

TRICARE BENEFICIARY BULLETIN – JULY 30 - 669 WORDS (612)

LEAD MUSIC (:03)

THIS IS THE TRICARE BENEFICIARY BULLETIN, AN UPDATE ON THE LATEST NEWS TO HELP YOU MAKE THE BEST USE OF YOUR TRICARE BENEFIT. I'M AUSTIN CAMACHO (:10)

FIRST UP: GENERIC MEDICATIONS ARE USUALLY THE RIGHT PRESCRIPTION, AS ANN MARIE FELICIO REPORTS.

TRICARE AND ITS PHARMACY CONTRACTOR, EXPRESS SCRIPTS, INC., WORK TOGETHER TO PROMOTE A HIGH QUALITY, COST-EFFECTIVE PHARMACY BENEFIT. A KEY FACTOR IN MAKING THIS BENEFIT A SUCCESS IS THE MANDATORY GENERIC DRUG PROGRAM, WHICH HAS BEEN IN PLACE FOR MORE THAN 10 YEARS.

IT IS TRICARE POLICY TO USE GENERIC MEDICATIONS INSTEAD OF BRAND NAME MEDICATIONS, WHENEVER POSSIBLE. IF A

GENERIC EQUIVALENT DRUG DOES NOT EXIST, THE BRAND NAME DRUG WILL BE DISPENSED AT THE BRAND NAME COST.

CURRENTLY, BRAND NAME DRUGS THAT HAVE A GENERIC EQUIVALENT MAY ONLY BE DISPENSED IF THERE IS CLINICAL JUSTIFICATION FOR USE OF THE BRAND NAME DRUG IN PLACE OF THE GENERIC EQUIVALENT. VISIT [WWW.EXPRESS-SCRIPTS.COM/TRICARE](http://WWW.EXPRESS-SCRIPTS.COM/TRICARE) FOR MORE INFORMATION ON YOUR PRESCRIPTION DRUG BENEFIT OR CALL 1-866-363-8779.

FOR TRICARE MANAGEMENT ACTIVITY, I'M ANN MARIE FELICIO.

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NEXT, A REMINDER THAT TRICARE BENEFICIARIES CAN ACCESS TRICARE INFORMATION TAILORED FOR THEM THROUGH THE MY BENEFITS PORTAL ON [WWW.TRICARE.MIL](http://WWW.TRICARE.MIL).

UPON ENTERING THE MY BENEFITS PORTAL, BENEFICIARIES ARE PROMPTED TO ANSWER A FEW QUESTIONS ABOUT THEMSELVES INCLUDING THEIR MILITARY STATUS, WHERE THEY LIVE AND

THEIR TRICARE HEALTH PLAN. WHEN YOU ANSWER THESE THREE QUESTIONS, THE WEB SITE AUTOMATICALLY TAILORS CONTENT TO MEET YOUR NEEDS. IF BENEFICIARIES AREN'T SURE ABOUT THEIR TRICARE PLAN, THE PLAN WIZARD SHOWS THEM THE PLANS FOR WHICH THEY MAY BE ELIGIBLE.

A FULL TUTORIAL ON HOW TO USE THE WEB SITE TO OBTAIN INFORMATION IS AVAILABLE AT [WWW.TRICARE.MIL/OVERVIEW](http://WWW.TRICARE.MIL/OVERVIEW).

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TRICARE RESERVE SELECT PLAYS VITAL ROLE IN CONTINUITY OF COVERAGE FOR RESERVE COMPONENT MEMBERS.

THE NUMBER OF NATIONAL GUARD AND RESERVE MEMBERS PURCHASING TRICARE RESERVE SELECT, OR TRS, IS GROWING. THE PREMIUM-BASED HEALTHCARE PLAN IS AVAILABLE FOR PURCHASE BY ELIGIBLE MEMBERS OF THE SELECTED RESERVES. THE LATEST INFORMATION ON TRS IS AVAILABLE ON THE TRICARE WEB SITE AT [HTTP://WWW.TRICARE.MIL/TRS](http://WWW.TRICARE.MIL/TRS).

MONTHLY PREMIUMS FOR MEMBERS IS JUST \$47.51. MEMBER-AND-FAMILY COVERAGE IS \$180.17. THANKS IN PART TO AFFORDABILITY, THE NUMBER OF TOTAL TRS PLANS JUMPED 29 PERCENT IN THE FIRST FIVE MONTHS OF THIS YEAR. AND AS OF JUNE, 2009 THERE ARE MORE THAN 43,000 TRS PLANS IN FORCE. NEARLY 17,000 OF THOSE ARE MEMBER-ONLY PLANS, LEAVING MORE THAN 26,000 TRS MEMBER-AND-FAMILY PLANS. IN ALL, ALMOST 113,000 LIVES ARE COVERED BY TRS.

ORIGINATING IN 2005, CONGRESS EXPANDED TRS IN 2006 WITH A COMPLEX THREE-TIERED PREMIUM STRUCTURE. CONGRESS STREAMLINED TRS IN 2007 BY MERGING THE THREE TIERS INTO A SINGLE TIER. PREMIUM PRICES WERE REDUCED TO THEIR CURRENT LEVEL IN JANUARY 2009.

ACCORDING TO THE MOST RECENT SURVEY, AFFORDABILITY IS THE MOST IMPORTANT REASON NATIONAL GUARD AND RESERVE MEMBERS, WHO MAY LACK CIVILIAN HEALTH INSURANCE OPTIONS, ARE INCREASINGLY PURCHASING TRS COVERAGE. GENEROSITY OF BENEFITS IS ALSO A FREQUENTLY

CITED REASON FOR PURCHASE ACCORDING TO THE SURVEY.

SELECTED RESERVISTS IN TRS REPORT COMPARABLE SATISFACTION AND ACCESS TO MEDICAL CARE PROVIDERS COMPARED TO THEIR NON-TRS COUNTERPARTS. THEY ARE ALSO MORE LIKELY TO REPORT GETTING CARE RIGHT AWAY AND HAVING GOOD COMMUNICATION WITH PROVIDERS.

TRS IS ONLY AVAILABLE TO QUALIFIED MEMBERS OF THE SELECTED RESERVE. THEY CANNOT BE ELIGIBLE FOR, OR COVERED BY, THE FEDERAL EMPLOYEE HEALTH BENEFITS PROGRAM.

TRS DELIVERS COVERAGE SIMILAR TO TRICARE STANDARD AND EXTRA TO QUALIFIED MEMBERS WHO PURCHASE THE COVERAGE AND PAY MONTHLY PREMIUMS. THE PLAN FEATURES CONTINUOUSLY OPEN ENROLLMENT.

SELECTED RESERVE MEMBERS CAN FOLLOW THE INSTRUCTIONS TO QUALIFY FOR, AND PURCHASE, COVERAGE

DIRECTLY THROUGH THE GUARD AND RESERVE WEB PORTAL,  
WHICH THEY CAN ACCESS THROUGH THE TRICARE TRS PAGE AT  
[HTTP://WWW.TRICARE.MIL/TRS](http://www.tricare.mil/trs).

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA .

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AND THAT'S TODAY'S TRICARE BENEFICIARY BULLETIN. WE'LL  
HAVE MORE NEWS YOU CAN USE NEXT WEEK. (:03)

TAIL MUSIC (:03)