

# **Module 10: Pharmacy**

# Module Objectives

**After this module, you should be able to:**

- Describe the TRICARE pharmacy benefit
- Explain features of the various pharmacy options
- Describe the costs associated with each option



# TRICARE Pharmacy Benefit Overview

The TRICARE pharmacy benefit provides cost sharing for drugs and medicines that (1) are approved for marketing by the U.S. Food and Drug Administration, (2) by U.S. law require a physician's or other authorized professional provider prescription (acting within the scope of their license), and (3) are actually ordered and prescribed by an authorized provider in accordance with state and federal law.

It includes retail and mail order prescription services, medications provided by physicians and other appropriate clinicians, and medications provided in support of home health care.

In June 2008, the DoD awarded Express Scripts, Inc. the contract for the TRICARE Pharmacy Program. Express Scripts administers the TRICARE retail pharmacy and mail order pharmacy options.



# TRICARE Pharmacy Benefits

TRICARE offers several convenient ways for beneficiaries to have prescriptions filled depending on your family's specific needs.

Prescriptions can be filled at any of these pharmacies, based on the beneficiary's specific situation, and beneficiaries can use more than one option at a time.

<b>Direct Care Pharmacy</b>	<b>Least expensive option with no out-of-pocket costs</b>
<b>Mail Order Pharmacy</b>	<b>Safe, convenient and the most cost-effective option when a military pharmacy is not available</b>
<b>Retail Network Pharmacy</b>	<b>Fast and convenient. More than 54,000 network pharmacies in the United States and U.S. Territories</b>
<b>Retail Non-Network Pharmacies (includes overseas host nation pharmacies)</b>	<b>Most expensive option</b>



# Direct Care (Military Treatment Facility) Pharmacy Option

- The Military Treatment Facility (MTF) pharmacy option is the most convenient to those who live close to a military installation that has a medical facility with a pharmacy
- All TRICARE-eligible beneficiary may use the pharmacy at an MTF
  - Beneficiaries must show a valid uniformed services ID card
- Beneficiaries may have prescriptions filled (up to a 90-day supply for most medications) at an MTF pharmacy free of charge
  - Includes prescriptions written by licensed civilian providers



# Mail Order Pharmacy Option

- The Mail Order Pharmacy option is a cost-effective and convenient way for beneficiaries to get prescription medications, while also helping the DoD contain health care costs and sustain first class health care benefits
- To use the mail order pharmacy, beneficiaries must establish and activate their account via mail, phone, or online. Accounts must be established for each family member desiring to use this service
- There are two ways to activate an account:
  - o Online: [www.express-scripts.com/custom/dod/ben\\_message](http://www.express-scripts.com/custom/dod/ben_message)
  - o Phone:
    - Toll free inside the U.S. (866) 363-8667
    - Outside of the U.S. (866) 275-4732
- Beneficiaries can request prescriptions or refills by mail, phone, or online (up to a 90-day supply for most medications)
  - o Prescribers must have a U.S. Drug Enforcement Agency (DEA) number



# Network Retail Pharmacy Option

- The Network Retail Pharmacy option is best for people who desire not to use the mail order option or do not live near an MTF
- The network retail pharmacy option allows beneficiaries to fill prescriptions at civilian pharmacies throughout the United States, including U.S. territories
- To get prescriptions filled, beneficiaries must present their written prescriptions along with their uniformed services ID card
- TRICARE for Life beneficiaries who have Medicare Part D must show their Medicare card
- Prescriptions from a licensed provider may be submitted electronically, faxed, or telephoned in to the network retail pharmacy of choice, depending on the state pharmacy laws
- Beneficiaries can find network retail pharmacies near their home or while traveling by accessing the pharmacy locator at the following sources:
  - Online: <http://member.express-scripts.com/dodCustom/home.do>
  - Phone: (866) 363-8779



# Non-Network Retail Pharmacy Option

- Non-network retail pharmacies are those pharmacies that are not in the TRICARE pharmacy retail network
- Getting prescriptions filled at a non-network pharmacy is the most expensive option of the four TRICARE pharmacy options available
- When using a non-network retail pharmacy, beneficiaries should be prepared to pay the total amount up front
  - Beneficiaries will file a claim with the pharmacy contractor to receive partial reimbursement after the deductible is met
- TRICARE Prime beneficiaries who get prescriptions filled at non-network retail pharmacies will incur point of service charges (refer to cost slide for more details)
- Non-U.S. territory overseas host nation pharmacies are regarded as non-network retail pharmacies, therefore beneficiaries should be prepared to pay the total amount up front
  - Beneficiaries will file a claim with the overseas claims processor to receive partial reimbursement after the deductible is met



# TRICARE Pharmacy Option Costs

TRICARE Pharmacy Co-payments/Cost Shares (Also Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, and the Northern Mariana Islands)			
Type of Pharmacy	Formulary		Non-formulary (Tier 3)
	Generic (Tier 1)	Brand Name (Tier 2)	
Direct Care (Military Treatment Facility) (up to a 90-day supply)	\$0	\$0	Not Applicable MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications
Mail Order Pharmacy (up to a 90-day supply)	\$3	\$9	\$22 unless medical necessity is established
Retail Network Pharmacies (up to a 30-day supply)	\$3	\$9	\$22 unless medical necessity is established
Retail Non-Network Pharmacies (up to a 30-day supply)	50 percent cost share after the point of service deductible has been met (TRICARE Prime)	50 percent cost share after the point of service deductible has been met (TRICARE Prime)	50 percent cost share after the point of service deductible has been met (TRICARE Prime)
	\$9 or 20 percent of the total cost, whichever is greater, after the annual outpatient deductible is met (TRICARE Standard)	\$9 or 20 percent of the total cost, whichever is greater, after the annual outpatient deductible is met (TRICARE Standard)	\$22 or 20 percent, whichever is greater, after your annual outpatient deductible is met (TRICARE Standard)
Non-U.S. Territory Host Nation (up to a 30-day supply)	50 percent cost share after the point of service deductible has been met (TRICARE Prime)	50 percent cost share after the point of service deductible has been met (TRICARE Prime)	50 percent cost share after the point of service deductible has been met (TRICARE Prime)
	25 percent cost share after outpatient annual deductible is met (TRICARE Standard)		



# TRICARE Pharmacy Benefit

Additional information can be obtained from the following sources:

- TRICARE.mil: [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)
- Express Scripts, Inc:  
<http://member.express-scripts.com/dodCustom/welcome.do>



# **Congratulations!**

## **You've Completed Module 10: Pharmacy!**

### **You should now be able to:**

- Describe the TRICARE pharmacy benefit
- Explain features of the various pharmacy options
- Describe the costs associated with each option

