



THE ASSISTANT SECRETARY OF DEFENSE

1200 DEFENSE PENTAGON
WASHINGTON DC 20301-1200

TRICARE
MANAGEMENT
ACTIVITY

December 2010

SUBJECT: TRICARE Prescription Drug Benefit is Creditable Coverage

Dear TRICARE/Medicare Beneficiary:

As a Medicare/TRICARE beneficiary, you already have a comprehensive pharmacy benefit available through TRICARE. This letter serves as proof that you have creditable coverage, meaning that your TRICARE prescription drug plan is at least as good as the Medicare prescription drug plan. While you do not need to take any action at this time, you are encouraged to keep this letter as proof of your creditable prescription drug coverage through TRICARE.

Although TRICARE beneficiaries with Medicare Part A and/or Part B are also eligible for Medicare Part D prescription coverage, for most TRICARE beneficiaries there is little advantage to signing up for a Medicare prescription drug plan. One exception is that beneficiaries with limited income and resources may be able to sign up for Medicare Part D with little or no premium.

Before deciding whether or not to enroll in a Medicare prescription drug plan, you should compare the monthly premiums, deductibles, copayments, and drug coverage of Medicare prescription drug plans in your area with your TRICARE prescription drug benefits.

We would also like to remind you that if you do not have other prescription drug coverage, such as Part D, you may be able to order up to a 90-day supply of the medications you take on a regular basis through TRICARE Pharmacy Home Delivery (*mail order*). Home Delivery is convenient and safe, can help you save money, and offers a new auto-refill feature to ensure you will not run out.

- To learn more about TRICARE prescription coverage, or see if Home Delivery is right for you, call 1-877-363-1303. On the Web, visit www.tricare.mil/pharmacy or www.express-scripts.com/TRICARE.
- To learn more about Medicare prescription drug plans, visit www.medicare.gov to use the personal plan finder, or call Medicare at 1-800-633-4227 or 1-877-486-2048 (*TTY*). For local assistance, call your State Health Insurance Assistance Program (*see your copy of the Medicare and You handbook for telephone numbers*).

If you decide to sign up for a Medicare prescription drug plan, you may do so during the general enrollment period, between November 15 and December 31 each year (*under certain situations there may be additional enrollment opportunities*). If you are considering signing up for Medicare Part D during the enrollment period, be aware of the following:

- Your coverage will begin on January 1 of the following year, as long as the plan gets your enrollment request by December 31.
- The late enrollment fee will not apply unless you are without creditable coverage (*e.g., TRICARE coverage*) for 63 days or more.

For your convenience, if you have Medicare Part D, your pharmacist should be able to submit your prescription online to both Medicare and TRICARE at the same time. And, whether you enroll or disenroll from a Medicare prescription drug plan, your DEERS record will be automatically updated with entitlement data received directly from the Centers for Medicare and Medicaid Services.

We are proud to serve our service members and their families and are committed to providing you with the best possible care.

Sincerely,

C.S. Hunter
RADM, MC, USN
Deputy Director, TMA

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**Important Notice from the
Department of Defense
about your TRICARE
Prescription Drug Coverage
and Medicare Prescription
Drug Coverage**

Medicare Beneficiary
123 Anywhere St
Anywhere, CA 99999-9999

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Department of Defense
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