



TRICARE® Pharmacy Program Overview

Learn about your TRICARE pharmacy coverage

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same coverage, regardless of your TRICARE health plan. However, if you use the US Family Health Plan, you have separate pharmacy coverage.

Express Scripts is the contractor for the TRICARE Pharmacy Program. Express Scripts manages your home delivery and retail pharmacy services.

To help you manage your prescriptions, sign up for an online account. You can also download the Express Scripts mobile app. Learn more at www.militaryrx.express-scripts.com.

PRESCRIPTION DRUG CATEGORIES

There are four categories of drugs: generic formulary, brand-name formulary, non-formulary, and non-covered drugs. You can find coverage information for a specific drug by using the TRICARE Formulary Search Tool at www.express-scripts.com/tform.

Your pharmacy will generally fill your covered prescription with a generic drug—unless your provider requests a brand-name drug for you. The type of drug you're prescribed may determine where you can fill your prescription. Also, your costs may vary based on the type of drug you're prescribed. Learn more at www.tricare.mil/pharmacy.



TRICARE FORMULARY SEARCH TOOL

For information about your prescription drug, go to www.express-scripts.com/tform.

You'll need to know:

- The name and strength of the drug prescribed

The search tool will tell you:

- If the drug is covered by TRICARE or if you need a coverage review from Express Scripts
- If you need a request form from your provider (This usually applies to non-formulary drugs and medications that require pre-authorization or prior authorization.)
- Where you can fill your prescription
- How much you'll pay out of pocket

Over-the-Counter Drugs

TRICARE covers some over-the-counter drugs that your provider must prescribe. TRICARE covers insulin, diabetic supplies, and tobacco-cessation products. For more information, go to www.tricare.mil/otcdrugs.

FOUR CATEGORIES OF DRUGS

TRICARE groups prescription drugs into four categories. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type. This graphic shows how your costs may vary depending on your drug's category.

Generic formulary drugs*

..... \$

- Covered by TRICARE
- Widely available
- Lowest cost to you



Brand-name formulary drugs*

..... \$ \$

- Covered by TRICARE
- Generally available
- Moderate cost



Non-formulary drugs*

..... \$ \$ \$

- Covered by TRICARE
- May not be available
- Higher cost



Non-covered drugs

..... \$ \$ \$ \$

- Not covered by TRICARE
- Highest cost (You pay 100% of the drug's cost)



* May require pre-authorization or medical necessity

COSTS

Active duty service members pay nothing for covered prescriptions from military pharmacies, home delivery, or retail network pharmacies.

For all other beneficiaries, pharmacy costs are based on beneficiary status, the prescription drug category, and where you fill your prescription.

- There's no cost for covered generic or brand-name drugs at military pharmacies.
- You pay a copayment for covered generic and brand-name drugs from home delivery or at retail network pharmacies.
- You pay the full cost for both covered generic and brand-name drugs when you go to non-network pharmacies. You may be able to file a claim for reimbursement.
- You pay the full price for any non-covered drugs.
- If you have other health insurance (OHI), TRICARE pays second. If your OHI is through Express Scripts, your coverage processes automatically.

You may have to meet your annual deductible before copayments or cost-shares apply for certain pharmacy types. Learn more at www.tricare.mil/costs.

PHARMACY OPTIONS

There are several options to fill prescriptions. Some prescription drugs may only be available through one pharmacy option, like home delivery for maintenance medications. Also, certain restrictions may apply when using home delivery or retail pharmacies overseas.

Military Pharmacies

At a military pharmacy, you can get up to a 90-day supply of most covered drugs.

- Can accept e-prescriptions and prescriptions from most military and civilian providers
- Generally carry only formulary drugs

Visit www.tricare.mil/militarypharmacy to learn more.

TRICARE Pharmacy Home Delivery

With home delivery, you can get up to a 90-day supply of covered drugs delivered with free standard shipping.

- No need to file claims
- Available overseas with APO/FPO/DPO addresses (except in Germany) and with certain restrictions

Learn more at www.tricare.mil/homedelivery.

TRICARE Retail Network Pharmacies

At a retail network pharmacy, you can get up to a 30-day supply of a covered drug. You can also get up to a 90-day supply of a covered drug for three copayments.

- You may fill prescriptions at retail network pharmacies without having to file a claim, but you may need to show your Uniformed Services ID card or Common Access Card and your prescription.
- If you have OHI, you'll save money by using a retail network pharmacy that's also in-network with your other plan.
- To find a TRICARE retail network pharmacy near you, go to www.militaryrx.express-scripts.com/find-pharmacy.

In the Philippines, you must use a certified pharmacy. To learn more about retail network pharmacies, visit www.tricare.mil/networkpharmacy.

Non-Network Pharmacies

At non-network pharmacies, you pay the full price for a covered drug up front and file a claim for reimbursement. Reimbursements are subject to applicable deductibles, cost-shares, copayments, and other charges. All deductibles must be met before you can be reimbursed.

Overseas, a non-network pharmacy may be your only option. You'll pay the full price for your covered drugs, and file a claim with the TRICARE Overseas contractor, International SOS, for reimbursement.

Visit www.tricare.mil/pharmacyclaims to learn more about filing claims.

FOR INFORMATION AND ASSISTANCE

TRICARE Pharmacy Program

www.tricare.mil/pharmacy

Express Scripts (U.S. and U.S. territories)

1-877-363-1303

1-877-540-6261 (TDD/TTY)

www.militaryrx.express-scripts.com

DOD.customer.relations@express-scripts.com

International SOS (Outside U.S. and U.S. territories)

www.tricare-overseas.com/beneficiaries/resources/pharmacy

For more information about your pharmacy benefit, review the *TRICARE Pharmacy Program Handbook* at www.tricare.mil/publications.

An Important Note About TRICARE Program Information

*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. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE pharmacy contractor or your local military hospital or clinic.*

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