

TRICARE BENEFICIARY BULLETIN – MARCH 11, 2010 –
WORDS

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: ANNMARIE FELICIO REPORTS ON HOW TRICARE
BENEFICIARIES CAN SAVE MONEY WHEN THEY USE GENERIC
DRUGS

EVER HEAR OF OMEPRAZOLE, ZOLPIDEM, OR CETIRIZINE? THESE
POPULAR GENERIC DRUGS TREAT GASTROINTESTINAL
PROBLEMS, INSOMNIA AND ALLERGIES AND ARE ALSO
AVAILABLE UNDER FAMILIAR BRAND NAMES. WHILE GENERIC
DRUGS ARE NOT ADVERTISED ON TELEVISION OR IN
MAGAZINES, THEY PROVIDE THE SAME BENEFITS AS THEIR
BRAND-NAME COUNTERPARTS AT A LOWER PRICE.

BECAUSE OF THE SAFETY, EFFICACY AND COST-SAVINGS PROVIDED BY GENERIC DRUGS, IT IS DEFENSE DEPARTMENT POLICY THAT ALL TRICARE BENEFICIARY PRESCRIPTIONS ARE FILLED USING GENERIC EQUIVALENT MEDICATION WHEN AVAILABLE.

GENERIC DRUGS SAVE AMERICAN CONSUMERS BILLIONS OF DOLLARS EACH YEAR, ACCORDING TO THE CONGRESSIONAL BUDGET OFFICE. PRESCRIPTION COSTS FOR TRICARE BENEFICIARIES ARE BASED ON THE TYPE OF DRUG AND WHERE THE PRESCRIPTION IS BEING FILLED, WITH GENERIC ALWAYS BEING THE LEAST EXPENSIVE DRUG OPTION. FOR EXAMPLE, A 90-DAY SUPPLY OF A GENERIC DRUG THROUGH TRICARE HOME DELIVERY HAS JUST A \$3 COPAYMENT, WHILE A BRAND-NAME DRUG HAS A \$9 COPAYMENT. AT A NETWORK PHARMACY, THE COPAYMENTS ARE THE SAME \$3 FOR GENERIC AND \$9 FOR BRAND-NAME, BUT THAT'S ONLY FOR A 30-DAY SUPPLY.

GENERIC DRUGS DO NOT COST LESS BECAUSE THEY ARE OF

LESSER QUALITY. WHEN BRAND-NAME DRUGS MAKE THEIR APPEARANCE ON THE MARKET, THEIR FORMULA IS UNDER A PATENT. WHEN THAT PATENT PERIOD IS OVER GENERIC VERSIONS EMERGE AT A LOWER PRICE, PARTIALLY BECAUSE THEY ARE NOT ADVERTISED.

ALTHOUGH IT'S DEFENSE DEPARTMENT POLICY THAT ALL PRESCRIPTIONS ARE FILLED USING THE GENERIC EQUIVALENT MEDICATION IF AVAILABLE, BRAND-NAME DRUGS CAN BE COVERED IN MATTERS OF MEDICAL NECESSITY WITH PRIOR APPROVAL.

FOR MORE INFORMATION ABOUT THE TRICARE PHARMACY PROGRAM, VISIT TRICARE.MIL/PHARMACY.

FOR TRICARE MANAGEMENT ACTIVITY, I'M ANNMARIE FELICIO.

DID YOU KNOW TRICARE COVERS COLORECTAL SCREEN SCREENINGS AT NO COST?

EVEN THOUGH COLORECTAL CANCER SCREENINGS MAY BE AN UNCOMFORTABLE SUBJECT FOR SOME PEOPLE TO DISCUSS, THEIR IMPORTANCE SHOULD NOT BE UNDERPLAYED. THE GOOD NEWS FOR TRICARE BENEFICIARIES IS THAT COLORECTAL SCREENINGS ARE AVAILABLE TO THEM AT NO COST.

FOR TRICARE PRIME AND STANDARD BENEFICIARIES, THERE ARE NO COST SHARES OR CO-PAYS FOR MANY IMPORTANT PREVENTIVE CARE SERVICES, INCLUDING COLORECTAL CANCER SCREENINGS. FOR MEDICARE-ELIGIBLE BENEFICIARIES COVERED BY TRICARE FOR LIFE, MEDICARE COVERS COLORECTAL CANCER SCREENING TESTS AND TRICARE GENERALLY PAYS THE REMAINDER OF ANY COSTS NOT PAID UNDER MEDICARE.

THERE ARE MANY TYPES OF SCREENING TESTS AVAILABLE TO FIND COLON POLYPS OR COLORECTAL CANCER. BENEFICIARIES 50 AND OLDER SHOULD HAVE ANNUAL FECAL OCCULT BLOOD TESTING, A PROCTOSIGMOIDOSCOPY OR SIGMOIDOSCOPY EVERY THREE TO FIVE YEARS, OR A COLONOSCOPY EVERY 10

YEARS.

BENEFICIARIES AS YOUNG AS 25 WITH A HIGHER RISK OF COLORECTAL CANCER – FOR EXAMPLE, THOSE WITH A CLOSE RELATIVE WHO HAD THE DISEASE– SHOULD TALK TO THEIR DOCTOR ABOUT EARLIER SCREENINGS.

FOR MORE INFORMATION ABOUT TRICARE’S PREVENTIVE SERVICES, VISIT TRICARE.MIL.

FOR TRICARE MANAGEMENT ACTIVITY, I’M AUSTIN CAMACHO.

FINALLY, LORRAINE CWIEKA REMINDS BENEFICIARIES TO NOT LET THE FLU GET TO YOU!

WHEN IT COMES TO BEING AND STAYING HEALTHY PREVENTION IS ALWAYS THE EASIEST METHOD. TRICARE IS COMMITTED TO PREVENT ILLNESS WITH VACCINES AND MEDICATIONS.

ONE OF MOST SERIOUS AND DANGEROUS ILLNESS IS THE

INFLUENZA VIRUS COMMONLY KNOWN AS THE FLU. WHILE PEAK FLU SEASON USUALLY STARTS IN NOVEMBER AND RUNS THROUGH MARCH, IT'S NEVER TOO LATE TO PROTECT YOURSELF AGAINST THE POTENTIALLY DEADLY VIRUS.

THE CENTERS FOR DISEASE CONTROL AND PREVENTION RECOMMENDS GETTING A FLU SHOT AS THE FIRST AND MOST IMPORTANT STEP IN PROTECTING YOURSELF AGAINST THE FLU. DIFFERENT STRAINS OF FLU CIRCULATE EVERY YEAR, SO IT'S IMPORTANT TO BE VACCINATED EVERY YEAR.

TRICARE BENEFICIARIES ARE ENCOURAGED TO TAKE ADVANTAGE OF THE EASY, HASSLE-FREE WAYS TO RECEIVE VACCINES. BENEFICIARIES CAN VISIT ANY TRICARE RETAIL NETWORK PHARMACY TO RECEIVE SEASONAL FLU, H1N1 FLU AND PNEUMONIA VACCINES AT NO COST. THIS EXPANDED COVERAGE IS AVAILABLE TO ALL TRICARE BENEFICIARIES ELIGIBLE TO USE THE TRICARE RETAIL PHARMACY BENEFIT. NORMALLY, THE IMMUNIZATIONS MUST BE ADMINISTERED IN THE OFFICE OF AN AUTHORIZED NETWORK PROVIDER,

HOWEVER THESE ARE EXCEPTIONS.

WINTER FLU SEASON MAY END IN MARCH BUT THE RISKS ARE STILL THERE. IN 2009 A CDC STUDY REPORTED THAT UP TO 5.7 MILLION AMERICANS WERE INFECTED WITH THE H1N1 FLU VIRUS DURING THE SPRING. THIS SPRING, PREVENTION IS EASIER WITH THE RETAIL PHARMACY OPTION.

FIND OUT MORE ABOUT THE FLU AND OPTIONS FOR TRICARE BENEFICIARIES AT TRICARE.MIL/FLU.

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

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

TAIL MUSIC (:03)