electronic prescriptions
- Usually do not carry tier 3 drugs

### TRICARE Pharmacy Home Delivery

With TRICARE Pharmacy Home Delivery, your drugs are mailed to you using free standard shipping. You may be required to use the home delivery option for some drugs. For example, unless you are an ADSM, you must fill select brand-name maintenance drugs through home delivery or a military pharmacy. Maintenance drugs are those you take on a regular basis, such as birth control or drugs that control blood pressure or cholesterol.

To find out if your drug is a maintenance medication that requires you to use home delivery, go to [www.health.mil/selectdruglist](http://www.health.mil/selectdruglist) or call 1-877-363-1303. With home delivery, you get a 90-day supply of drugs with:

- No costs for ADSMs
- No costs for all others for generic tier 1 drugs

- Copayments for brand-name (tier 2) and nonformulary (tier 3) drugs
- No need to file claims

For information on switching to home delivery, visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-877-363-1303.

### TRICARE retail network pharmacies

You may fill prescriptions at TRICARE retail network pharmacies without having to file a claim, but you may:

- Pay one copayment for each 30-day supply
- Have to show your uniformed services ID card or Common Access Card and your prescription
- Save money by using a pharmacy that is also in-network with your other health insurance, if you have it

Visit [www.tricare.mil/networkpharmacy](http://www.tricare.mil/networkpharmacy) to find a TRICARE retail network pharmacy.

### Non-network pharmacies

At non-network pharmacies, you pay the full price for your drug up front and file a claim to get money back. You will have costs when using a non-network pharmacy that you will not be refunded. These costs include your yearly deductible, out-of-network cost-shares, TRICARE pharmacy copayments and POS charges for some. See “Your Pharmacy Costs” on this page to learn more.

## FOR INFORMATION AND ASSISTANCE

### TRICARE Pharmacy Program

Express Scripts, Inc.  
1-877-363-1303  
1-877-540-6261 (TDD/TTY)  
[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)  
[www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)  
[DOD.customer.relations@express-scripts.com](mailto:DOD.customer.relations@express-scripts.com)

### An Important Note About TRICARE Program Information

At the time of publication, 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 hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE pharmacy contractor or your local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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