

TRICARE® Pharmacy Program Handbook

*A guide to understanding your
pharmacy benefit*



Important Information

TRICARE Pharmacy Home Delivery (United States)	1-877-363-1303
TRICARE Pharmacy Home Delivery (Overseas)	See Figure 7.1 on page 30 for international toll-free access numbers.
TRICARE Retail Network Pharmacies (Only available in the United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	1-877-363-1303
TRICARE Web Site	www.tricare.mil
Express Scripts, Inc. Web Site	www.express-scripts.com/TRICARE
TRICARE Formulary Web Site	www.tricare.mil/pharmacyformulary

Local Military Pharmacy: _____

Local Retail Pharmacy: _____

Medical Provider: _____

An Important Note About TRICARE Program Changes

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. For the most recent information, contact your pharmacy contractor. More information regarding TRICARE, including the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices, can be found online at www.tricare.mil.

Keep Your DEERS Information Up To Date!

It is essential to keep information in the Defense Enrollment Eligibility Reporting System (DEERS) current for you and your family. Failure to update DEERS to accurately reflect the sponsor's or family member's residential address and/or the ineligibility of a former dependent could be considered fraud and a basis for administrative, disciplinary, and/or other appropriate action.

TRICARE Meets the Minimum Essential Coverage Requirement Under the Affordable Care Act

The Affordable Care Act, also known as the health care reform law, requires that individuals maintain health insurance or other health coverage that meets the definition of "minimum essential coverage" beginning in 2014. Please note that the TRICARE program is considered minimum essential coverage. Most people who do not meet this provision of the law will be required to pay a fee for each month they do not have adequate coverage. The fees will be collected each year with tax returns. Watch for future communications from TRICARE or visit www.tricare.mil/aca for more information about your minimum essential coverage requirement. You can also find other health care coverage options at www.healthcare.gov.

Welcome to the TRICARE Pharmacy Program

TRICARE's pharmacy benefit is available to all eligible uniformed service members, retirees, and family members. The TRICARE Pharmacy Program provides outpatient prescription drugs to more than 9.5 million individuals.

Express Scripts, Inc. (Express Scripts) administers the TRICARE pharmacy benefit, providing your home delivery, retail, and specialty pharmacy services. Express Scripts handles millions of prescriptions each year through home delivery and retail network pharmacies.

The TRICARE Pharmacy Program is designed to provide the medications you need, when you need them, in a safe, convenient, and cost-effective manner. The program's three objectives are to:

1. Provide a uniform, effective, and efficient benefit: TRICARE provides you with several pharmacy options. The *TRICARE Pharmacy Program Handbook* contains more information on:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

2. Encourage TRICARE Pharmacy Home Delivery use:

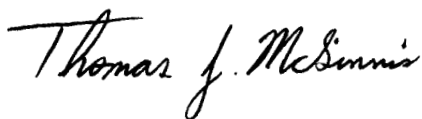
TRICARE Pharmacy Home Delivery is your least expensive option when not using a military pharmacy. You can receive up to a 90-day supply of maintenance medications delivered directly to your home. The Express Scripts Member Choice Center is available at **1-877-363-1433** to help you switch prescriptions to the convenient, cost-effective home delivery option.

3. Promote patient safety: All prescriptions dispensed through military pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE retail network pharmacies are rigorously checked for accuracy and against your TRICARE prescription history for potential drug interactions.

The TRICARE retail pharmacy network includes most of the major national chains, over 100 regional chains, and more than 20,000 independent community pharmacies. If you are unsure if your current pharmacy is a TRICARE retail network pharmacy, please ask your pharmacist.

For more information, refer to this *TRICARE Pharmacy Program Handbook*. You can also visit **www.tricare.mil/pharmacy** or **www.express-scripts.com/TRICARE**, or call **1-877-363-1303**.

In good health,

A handwritten signature in black ink that reads "Thomas J. McGinnis". The signature is written in a cursive, flowing style.

RADM Thomas J. McGinnis, RPh, USPHS
Chief, Pharmaceutical Operations Directorate

TRICARE Pharmacy Program

Welcome to the TRICARE Pharmacy Program. As a TRICARE beneficiary, you have access to comprehensive prescription drug coverage and several options for filling your prescriptions. TRICARE chose Express Scripts, Inc. (Express Scripts) to provide your home delivery, retail, and specialty pharmacy services. Express Scripts handles millions of prescriptions each year through its home delivery service and retail pharmacies.

This handbook will help you make the most of your pharmacy benefit. You'll find information about your pharmacy options, copayments, and contact information if you need assistance. If you have questions about your pharmacy benefit or your prescription medications after reading this handbook, resources are available to help you. See the *For Information and Assistance* section of this handbook for contact information.

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Getting Started

Eligibility

The TRICARE Pharmacy Program is available to all TRICARE-eligible beneficiaries registered in the Defense Enrollment Eligibility Reporting System (DEERS).^{*} It is essential that you keep information in DEERS up to date for you and your family members to ensure TRICARE eligibility, including your pharmacy benefit. You may update DEERS information using any of the options listed in Figure 1.1.

^{} If you are enrolled in the US Family Health Plan (USFHP), you are not eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers. For details about USFHP, visit www.usfhp.com or call 1-800-748-7347.*

Maintaining Your DEERS Information

Figure 1.1

In Person¹ (add a family member or update contact information)	• Visit a local identification card-issuing facility. • Find a facility near you at www.dmdc.osd.mil/rsl. • Call to verify location and business hours.
Online²	• milConnect Web site: http://milconnect.dmdc.mil
Phone²	• 1-800-538-9552 • 1-866-363-2883 (TDD/TTY)
Fax²	• 1-831-655-8317
Mail²	• Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771

1. Only sponsors (or sponsor-appointed individuals with valid power of attorney) can add a family member. Family members age 18 and older may update their own contact information.
2. Use these methods to change contact information only.

Beneficiaries Entitled to Medicare

Beneficiaries entitled to Medicare are able to use the TRICARE Pharmacy Program benefit. If you are entitled to Medicare Part A, you generally must have Medicare Part B to remain TRICARE-eligible, regardless of age or place of residence. This is a requirement based on federal law governing these programs. If you are eligible for TRICARE and have Medicare Part A and Medicare Part B, you are automatically covered by TRICARE For Life (TFL). For additional information about TFL, visit [**www.tricare.mil/tfl**](http://www.tricare.mil/tfl). There is usually little or no benefit to purchasing a Medicare prescription drug plan if you have TRICARE. As long as you remain TRICARE-eligible, you do not need Medicare Part D. Visit [**www.tricare.mil/medicarepartd**](http://www.tricare.mil/medicarepartd) for additional details.

If you are covered by TFL and you live in the United States or one of the U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands*), a pilot program requires you to fill select maintenance medications using TRICARE Pharmacy Home Delivery or a military pharmacy. For more information, see “TRICARE For Life Pharmacy Pilot” in the *Covered Services, Limitations, and Exclusions* section of this handbook.

National Guard and Reserve Members with Line-of-Duty Conditions

Medications associated with line-of-duty (LOD) conditions are coordinated through the Defense Health Agency—Great Lakes. National Guard and Reserve members may be eligible to receive reimbursement for medications in connection with their LOD conditions. For more information, go to [**www.tricare.mil/greatlakes**](http://www.tricare.mil/greatlakes) and click “How to submit pharmacy reimbursement for Guard and Reservist with line of duty (LOD) injuries or illness.”

Your Privacy Rights

Health Insurance Portability and Accountability Act of 1996 Compliance

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions to ensure individual privacy regarding

your personal health information. TRICARE and Express Scripts, Inc. (Express Scripts) are committed to meeting the HIPAA and Department of Defense (DoD) guidelines related to your privacy. For more information on HIPAA and TRICARE, visit www.tricare.mil/hipaa.

Your Personal Health Information

To provide you with pharmacy services, administer your prescription benefits, coordinate or manage pharmacy-related services, and support health care operations, Express Scripts may require personal health and prescription drug information from you, your provider, or your retail pharmacy. Express Scripts uses this information to:

- Verify your identity and program pricing
- Identify adverse drug interactions
- Accurately process your prescription orders
- Keep you informed about the status of your TRICARE Pharmacy Home Delivery prescriptions, proper use of your medications, available treatment options, and benefit options

Express Scripts is contractually required to provide individual pharmacy claims data for payment processing and record-keeping. Express Scripts is also obligated to report to TRICARE any unusual activity that may constitute fraud or abuse of benefits.

The DoD and Express Scripts may also use information and prescription data from submitted claims for reporting and analysis purposes pertaining to health oversight, health care operations, public health and safety, and research, and to support U.S. Food and Drug Administration activities.

In response to a court order, subpoena, search warrant, law, or regulation, Express Scripts may be legally required to release your personal information. If that happens, Express Scripts will notify you unless doing so violates the law or court order.

Other than the circumstances previously listed, Express Scripts will not use or disclose your personal information to a third party without your permission.

TRICARE Pharmacy Options

The TRICARE Pharmacy Program provides outpatient prescription drugs through four outpatient service options:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

Prescriptions filled through military pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE retail network pharmacies are checked for accuracy and are checked against your TRICARE prescription history for potential drug interactions.

Military Pharmacy

A military pharmacy is your least expensive option for filling prescriptions. At a military pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most military pharmacies accept prescriptions written by both civilian and military providers, regardless of whether or not you are enrolled at the military hospital or clinic.

Non-formulary medications are generally not available at military pharmacies. Contact the nearest military pharmacy to check the availability of a particular drug. See “Formulary and Non-Formulary Drugs” in the *Covered Services, Limitations, and Exclusions* section of this handbook.

Visit www.tricare.mil/militarypharmacy for more information on military pharmacies.

TRICARE Pharmacy Home Delivery

TRICARE Pharmacy Home Delivery is your least expensive option when not using a military pharmacy. There is no cost for TRICARE Pharmacy Home Delivery for active duty service members. For all other beneficiaries, there is no cost to receive up to a 90-day supply

of generic medications. Copayments apply for brand-name and non-formulary medications (*up to a 90-day supply*). Home delivery is best suited for medications you take on a regular basis. Prescriptions are delivered to you with free standard shipping, and refills can be ordered easily online, by phone, or by mail. Home delivery also provides you with convenient notifications about your order status, refill reminders, and assistance in renewing expired prescriptions. If you have questions about your prescriptions, pharmacists are available 24 hours a day, 7 days a week to talk confidentially with you.

For more information about TRICARE Pharmacy Home Delivery, visit **www.express-scripts.com/TRICARE** or call **1-877-363-1303**.

For your safety and privacy, your order will be shipped in tamper-resistant, weather-resistant, unmarked packaging. Your order should arrive at your U.S. postal address within 14 days. To ensure you receive a refill before your current supply runs out, re-order at least two weeks before you need your refill. You should allow extra time for APO/FPO delivery. Be sure to check the refill date on your prescription to determine when your next refill is available. Orders placed before the next available refill date will be held until your prescription can be refilled. Once the next available refill date arrives, your prescription automatically will ship to you.

Prescriptions may be mailed to any address in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). Outside of the United States and U.S. territories, you can only use TRICARE Pharmacy Home Delivery if you have an APO/FPO address or are assigned to a U.S. Embassy or State Department. You must have a prescription written by a U.S.-licensed provider. Refrigerated medications cannot be shipped to APO/FPO addresses.

Beneficiaries residing in Germany cannot use the home delivery option due to country-specific legal restrictions. If you live in Germany, you should fill prescriptions at military pharmacies or host nation pharmacies.

Note: If you have other health insurance with a pharmacy benefit, you may not be eligible to use TRICARE Pharmacy Home Delivery. See “Coordinating Pharmacy Benefits with Other Health Insurance” in the *Claims* section of this handbook.

How To Register for TRICARE Pharmacy Home Delivery

You may register for TRICARE Pharmacy Home Delivery by using any of the options listed in Figure 2.1.

TRICARE Pharmacy Home Delivery Registration Methods *Figure 2.1*

Online	• Visit www.express-scripts.com/TRICARE.
Phone	• 1-877-363-1303 • 1-877-540-6261 (<i>TDD/TTY</i>)
Mail	• Download the registration form from www.express-scripts.com/TRICARE and mail it to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072-9954

Express Scripts Member Choice Center

The Express Scripts Member Choice Center makes it easy to reduce your out-of-pocket costs by transferring your current maintenance medication prescriptions to TRICARE Pharmacy Home Delivery. For the convenience of home delivery, contact the Member Choice Center to convert your prescriptions that are currently filled at military or retail pharmacies. TRICARE Pharmacy Home Delivery copayments apply.

To get started, visit **www.tricare.mil/pharmacy** or **www.express-scripts.com/TRICARE** or call **1-877-363-1433**.

Note: To use the Member Choice Center, you must have a maintenance prescription dispensed at a retail or military pharmacy. The Member Choice Center will contact your provider to obtain a new written prescription for home delivery.

How To Use TRICARE Pharmacy Home Delivery

Filling a New Prescription by Mail

- Ask your provider to write a new prescription for the maximum days' supply allowed (*up to a 90-day supply for most medications*).*
- Complete the *New Patient Mail Order Registration Form* available by clicking “Mail Order Registration Form” at **www.express-scripts.com/TRICARE**.
- Mail the completed form, your written prescription, and payment to:
Express Scripts, Inc.
P.O. Box 52150
Phoenix, AZ 85072-9954
- Payment may be made by credit card, check, or money order.
Note: To ensure proper prescription fulfillment, follow all instructions on the form.
- Include the following information **on the back of each prescription:** patient's full name, date of birth, address, and sponsor's identification (ID) number.

** The Department of Defense Pharmacy and Therapeutics Committee may set quantity limits on some medications. For more information, visit www.tricare.mil/pharmacyformulary.*

Filling a New Prescription by Fax

- In the United States, ask your provider to fax your new prescription (*with a fax cover sheet*) directly to Express Scripts, Inc. (Express Scripts) at **1-877-895-1900**.
- If you are in an overseas location, have your U.S.-licensed provider fax your prescription to **1-602-586-3911**.
- Faxed prescriptions must contain the following information to be processed: patient's full name, date of birth, address, and sponsor's ID number.
- According to state law, only prescriptions faxed directly from your provider's office will be accepted.
- Prescriptions for Schedule II controlled substances cannot be faxed; by law, they must be mailed.

Filling a New Prescription Electronically

- Your provider will need to pull your information from their internal Practice Management System or input it directly into their e-prescribing software.
- Ask your provider to select the TRICARE formulary in their e-prescribing system.
- Have your provider choose the default location of “Express Scripts Mail Pharmacy” to submit your prescription to TRICARE Pharmacy Home Delivery.
- If you are not already registered for home delivery, Express Scripts will use the information submitted with your prescription to complete your registration and contact you if there are any problems filling your prescription.

Note: Prescriptions for controlled substances cannot be accepted by TRICARE Pharmacy Home Delivery at this time through e-prescribing technology.

Ordering Refills Online

- Visit **www.express-scripts.com/TRICARE**.
- During your first visit to the Web site, complete the brief online account activation. This will make future visits fast and easy.
- The Web site lets you check your order status, offers easy-to-use tools to help you make cost-effective choices about your prescription drugs, request refills, look up general information about prescription drugs and health conditions, and more.

Ordering Refills by Phone

- Call **1-877-363-1303**.
- Have your sponsor’s ID number, your prescription number, and credit card information ready when you call.

TRICARE Retail Network Pharmacy.....

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. All TRICARE-eligible beneficiaries who are registered in the Defense Enrollment Eligibility Reporting System (DEERS) are automatically eligible for the retail network pharmacy option. This option allows you to fill your prescriptions at TRICARE retail network pharmacies throughout the country without having to submit a claim. You have access to a network of approximately 56,000 retail pharmacies in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. Registration is **not** required. To find the nearest TRICARE retail network pharmacy, visit www.express-scripts.com/TRICARE or call **1-877-363-1303**.

Non-Network Pharmacy.....

At non-network pharmacies, you will pay the full price of your medication up front and file a claim for reimbursement. Reimbursements are subject to deductibles, out-of-network cost-shares, and TRICARE-required copayments. All deductibles must be met before any reimbursement can be made. For details about filing claims, see the *Claims* section of this handbook.

Covered Services, Limitations, and Exclusions

The TRICARE Pharmacy Program provides outpatient coverage to beneficiaries for medications that are approved for marketing by the U.S. Food and Drug Administration (FDA) and that generally require prescriptions. All prescriptions must be written by health care providers who are licensed in the United States or U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*).

For a general list of prescription drugs that are covered under TRICARE, and for drugs that require prior authorization or have quantity limits, visit www.tricare.mil/pharmacyformulary. If you do not have Internet access, call **1-877-363-1303** for information about specific drugs.

Generic Drug Policy.....

Generic drugs are medications approved by the FDA that are clinically the same as brand-name medications. Generic drugs provide the same safe, effective treatment as brand-name drugs and help you save money.

Department of Defense (DoD) policy on generic drugs states the following:

- TRICARE will fill your prescription with a generic-equivalent medication.
- Brand-name drugs that have a generic equivalent may be dispensed **only** after the prescribing provider completes a clinical assessment that indicates the brand-name drug should be used in place of the generic medication and approval is granted by Express Scripts, Inc. (Express Scripts). In those cases, you will pay the brand-name copayment. However, if you fill a prescription with a brand-name drug that is not considered medically necessary and a generic equivalent is available, you will be responsible for paying the entire cost of the prescription.

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- If a generic equivalent does not exist, the brand-name drug is dispensed and you will pay the brand-name copayment. For copayment information, see Figure 5.1 in the *Costs* section of this handbook.

For more information about generic drugs, visit the FDA's Web site at **www.fda.gov**.

Formulary and Non-Formulary Drugs

The DoD has established a uniform formulary, which is a list of covered generic and brand-name drugs. This formulary also contains a third tier of medications that are non-formulary. Prescriptions for non-formulary drugs are dispensed at a higher cost to beneficiaries.

Non-formulary medications include any drug in a therapeutic class determined to be not as clinically effective or as cost-effective as other drugs in the same class. For an additional cost, all third-tier drugs are available through TRICARE Pharmacy Home Delivery and most are available through TRICARE retail network pharmacies. You may be able to fill non-formulary prescriptions at formulary costs if your provider establishes medical necessity by completing and submitting the appropriate TRICARE pharmacy medical-necessity form. Forms and medical-necessity criteria are available online at **www.tricare.mil/pharmacyformulary** or by calling Express Scripts at **1-877-363-1303**.

To learn more about medications and common drug interactions, check for generic equivalents, or determine if a drug is a non-formulary medication, visit the online TRICARE Formulary Search Tool at **www.tricare.mil/pharmacyformulary**.

For information on how to save money and make the most of your pharmacy benefit, visit **www.tricare.mil/pharmacy** or **www.express-scripts.com/TRICARE**.

Medical Necessity for Non-Formulary Medications (at Formulary Copayments)

Medical-necessity criteria are established by the DoD Pharmacy and Therapeutics (P&T) Committee for each non-formulary medication. If the medical-necessity criteria are met, the beneficiary may receive the non-formulary medication at a TRICARE retail network pharmacy or through TRICARE Pharmacy Home Delivery at a lower copayment. Your provider can establish medical necessity by completing and submitting the appropriate TRICARE pharmacy medical-necessity form for the non-formulary medication.

Forms and medical-necessity criteria are available online at **www.tricare.mil/pharmacyformulary** or by calling Express Scripts at **1-877-363-1303**.

- **Active duty service members (ADSMs):** If medical necessity is approved, ADSMs may receive non-formulary medications through TRICARE Pharmacy Home Delivery or at TRICARE retail network pharmacies at no cost. ADSMs may not fill prescriptions for non-formulary medications unless medical necessity is established.
- **All other eligible beneficiaries:** If medical necessity is approved, the beneficiary may receive the non-formulary medication at the formulary cost through TRICARE Pharmacy Home Delivery or at TRICARE retail network pharmacies.

To learn more about specific medications, copayments, and common drug interactions, or to check for generic equivalents or determine if a drug is considered a non-formulary medication, visit the online TRICARE Formulary Search Tool at **www.tricare.mil/pharmacyformulary**.

Note: Non-formulary drugs are generally not available at military pharmacies.

Step Therapy

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Step therapy involves prescribing a safe, clinically effective, and cost-effective medication as the first step in treating a medical condition. The preferred medication is often generic and offers

the best overall value in terms of safety, effectiveness, and cost. Non-preferred drugs are only prescribed if the preferred medication is ineffective or poorly tolerated.

Drugs subject to step therapy are approved for first-time users only after they have tried one of the preferred medications on the DoD Uniform Formulary (*e.g., currently a beneficiary must try omeprazole or Nexium® before using any other proton pump inhibitor*).

Note: Generally, if you filled a prescription for a step-therapy drug within 180 days prior to the start of step therapy, you will not be affected by step-therapy requirements and will not be required to switch medications.

Quantity Limits

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

TRICARE For Life Pharmacy Pilot

The TRICARE For Life (TFL) Pharmacy Pilot requires TFL beneficiaries living in the United States and the U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*) who use select maintenance medications to fill those prescriptions using TRICARE Pharmacy Home Delivery or a military pharmacy. You can opt out of the pilot after using home delivery to fill at least one of your prescriptions for one full year. The pilot is required under the 2013 National Defense Authorization Act.

Maintenance medications are those you use on a regular basis for chronic health conditions (*e.g., high cholesterol, blood pressure*). These do not include medications needed for a sudden illness or infection. You will be notified if any of your maintenance medications

are on the list of select medications impacted by this pilot. If you continue to get the select maintenance medication at a retail pharmacy, you will pay 100 percent of the cost of the medication. To determine if your medication is included under the pilot, call **1-877-363-1303**. Most generic medications are not included in the pilot.

For those who have personal need, hardship, an emergency, or other special circumstances (*e.g., living in a nursing home*), waivers are available on a case-by-case basis. For more information, visit **www.tricare.mil/tflpilot**.

Prior Authorization
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Some drugs require prior authorization from Express Scripts. Medications requiring prior authorization may include, but are not limited to, prescription drugs specified by the DoD P&T Committee, brand-name medications with generic equivalents, medications with age limitations, and medications prescribed for quantities exceeding normal limits. For a general list of prescription drugs that are covered under TRICARE, and for drugs that require prior authorization or that have quantity limits, visit **www.tricare.mil/pharmacyformulary**. If you do not have Internet access, call **1-877-363-1303** to ask about a specific drug.

Exclusions
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Prescription medications used to treat conditions that are not currently covered by TRICARE either by statute or regulation are excluded from the pharmacy benefit. Excluded medications include:

- Drugs prescribed for cosmetic purposes
- Fluoride preparations
- Food supplements
- Homeopathic and herbal preparations
- Multivitamins
- Over-the-counter products (*except insulin, diabetic supplies, and smoking-cessation products*)
- Weight reduction products

Specialty Medication Care Management

What Are Specialty Medications?

Specialty medications are usually high-cost and self-administered. They include injectable, oral, or infused drugs that treat serious chronic conditions (*e.g., multiple sclerosis, rheumatoid arthritis, hepatitis C*). These drugs typically require special storage and handling, and are not readily available at your local pharmacy. Specialty medications may also have side effects that require nurse and/or pharmacist monitoring.

The Specialty Medication Care Management program offers continuous health evaluation, ongoing monitoring, assessment of educational needs, and management of medication use. This program provides:

- Access to proactive, clinically based services for specific diseases
- Refill reminder calls
- Scheduled deliveries to your specified location
- Specialty consultations with a nurse and/or pharmacist at any point during your therapy

These services are provided to you at no additional cost when you receive your medications through TRICARE Pharmacy Home Delivery. Participation is voluntary. If you or your health care provider orders a specialty medication from TRICARE Pharmacy Home Delivery, you will receive additional information from Express Scripts, Inc. about the Specialty Medication Care Management program and how to get started. Specialty medications are subject to applicable copayments. For more information about pharmacy copayments, see Figure 5.1 in the *Costs* section of this handbook. To calculate your home delivery savings, use the Pharmacy Calculator tool at www.tricare.mil/pharmacy.

Expert Assistance Available

By using TRICARE Pharmacy Home Delivery for your specialty medications, you have the opportunity to speak to a nurse about your condition and your specific needs. The nurse will discuss your progress, help identify new symptoms, address any side effects or issues, and coordinate with your health care provider. All of this is designed to help you achieve the best possible health outcomes from your therapy.

A pharmacist is also available to discuss potential drug interactions or side effects, as well as answer any questions you may have about your prescription.

Nurses and pharmacists are available to you for as long as you are taking the specialty medication. Nurses are available Monday–Friday, 8:00 a.m.–9:00 p.m. Eastern Time, and pharmacists are available 24 hours a day, 7 days a week.

You also have access to educational materials and Web sites to help manage your condition.

Filling Specialty Medication Prescriptions

Using TRICARE Pharmacy Home Delivery to fill specialty medication prescriptions provides you with access to the Specialty Medication Care Management program benefits described previously. You may submit a specialty medication prescription by mail or your provider may submit it by fax. If you are currently using another pharmacy to fill your specialty medication prescription, you can contact the Express Scripts Member Choice Center at **1-877-363-1433** to switch to the Specialty Medication Care Management program. Contact information is provided in Figure 4.1.

With specific mailing instructions from you or your provider, TRICARE Pharmacy Home Delivery will ship your specialty medication to your home. For your convenience and safety, TRICARE Pharmacy Home Delivery will contact you to arrange delivery before the medication is shipped.

Express Scripts Member Choice Center Contact Information *Figure 4.1*

Mail	• Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072-9954
Fax <i>(providers only)</i>	• In the United States: 1-877-895-1900 • Overseas: 1-602-586-3911
Phone	• 1-877-363-1433

Note: Some specialty medications may not be available through TRICARE Pharmacy Home Delivery because the medication’s manufacturer limits the drug’s distribution to specific pharmacies. If you submit a prescription for a limited-distribution medication, TRICARE Pharmacy Home Delivery will either forward your prescription to a pharmacy of your choice or provide you with instructions about where to send the prescription to have it filled. Visit **www.tricare.mil/pharmacyformulary** to determine if your specialty medication is available through home delivery.

Costs

Pharmacy costs are based on whether the prescription is considered a formulary generic (*Tier 1*), formulary brand name (*Tier 2*), or non-formulary (*Tier 3*), and where you choose to have your prescription filled.

Pharmacy Copayments

Active duty service members have no pharmacy copayments when using military pharmacies, TRICARE Pharmacy Home Delivery, or TRICARE retail network pharmacies.

For more information about pharmacy copayments, see Figure 5.1 on the following page. To calculate your home delivery savings, use the Pharmacy Calculator tool at www.tricare.mil/pharmacy.

If you are traveling overseas, be aware that TRICARE retail network pharmacies are only available outside the United States in the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. At a host nation (*overseas*) pharmacy, you will be required to pay in full and file a claim with the TRICARE Overseas Program claims processor for reimbursement. See the *Claims* section of this handbook for details.

Note: In the Philippines, you are required to use certified pharmacies. Visit www.tricare-overseas.com/philippines.htm for more information.

Type of Pharmacy	Formulary Drugs		Non-Formulary Drugs (Tier 3) ¹
	Generic (Tier 1)	Brand Name (Tier 2)	
Military Pharmacy (up to a 90-day supply)	\$0	\$0	Not Applicable ²
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$0	\$13	\$43 ¹
TRICARE Retail Network Pharmacy (up to a 30-day supply)	\$5	\$17	\$44 ¹
Non-Network Pharmacy (up to a 30-day supply)	TRICARE Prime options: 50% copayment applies after point-of-service (POS) deductible is met ³ All other beneficiaries: \$17 or 20% of the total cost, whichever is greater, after annual deductible is met ³		TRICARE Prime options: 50% copayment applies after POS deductible is met ³ All other beneficiaries: \$44 or 20% of the total cost, whichever is greater, after annual deductible is met ³

1. Not available to active duty service members without medical-necessity approval, in which case the copayment is \$0.

2. Not available without medical-necessity approval.

3. See Figure 5.2 for annual outpatient deductible amounts.

Annual Outpatient Deductible

Beneficiaries not enrolled in a TRICARE Prime program option are required to meet an annual deductible each fiscal year (FY) (*October 1–September 30*) for outpatient services, including pharmacy services received at a non-network pharmacy, before cost-sharing begins. The annual deductible varies based on your beneficiary category and type of coverage (*individual or family*). Figure 5.2 lists annual deductible amounts. For more information, visit www.tricare.mil/costs.

Annual Outpatient Deductibles

Figure 5.2

Beneficiary Category	Annual Outpatient Deductible	
	Per Individual	Per Family
Active Duty Family Members and TRICARE Reserve Select® Members (pay grade E-4 and below)	\$50	\$100
All Others (non-TRICARE Prime)	\$150	\$300
TRICARE Prime® Beneficiaries Using the Point-of-Service (POS) Option ¹	\$300	\$600

1. The POS annual outpatient deductible applies to outpatient services received without a primary care manager referral and for prescriptions received at non-network pharmacies.

Catastrophic Cap.....

The catastrophic cap is the maximum out-of-pocket expense you will pay each FY for TRICARE-covered services, including pharmacy services. You are not responsible for any amounts above the catastrophic cap in a given FY, except for services that are not covered under your benefit, TRICARE Prime point-of-service (POS) charges, and the additional 15 percent above the TRICARE-allowable charge that nonparticipating non-network providers may charge in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*).

The catastrophic cap amount is based on your beneficiary category and is not affected by the program option you use. Figure 5.3 lists catastrophic cap amounts.

Note: POS deductible and cost-share amounts do not apply to the catastrophic cap.

For additional information about the catastrophic cap, visit www.tricare.mil/costs/catcap.

Catastrophic Cap Amounts Figure 5.3

Beneficiary Category	Catastrophic Cap
Active Duty Family Members and TRICARE Reserve Select Members	\$1,000 per family per fiscal year (FY)
Retirees, Their Families, and All Others	\$3,000 per family per FY

Claims

Filing a Pharmacy Claim

.....

You do not need to file pharmacy claims if you have prescriptions filled at military pharmacies, 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 or U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), you must pay the full price of your prescription and file a claim for reimbursement. To file a claim:

- Download the *TRICARE DoD/CHAMPUS Medical Claim—Patient’s Request for Medical Payment* form (DD Form 2642) at **www.tricare.mil/claims**.
- Complete the form and attach the required paperwork as described on the form.
- Mail the form and paperwork to:

Express Scripts, Inc.
TRICARE Claims
P.O. Box 52132
Phoenix, AZ 85072

Note: Use this address only for reimbursement for prescriptions filled in the United States and U.S. territories. If filling prescriptions outside the United States and U.S. territories, file your claims with the TRICARE Overseas Program claims processor. You must submit proof of payment with all overseas pharmacy claims. For details, see Figure 7.2 in the *For Information and Assistance* section of this handbook.

If Your Claim Is Denied

Under certain circumstances, you may have the right to appeal decisions related to your benefits. If your claim is denied, call **1-877-363-1303** for instructions regarding your right to appeal. See “Appeals” later in this section for additional details.

Coordinating Pharmacy Benefits with Other Health Insurance

Other Health Insurance and TRICARE Pharmacy Home Delivery

You are not eligible to use TRICARE Pharmacy Home Delivery if you have other health insurance (OHI) with a prescription plan, including a Medicare Part D prescription program, unless you meet one of the following requirements:

- Your OHI does not include pharmacy benefits
- The medication you need is not covered by your OHI
- You have met your OHI's benefit cap (*i.e., you have met your benefit's maximum coverage limit*)

Once you have met one of these requirements, you may submit your prescription to TRICARE Pharmacy Home Delivery. Ask your provider to write a prescription for up to a 90-day supply and follow these instructions:

- Complete the *New Patient Mail Order Registration Form* available by clicking “Mail Order Registration Form” at **www.express-scripts.com/TRICARE**. Mail the form, your written prescription, and payment to:

Express Scripts, Inc.
P.O. Box 52150
Phoenix, AZ 85072-9954

- Payment may be made by credit card, check, or money order.
Note: To ensure proper prescription fulfillment, follow all instructions on the form. Make sure to include the following information on the back of **each** prescription: patient's full name, date of birth, address, and sponsor's identification number.

Note: Pharmacy reimbursement for National Guard and Reserve members with line-of-duty care should contact the Defense Health Agency—Great Lakes, at **1-888-647-6676**.

If your medication is not covered by your OHI (*i.e., declined for payment by your OHI*), or if you have met your benefit maximum, you will need to include proof from your OHI, such as a copy of an explanation of benefits (EOB). This information **must** accompany your prescription for it to be filled by TRICARE Pharmacy Home Delivery.

If your OHI provides only medical coverage (*not pharmacy coverage*), you still may be eligible to use TRICARE Pharmacy Home Delivery as your prescription benefit. For more information, call Express Scripts, Inc. (Express Scripts) at **1-877-363-1303**.

Other Health Insurance and TRICARE Retail Network Pharmacies

Having OHI does not prevent you from using TRICARE retail network pharmacies. If you have pharmacy benefits through your OHI, TRICARE becomes the second payer by law.

Note: Supplemental and discount prescription drug programs, such as those offered by Senior Friends and AARP, do **not** count as OHI pharmacy coverage.

Online Coordination of Benefits

TRICARE beneficiaries who have OHI can take advantage of online coordination of benefits (COB). Tell your pharmacist you have TRICARE coverage in addition to your OHI when you have your prescription filled at a TRICARE retail network pharmacy. Your pharmacist will submit your prescription online to both plans at the same time.

Advantages of having your COB claims processed online include:

- Minimal out-of-pocket expenses
- Never paying more than the TRICARE copayment
- No need to submit paper claims
- Reduced or eliminated up-front costs

TRICARE becomes the first payer when:

- The medication you need is not covered by your OHI
- You have met your OHI’s benefit cap (*i.e., you have met your benefit’s maximum coverage limit*)

If you use a mail-order program available through your OHI, online COB is **not** an option.

To be reimbursed for the eligible portion of your out-of-pocket expenses, follow the claims-filing guidelines listed under “Filing a Pharmacy Claim” earlier in this section. Billing statements showing only total charges, canceled checks, or cash register and similar type receipts are not acceptable as itemized statements unless the receipt provides the required detailed information noted previously. When filing a claim, include a copy of your OHI provider’s EOB, if one is available to you, in addition to your prescription receipts. Your claim may be returned for clarification if there is missing or incomplete information.

For more information about how TRICARE works with OHI, visit **www.tricare.mil/pharmacy/claims** or call **1-877-363-1303**.

Appeals

If you disagree with the determination on your claim (*e.g., if your claim is denied*), you or your appointed representative has the right to request a reconsideration. The request (*or appeal*) for reconsideration must be in writing, signed, and postmarked or received by Express Scripts within 90 calendar days from the date of the decision, and must include a copy of the claim decision.

Your signed, written request must state the specific matter you disagree with and must be sent to the following address **no later than 90 days** from the date of the decision notice:

Express Scripts, Inc.
P.O. Box 60903
Phoenix, AZ 85082-0903

Additional documentation in support of the appeal may be submitted; however, because the request for reconsideration must be postmarked or received within 90 calendar days from the date of the decision, the request for reconsideration should not be delayed pending the acquisition of additional documentation. If additional documentation will be submitted at a later date, the letter requesting reconsideration must state that additional documentation will be submitted by a specified date. Upon receiving your request, all TRICARE claims related to the entire course of treatment will be reviewed.

Reporting Fraud and Abuse.....

Fraud happens when a person or organization deliberately deceives others to gain an unauthorized benefit or compensation. Health care abuse may occur when providers supply services or products that are not medically necessary or that do not meet professional standards.

You are an important partner in the ongoing fight against fraud and abuse, and your most effective tool is your EOB. Since an EOB is a tangible statement of services and supplies received, it is one of the first lines of defense against health care fraud. You will receive a pharmacy EOB on a monthly basis anytime there has been pharmacy claims activity during the previous month. Alternatively, you may choose to receive your EOB statements electronically by logging on to www.express-scripts.com/TRICARE or contacting Express Scripts at **1-877-363-1303** to request an electronic monthly EOB. We strongly encourage you to read your EOB statements carefully.

Report pharmacy program fraud or abuse by calling **1-866-759-6139**.

For more information about medical fraud, visit the TRICARE Program Integrity Web site at www.tricare.mil/fraud.

For Information and Assistance

Pharmacy Resources

TRICARE has partnered with Express Scripts, Inc. (Express Scripts) to provide you with a world-class pharmacy benefit. To reach Express Scripts, refer to the contact details listed in Figure 7.1.

Express Scripts Contact Information

Figure 7.1

TRICARE Pharmacy Home Delivery	• Phone: 1-877-363-1303 • Phone (TDD/TTY): 1-877-540-6261 • Online: www.express-scripts.com/TRICARE • Fax (providers only): 1-877-895-1900 • To register for TRICARE Pharmacy Home Delivery, send a completed <i>New Patient Mail Order Registration Form</i> to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072-9954
TRICARE Retail Network Pharmacy¹	• Phone: 1-877-363-1303 • Online: www.express-scripts.com/TRICARE • Send claims to: Express Scripts, Inc. P.O. Box 52132 Phoenix, AZ 85072
Member Choice Center	• Phone: 1-877-363-1433 • Online: www.express-scripts.com/TRICARE
Specialty Medication <i>(to order specialty medications)</i>	• Phone: 1-877-363-1303 • Fax (providers only): 1-877-895-1900 <i>(in the United States)</i> 1-602-586-3911 <i>(outside the United States)</i> • Mail: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072-9954

1. TRICARE retail network pharmacies are available only in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.

General Correspondence	• Phone: 1-877-363-1303 • Online: www.express-scripts.com/TRICARE • Mail: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072
Filing Claims	• Send claims to: Express Scripts, Inc. P.O. Box 52132 Phoenix, AZ 85072
International Toll-Free Access	Dial the in-country access code listed below¹ • Italy: 00+800-3631-3030 • Japan–IDC: 0061+800-3631-3030 • Japan–Japan Telecom: 0041+800-3631-3030 • Japan–KDD: 010+800-3631-3030 • Japan–Other: 0033+800-3631-3030 • South Korea: 002+800-3631-3030 • Turkey: 0811-288-0001 (once prompted, input 877-363-1303) • United Kingdom: 00+800-3631-3030
Pharmacy Operations Center	• Phone: 1-866-ASK-4PEC (1-866-275-4732) (for specific in-country toll-free service, where established) • Online: www.tricare.mil/pharmacyformulary
Pharmacy Claim-Filing Information	• Phone: 1-877-363-1303 • Online: www.tricare.mil/pharmacy/claims

1. Beneficiaries residing overseas who are located in areas outside these countries should call their point-of-contact number to be connected to Express Scripts.

Figure 7.2 lists additional pharmacy-related resources, so you can easily find the information you need. If you still have questions, contact Express Scripts (*see contact information in Figure 7.1*).

Other Pharmacy Resources

Figure 7.2

U.S. Food and Drug Administration	• www.fda.gov
Injectable and Over-the-Counter Medication Information	• Phone: 1-877-363-1303 • Online: www.tricare.mil/pharmacy
Medicare Part D <i>(Medicare prescription coverage details)</i>	• Phone: 1-800-MEDICARE (1-800-633-4227) • Online: www.medicare.gov
TRICARE Pharmacy Home Delivery Registered Pharmacist Access	• Phone: 1-877-363-1303 <i>(24 hours a day, 7 days a week)</i>
Pharmacy Locator	• www.express-scripts.com/TRICARE
TRICARE Catastrophic Cap	• www.tricare.mil/costs/catcap
TRICARE Claims	• www.tricare.mil/claims
TRICARE Costs	• www.tricare.mil/costs
TRICARE Formulary Search Tool <i>(online listing of covered drugs, quantity limits, and prior authorization details)</i>	• www.tricare.mil/pharmacyformulary

TRICARE Pharmacy <i>(medication, prior authorization, quantity limits, and general benefit information)</i>	• www.tricare.mil/pharmacy
TRICARE Program Integrity <i>(report fraud and abuse)</i>	• Phone (<i>in the United States</i>): 1-866-759-6139 • Online: www.tricare.mil/fraud
Overseas Active Duty Claims Processing <i>(all areas)</i>	TRICARE Overseas Program • Mail: TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA • Online: www.tricare-overseas.com
Overseas Non-Active Duty Claims Processing	Eurasia-Africa (<i>non-active duty</i>) • Mail: TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708-8976 USA • Online: www.tricare-overseas.com Latin America and Canada (<i>non-active duty</i>) • Mail: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA • Online: www.tricare-overseas.com Pacific (<i>non-active duty</i>) • Mail: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA • Online: www.tricare-overseas.com

Additional Resources

Figure 7.3 lists resources that will provide you with TRICARE benefit details and help you maintain your eligibility.

Benefit and Eligibility Resources Figure 7.3

Defense Enrollment Eligibility Reporting System (DEERS) <i>(update contact information)</i>	• Phone: 1-800-538-9552, Monday–Friday, 5:00 a.m.–5:00 p.m. Pacific Time <i>(except holidays)</i> • Phone (TDD/TTY): 1-866-363-2883 • milConnect Web site: http://milconnect.dmdc.mil
Defense Health Agency—Great Lakes	• www.tricare.mil/greatlakes
Identification Card-Issuing Facility Locator	• www.dmdc.osd.mil/rsl
TRICARE Overseas Program	• www.tricare-overseas.com
TRICARE	• www.tricare.mil

Acronyms

ADSM	Active duty service member
COB	Coordination of benefits
DEERS	Defense Enrollment Eligibility Reporting System
DoD	Department of Defense
EOB	Explanation of benefits
FDA	U.S. Food and Drug Administration
FY	Fiscal year
HIPAA	Health Insurance Portability and Accountability Act of 1996
LOD	Line of duty
OHI	Other health insurance
P&T	DoD Pharmacy and Therapeutics Committee
POC	Point of contact
POS	Point of service
TFL	TRICARE For Life
USFHP	US Family Health Plan

Glossary

Catastrophic Cap

The maximum out-of-pocket expenses TRICARE beneficiaries are responsible for in a given fiscal year (*October 1–September 30*). Point-of-service (POS) cost-shares and the POS deductible are not applied to the catastrophic cap.

Deductible

The annual amount a TRICARE Standard and TRICARE Extra, TRICARE Overseas Program Standard, TRICARE Reserve Select, or TRICARE Retired Reserve beneficiary must pay for covered outpatient benefits, including pharmacy services received at non-network pharmacies, before TRICARE begins to share costs. TRICARE Prime beneficiaries do not have annual deductibles, unless they use the point-of-service option.

Defense Enrollment Eligibility Reporting System (DEERS)

A database of uniformed service members (*sponsors*), family members, and others worldwide who are entitled under law to military benefits, including TRICARE. Beneficiaries are required to keep DEERS updated.

Explanation of Benefits

A statement sent to beneficiaries showing that claims were processed and the amount paid to providers. If denied, an explanation of denial is provided.

Formulary

Also known as a uniform formulary, this is a list of the covered generic and brand-name drugs. The formulary also contains a third tier of medications that are designated as non-formulary. Medications in the third, non-formulary tier include any drug in a therapeutic class determined to be less clinically effective or less cost-effective than other drugs in the same class.

Fraud

An instance when deliberate deceit is used by a provider to obtain payment for services not actually delivered or received, or by a beneficiary to claim program eligibility.

Military Hospital or Clinic

A medical facility owned and operated by the uniformed services and usually located on or near a military base.

Other Health Insurance (OHI)

Any non-TRICARE health insurance that is not considered a supplement. This insurance is acquired through an employer, entitlement program, or other source. TRICARE pays second after all other health plans except for Medicaid, TRICARE supplements, the Indian Health Service, or other programs or plans as identified by TRICARE.

Point of Service (POS)

The TRICARE Prime POS option allows TRICARE Prime enrollees, except active duty service members, to get nonemergency, TRICARE-covered services from any TRICARE-authorized provider without a primary care manager's referral or a regional contractor authorization. You will pay more when using the POS option. POS charges do not apply if you receive care under TRICARE Standard or TRICARE Extra.

Prior Authorization

A prior authorization is a process of reviewing certain medical, pharmacy, surgical, and mental health care services to ensure medical necessity and appropriateness of care before services are rendered or within 24 hours of an emergency admission.

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Defense Health Agency. All rights reserved.*

TRICARE Pharmacy Home Delivery
1-877-363-1303

TRICARE Retail Network Pharmacies
*(United States, Guam, the Northern Mariana Islands,
Puerto Rico, and the U.S. Virgin Islands)*
1-877-363-1303

Express Scripts, Inc. Customer Service
1-877-363-1303

www.express-scripts.com/TRICARE

www.tricare.mil