TRICARE® Pharmacy Program

HANDBOOK

Learn about the TRICARE pharmacy benefit.

Important Information

TRICARE Pharmacy Program Contractor Express Scripts, Inc.	militaryrx.express-scripts.com
TRICARE	tricare.mil
Military Pharmacies	tricare.mil/militarypharmacy
TRICARE Pharmacy Home Delivery	tricare.mil/homedelivery
TRICARE Retail Network Pharmacies (Only available in the United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	tricare.mil/networkpharmacy

An Important Note About TRICARE Program Information

At the time of publication, this information is current. TRICARE policies and benefits are governed by public law and federal regulations and change accordingly. For the most up-to-date information, visit **tricare.mil**, or contact your TRICARE regional contractor or local military hospital or clinic.

Keep Your DEERS Information Up To Date!

Eligibility for TRICARE is determined by the services and tracked in the Defense Enrollment Eligibility Reporting System. DEERS maintains the official eligibility records for service members and their family members worldwide. Up-to-date records in DEERS are vital to accessing your TRICARE benefit. Errors in your DEERS record will cause problems with claims, billing, authorization letters for referrals, and more. **Protect your TRICARE benefits by checking your DEERS record regularly to ensure your information is up to date at milconnect.dmdc.osd.mil.**

Welcome to the TRICARE Pharmacy Program.

As a TRICARE beneficiary, you have access to comprehensive prescription drug coverage. In addition to using military pharmacies, you have several options for filling your prescriptions. Express Scripts administers the TRICARE Pharmacy Program. Express Scripts also manages your home delivery and retail pharmacy services.

This handbook will help you make the most of your pharmacy benefit. You'll find information about the coverage available, your pharmacy options, and contact information if you need assistance. If you have questions about your pharmacy benefit or your prescription medications after reading this handbook, resources are available to help you. See the *For Information and Assistance* section of this handbook for contact information.

About the TRICARE Pharmacy Program

TRICARE's pharmacy benefit is available to eligible uniformed services members, retirees, and family members. The TRICARE Pharmacy Program provides outpatient prescription drugs to millions of beneficiaries.

Express Scripts administers the TRICARE pharmacy benefit through military pharmacies, home delivery, and TRICARE retail network pharmacy services.

The TRICARE Pharmacy Program provides the medications you need safely, conveniently, and cost effectively. The program's three objectives are to:

1. **Provide a uniform, effective, and efficient benefit:** TRICARE provides you with several pharmacy options. They include:
   - Military pharmacies
   - TRICARE Pharmacy Home Delivery
   - TRICARE retail network pharmacies
   - Non-network pharmacies
2. **Provide education on TRICARE Pharmacy Home Delivery use to ensure customer and beneficiary satisfaction:** You can receive up to a 90-day supply of certain maintenance medications delivered to your home with one copayment. Visit **tricare.mil/homedelivery** to learn more.
3. **Promote patient safety:** All prescriptions dispensed through military pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE retail network pharmacies are rigorously checked against your TRICARE prescription history for accuracy, potential drug interactions, and additional clinical measures.

For more information, refer to this *TRICARE Pharmacy Program Handbook*. You can also visit **tricare.mil/pharmacy** or **militaryrx.express-scripts.com**, or call **877-363-1303**.

To manage your prescriptions more easily, you can sign up for an Express Scripts account and download the Express Scripts Pharmacy mobile app. Learn more at **militaryrx.express-scripts.com**.

Table of Contents

1. Getting Started 7

Eligibility 7

Beneficiaries Eligible for Medicare 8

National Guard and Reserve Members With Line-of-Duty Conditions 8

Your Privacy Rights 8

2. TRICARE Pharmacy Options 8

Military Pharmacies 8

TRICARE Pharmacy Home Delivery 8

TRICARE Retail Network Pharmacies 13

Non-Network Retail Pharmacies 13

3. Covered Services, Limitations, and Exclusions 14

Generic Drug Policy 14

Covered and Non-Covered Drugs 14

Prior Authorization 16

Step Therapy 16

Quantity Limits 16

Compound Drugs 16

Exclusions 16

4. Specialty Prescription Drug Services 17

What Are Specialty Drugs? 17

Filling Specialty Prescription Drugs 17

5. Costs 19

Active Duty Service Members 19

Active Duty Family Members With TRICARE Prime Remote 19

All Others 19

6. Claims 21

Filing a Pharmacy Claim 21

Coordinating Pharmacy Benefits With Other Health Insurance 21

Appeals 23

Reporting Fraud and Abuse 23

7. For Information and Assistance 24

Pharmacy Resources 24

More Resources 27

8. Acronyms 28

9. Glossary 29

Getting Started

ELIGIBILITY

The TRICARE Pharmacy Program is available to all TRICARE-eligible beneficiaries registered in the Defense Enrollment Eligibility Reporting System.* It's essential that you keep information in DEERS up to date for yourself and your family members to ensure TRICARE eligibility, including your pharmacy benefit. You can update DEERS information using the options listed in Figure 1.1.

* *If you're enrolled in the Uniformed Services Family Health Plan, you aren't eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers. For details about USFHP, visit* ***tricare.mil/usfhp.***

Figure 1.1 ***Maintaining Your DEERS Information***

In Person[1] (add a family member or update contact information)	• Visit a local Uniformed Services ID card-issuing facility. ▪ Find a facility near you: **idco.dmdc.osd.mil/** ▪ Call to verify location and business hours
Online[2]	• Log in to milConnect: **milconnect.dmdc.osd.mil**
Phone[2]	• 800-538-9552 • 866-363-2883 (TDD/TTY)
Fax[2]	• 800-336-4416
Mail[2]	• DMDC/DEERS Support Office 400 Gigling Road Seaside, CA 93955

1. *Only sponsors (or sponsor-appointed individuals with valid power of attorney) can add a family member. Family members ages 18 and older may update their own contact information.*
2. *Use these methods to change contact information only.*

BENEFICIARIES ELIGIBLE FOR MEDICARE

TRICARE For Life includes prescription drug coverage through the TRICARE Pharmacy Program. In some cases, you may benefit from buying a Medicare Part D plan. Some Medicare Part D plans may cover drugs that TFL doesn't cover. Different Medicare Part D plans also have different monthly premiums, deductibles, and copayments.

For more information about Medicare and TFL, visit **medicare.gov** and **tricare.mil/tfl**.

NATIONAL GUARD AND RESERVE MEMBERS WITH LINE-OF-DUTY CONDITIONS

Medications associated with line-of-duty conditions are coordinated through the Defense Health Agency—Great Lakes. National Guard and Reserve members may be eligible to receive reimbursement for medications in connection with their LOD conditions. For more information, go to **tricare.mil/greatlakes**.

DHA—GL only provides LOD support in the U.S. and the U.S. Virgin Islands. If you're on a remote overseas assignment, military hospitals or clinics or the overseas contractor provides care for LOD conditions. For more information, go to **tricare.mil/greatlakes**.

YOUR PRIVACY RIGHTS

Health Insurance Portability and Accountability Act of 1996 Compliance

The Health Insurance Portability and Accountability Act of 1996 includes provisions to ensure individual privacy regarding your personal health information. TRICARE and Express Scripts are committed to meeting the HIPAA and Department of Defense guidelines related to your privacy. For more information on HIPAA and TRICARE, visit **tricare.mil/hipaa**.

Your Personal Health Information

To provide you with pharmacy services, administer your prescription benefit, coordinate or manage pharmacy-related services, and support healthcare operations, Express Scripts may require personal health and prescription drug information from you, your provider, or your retail pharmacy. Express Scripts uses this information to:

- Verify your identity and program pricing.
- Identify adverse drug interactions.
- Accurately process your prescription orders.
- Keep you informed about the status of your TRICARE Pharmacy Home Delivery prescriptions, proper use of your medications, available treatment options, and benefit options.

Express Scripts is contractually required to provide individual pharmacy claims data for payment processing and recordkeeping. Express Scripts is also obligated to report to TRICARE any unusual activity that may constitute fraud or abuse of benefits.

The DOD and Express Scripts may also use information and prescription data from submitted claims for reporting and analysis purposes pertaining to health oversight, healthcare operations, public health and safety, and research, and to support U.S. Food and Drug Administration activities.

In response to a court order, subpoena, search warrant, law, or regulation, Express Scripts may be legally required to release your personal information. If that happens, Express Scripts will notify you unless doing so violates the law or court order.

Other than the circumstances previously listed, Express Scripts won't use or disclose your personal information to a third party without your permission.

Express Scripts may require personal health and prescription drug information from you.

TRICARE Pharmacy Options

The TRICARE Pharmacy Program provides outpatient prescription drugs through four pharmacy service options:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

Prescriptions filled through military pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE retail network pharmacies are checked electronically against your TRICARE prescription history for potential drug interactions. Your options for filling your prescription depend on the drug your provider prescribes. For more information, visit **tricare.mil/pharmacy** and **militaryrx.express-scripts.com**.

MILITARY PHARMACIES

At a military pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most military pharmacies accept prescriptions from both civilian and military providers, regardless of whether or not you're enrolled at the military hospital or clinic.

Non-formulary medications are generally not available at military pharmacies. You must be referred to a civilian provider to receive non-formulary medications. Contact the nearest military pharmacy to check the availability of a particular drug. See "Formulary and Non-Formulary Drugs" in the *Covered Services, Limitations, and Exclusions* section of this handbook for more details.

Visit **tricare.mil/militarypharmacy** for more info.

Electronic Prescribing

E-prescribing is accepted at military pharmacies in the U.S. and the U.S. territories of Puerto Rico and Guam. This allows your civilian providers to send prescriptions electronically to military pharmacies near you. E-prescribing from a healthcare provider to a pharmacy reduces medication errors and offers more convenience. Ask your provider to look for your local military pharmacy in the e-prescribing database/network by searching "DOD SITE NAME ePhcy."

TRICARE PHARMACY HOME DELIVERY

There's no cost for TRICARE Pharmacy Home Delivery for active duty service members worldwide and TRICARE Prime Remote beneficiaries in the U.S. For all other beneficiaries, copayments apply.

If you have other health insurance with a pharmacy benefit, you might not be eligible to use home delivery. See "Coordinating Pharmacy Benefits With Other Health Insurance" in the *Claims* section of this handbook for more information.

Note: If Express Scripts is your OHI's pharmacy benefit manager, Express Scripts will automatically coordinate your home delivery benefit.

Home delivery is best suited for medications you take on a regular basis. You'll receive prescriptions with free standard shipping. You can order refills easily online, by phone, or by mail. Home delivery also provides you with convenient notifications about your order status, refill reminders, help in renewing expired prescriptions, and the ability to enroll in the home delivery refill program. See "Express Scripts Automatic Refill Program" later in this section. If you have questions about your prescriptions, pharmacists are available 24/7 to talk confidentially with you. To reach a pharmacist, call Express Scripts customer service at **877-363-1303**.

For more information about home delivery, visit **tricare.mil/homedelivery**.

CERTAIN MAINTENANCE DRUGS

All beneficiaries except active duty service members must get refills for certain brand-name maintenance drugs through TRICARE Pharmacy Home Delivery or at a military pharmacy.

If you fill your certain maintenance drug at a TRICARE retail network pharmacy:

- **One time**—You'll get a letter from Express Scripts telling you that you need to switch.
- **Two times**—You'll get another letter from Express Scripts about switching.
- **Three times**—You're responsible to pay 100% of the cost.

This rule doesn't apply if you live outside the U.S. or U.S. territories.

You can check to see if your drug is affected by calling Express Scripts customer service or visiting **tricare.mil/maintenance**.

Your TRICARE Pharmacy Home Delivery Shipment

For your safety and privacy, TRICARE Pharmacy Home Delivery ships your order in tamper-resistant, weather-resistant, unmarked packaging. To ensure you receive a refill before your current supply runs out, reorder a refill at least two weeks before you need it.

Certain drugs are eligible for the automatic refill program, administered by Express Scripts. You can check availability and enroll your eligible medications by logging into your Express Scripts account or using the Express Scripts Pharmacy mobile app. Be sure to check the refill date on your prescription to determine when your next refill is available. Ten days before your prescription is due to be refilled, Express Scripts will ask you to confirm the refill by email, text, or phone. **Note:** Express Scripts won't refill your prescription without your consent, and that prescription will be disenrolled from the refill program.

If your prescription is disenrolled, you'll still receive refill reminders. Express Scripts will also hold the prescription until it's refilled or until it expires.

Prescriptions can be mailed to any address in the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

Outside the U.S. and U.S. territories, you can only use TRICARE Pharmacy Home Delivery if you have an Army/Air Post Office, Fleet Post Office, Diplomatic Post Office, or are assigned to a U.S. Embassy or Consulate. You should allow extra time for APO/FPO/DPO delivery. You must have a prescription from a U.S.-licensed provider. There are some restrictions on shipping overseas, such as medications that require refrigeration. These can't be shipped. For information about overseas shipping limitations, go to **tricare-overseas.com/beneficiaries/resources/pharmacy**.

Pharmacy home delivery isn't available in Germany, Norway, or Saudi Arabia. If you live in one of these countries, you should fill prescriptions at military pharmacies or host nation pharmacies. If you experience home delivery restrictions in any other country, alert your TRICARE Area Office. Find contact information at **tricare.mil/tao**.

How To Register for Home Delivery

You may register for TRICARE Pharmacy Home Delivery by using any of the options listed in Figure 2.1.

Figure 2.1 ***TRICARE Pharmacy Home Delivery Registration Methods***

Online	• **esrx.com/mhd**
Phone	• 877-363-1303 • 877-540-6261 (TDD/TTY)
Mail	• Download the registration form from **esrx.com/mhd** and mail it to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072

To get up to a 90-day supply of your prescriptions sent to your home, you can call Express Scripts. You may also contact Express Scripts to convert your current military pharmacy prescriptions to home delivery. Home delivery copayments apply.

To get started, visit **tricare.mil/homedelivery**.

How To Use TRICARE Pharmacy Home Delivery

Online

- Visit **esrx.com/mhd**.
- During your first visit to the website, complete the brief online account activation. This will make future visits fast and easy.
- The website lets you check your order status, offers easy-to-use tools to help you make cost-effective choices about your prescription drugs, request refills, look up general information about prescription drugs and health conditions, and more.

Mobile App

- If you have an existing prescription at a retail or military pharmacy, you can transfer it to delivery using the Express Scripts Pharmacy mobile app. Download the free app by searching "Express Scripts" in your mobile app store and sign in to get started.

Electronic Prescribing

- Your provider will need to pull your information from their internal practice management system or input it directly into their e-prescribing software.
- Ask your provider to select the TRICARE formulary in their e-prescribing system.
- Have your provider choose the default location of "Express Scripts Home Delivery" to submit your prescription to TRICARE Pharmacy Home Delivery.
- If you aren't already registered for home delivery, Express Scripts will use the information submitted with your prescription to complete your registration. Express Scripts will contact you if there are any problems filling your prescription.

Note: If your state law allows, prescriptions for controlled substances may be e-prescribed to TRICARE Pharmacy Home Delivery.

By Mail

- Ask your provider to write a new prescription for the maximum days' supply allowed (up to a 90-day supply for most medications).*
- Go to **esrx.com/mhd**, sign in to your account, and find the forms page by selecting "Health & Benefits Information" and then "Print Forms." From there, you can print the *New Patient Mail Order Form*.
- Mail the completed form, your prescription, and payment to:

  Express Scripts, Inc.
  P.O. Box 52150
  Phoenix, AZ 85072

* *The Department of Defense Pharmacy and Therapeutics Committee may set quantity limits on some medications. For more information, visit* ***express-scripts.com/tform.***

EMERGENCY PRESCRIPTION REFILLS

During emergencies or before natural disasters, like hurricanes, TRICARE may authorize early refills for prescriptions. This means you can refill your prescription before your current supply runs out. If your medication is lost or damaged as a result of an emergency, you can get a new supply at a local network pharmacy. You must still pay all applicable copayments. Visit **tricare.mil/pharmacycosts** to determine the cost of your prescription.

- You can make a payment online, through the mail, or by phone. Review your payment options at **militaryrx.express-scripts.com**.
- Include the following information on the back of each prescription: patient's full name, date of birth, address, and sponsor's identification number.

Note: To ensure proper prescription fulfillment, follow all instructions on the form.

By Fax

- In the U.S., ask your provider to fax your new prescription (with a fax cover sheet) directly to Express Scripts at **877-895-1900**.
- According to state law, your provider must fax your prescription from their office.
- Prescriptions for Schedule II controlled substances can't be faxed. By law, they must be mailed.
- If you're in an overseas location, have your U.S.-licensed provider fax your prescription to **602-586-3911**.
- Faxed prescriptions must contain the following information to be processed: patient's full name, date of birth, address, and sponsor's ID number.

By Phone

- Call **877-363-1303**. Have your sponsor's ID number, your prescription number, and credit card information ready when you call.

Express Scripts Automatic Refill Program

With home delivery, you can enroll in the automatic refill program. Once you provide consent, Express Scripts can process certain prescriptions on their refill dates. Express Scripts will ask you to approve each refill before they ship it. This ensures you only get the refills you need.

Express Scripts will contact you through your preferred communication method: phone, email, or text. Log in to your account online or use the Express Scripts Pharmacy mobile app to confirm that you want your next refill. (You can also choose to opt out of the program.) When your medication is ready, Express Scripts will send it to you. If you have questions about your prescriptions, pharmacists are available 24/7 to speak with you confidentially. To reach a pharmacist, call Express Scripts customer service at **877-363-1303**.

To enroll in the automatic refill program:

1. Log in to your account.
2. Go to the "Prescriptions" menu and choose "Automatic Refills."
3. Go to the "Manage Prescriptions" tab and find the medication you want to enroll.
4. Choose "Start Automatic Refills."

Note: Not all prescription drugs are eligible for the automatic refill program. Check with Express Scripts to see if your medication is eligible.

You can enroll or disenroll eligible prescriptions at any time.

Every year, Express Scripts will ask you to provide your consent to Express Scripts to continue participating in the program. When enrolled in the automatic refill program, Express Scripts refills and ships your prescription before you run out. The program helps ensure that you have enough medication on hand. The program requires you to approve each refill, ensuring you only receive the prescription drugs you need.

Sign up for the automatic refill program at **militaryrx.express-scripts.com/automatic-refills** or by calling **877-363-1303**.

TRICARE RETAIL NETWORK PHARMACIES

Another option for filling your prescriptions is through a TRICARE retail network pharmacy. You can get your medication when you present your prescription and your Uniformed Services ID card to the pharmacy. There's a limit of three 30-day supplies (one copayment for each 30-day supply). This option allows you to fill your prescriptions at retail pharmacies throughout the U.S. without having to submit a claim.

Note: When you have other health insurance with pharmacy benefits, your OHI is the first payer and TRICARE pays second. See "Coordinating Pharmacy Benefits With Other Health Insurance" in the *Claims* section of this handbook for more information.

You have access to a network of retail pharmacies in the U.S. and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. Registration isn't required.

Note: Check the Defense Enrollment Eligibility Reporting System to make sure it reflects your correct address, contact information, and family details. Learn more at **tricare.mil/deers**.

To find the nearest TRICARE retail network pharmacy, visit **esrx.com/findpharmacy** or call **877-363-1303**.

Note: Some non-formulary drugs are only covered through home delivery. Check with Express Scripts before filling prescriptions for non-formulary drugs at a TRICARE retail network pharmacy.

Visit **tricare.mil/networkpharmacy** for more information.

NON-NETWORK RETAIL PHARMACIES

At a non-network pharmacy, you'll pay the full price of your medication up front. (This includes active duty service members.) You may file a claim for reimbursement. Reimbursements are subject to applicable deductibles, cost-shares, and copayments. All deductibles must be met before any reimbursement can be made. Most overseas pharmacies are non-network. For details about filing claims, see the *Claims* section.

For more information about non-network pharmacies, visit **tricare.mil/nonnetworkpharmacy**.

VACCINES

TRICARE covers age-appropriate doses of vaccines, based on recommendations from the Centers for Disease Control and Prevention. You can get covered vaccines at a military hospital or clinic and from your TRICARE-authorized provider. When you get the vaccine from a TRICARE-authorized provider, you may have to pay copayments or cost-shares for the office visit or for other services received during the office visit. Your copayment and cost-share amounts vary according to your health plan.

You can also get covered vaccines for $0 at participating retail network pharmacies. Be sure the person who gives you the vaccine is a pharmacist. If a provider other than a pharmacist gives you a vaccine at a retail network pharmacy, you may have out-of-pocket costs. To find a retail network pharmacy nearby, visit **esrx.com/findpharmacy**. For more about vaccine coverage, visit **tricare.mil/immunizations**.

Covered Services, Limitations, and Exclusions

The TRICARE Pharmacy Program provides outpatient coverage to beneficiaries for drugs that are approved for marketing by the U.S. Food and Drug Administration and that generally require prescriptions. All prescriptions must be written by healthcare providers who are licensed in the U.S. or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

For a general list of prescription drugs that are covered under TRICARE, and for drugs that require prior authorization or have quantity limits, visit **express-scripts.com/tform**.

GENERIC DRUG POLICY

Generic drugs are medications approved by the FDA that are clinically the same as brand-name drugs. Generic drugs provide the same safe, effective treatment as brand-name drugs. In most cases, they help you save money.

Department of Defense policy on generic drugs states the following:

- TRICARE will generally fill your prescription with a generic-equivalent medication.
- Generally, a generic equivalent of a brand-name drug will be dispensed.
- To receive a brand-name drug, your prescribing provider must complete a clinical assessment, which confirms a brand-name drug is medically necessary. Express Scripts must grant approval. In those cases, you'll pay the brand-name copayment. Brand-name drugs may also be dispensed if TRICARE determines they're a better value than their generic equivalents. However, if you fill a prescription with a brand-name drug that isn't considered medically necessary and a generic equivalent is available, you'll be responsible for paying the entire cost of the prescription.
- If a generic equivalent doesn't exist, the brand-name drug is dispensed and you'll pay the brand-name copayment. For copayment information, visit **tricare.mil/pharmacycosts**.

To learn more about TRICARE generic and brand-name formulary drugs, visit **tricare.mil/genericdrugs**. For more information about generic drugs, visit **fda.gov**.

COVERED AND NON-COVERED DRUGS

The DOD has established a uniform formulary. This is a list of covered generic formulary and brand-name formulary prescription drugs. This formulary also has a category of covered prescription drugs that are non-formulary.

Covered non-formulary medications include any drug in a therapeutic class determined to be not as clinically effective or as cost-effective as other drugs in the same class. For an additional cost, all non-formulary drugs are available through TRICARE Pharmacy Home Delivery, and most are available through TRICARE retail network pharmacies.

TRICARE Formulary Search Tool

To search the TRICARE Formulary Search Tool, view medical necessity criteria, or download medical necessity forms, visit **express-scripts.com/tform**.

Prescription drugs that are excluded from TRICARE coverage are listed in the non-covered drug category. These drugs aren't available at military pharmacies or through home delivery. If a drug falls into the non-covered category, consider asking your prescriber if an alternative formulary medication may be suitable; otherwise, you'll have to pay the full cost of the drug.

This grouping of prescription drugs into one of four categories is based on medical effectiveness and cost of a drug compared to other drugs of the same type. Figure 3.1 shows how drugs in different categories may cost you more out of pocket and be harder to get.

To learn more about medications, check for generic equivalents, or determine if a drug is a non-formulary or non-covered medication, visit the online TRICARE Formulary Search Tool.

To learn how to save money and make the most of your pharmacy benefit, visit **tricare.mil/pharmacy** or **militaryrx.express-scripts.com**.

Medical Necessity for Non-Formulary Medications (at Formulary Copayments)

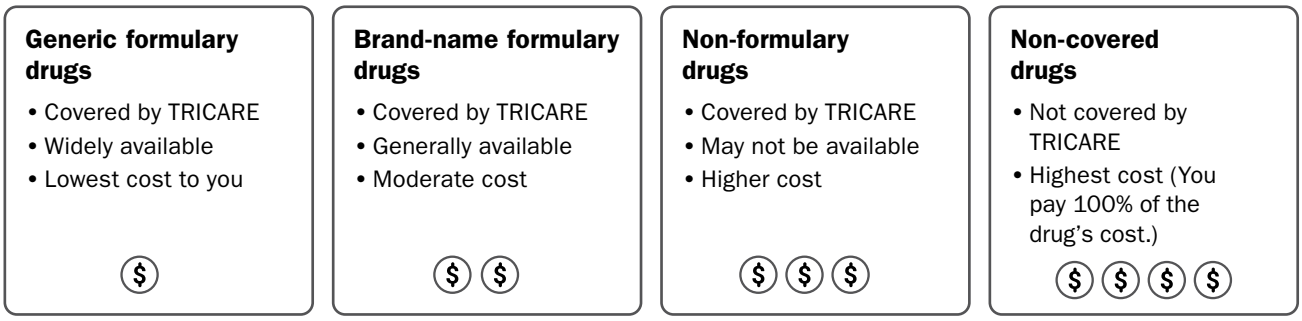
The Department of Defense Pharmacy and Therapeutics Committee meets quarterly to decide which drugs TRICARE covers, when they're covered, and if there are specific coverage rules. The DOD P&T Committee also establishes medical necessity criteria for each non-formulary drug. If you meet these criteria, you may get the non-formulary drug at a TRICARE retail network pharmacy or through TRICARE Pharmacy Home Delivery at a lower copayment, or at a military pharmacy, if available. Your provider can establish medical necessity by completing and submitting the appropriate TRICARE medical necessity form for the drug.

Forms and medical necessity criteria are available through the TRICARE Formulary Search Tool or by calling Express Scripts.

- **Active duty service members:** If medical necessity is approved, you may get the non-formulary drug through TRICARE Pharmacy Home Delivery or at TRICARE retail network pharmacies at no cost. You may not fill prescriptions for non-formulary drugs unless medical necessity is established.
- **All others:** If medical necessity is approved, you may receive the non-formulary drug at the formulary cost through home delivery or at retail network pharmacies.

Note: Generally, non-formulary drugs aren't available at military pharmacies.

Figure 3.1 *Prescription Drug Categories*



Note: *Covered drugs may require prior authorization or determination of medical necessity.*

PRIOR AUTHORIZATION

Some drugs require prior authorization from Express Scripts, as determined by TRICARE. Drugs requiring prior authorization may include, but aren't limited to, prescription drugs specified by the DOD P&T Committee, brand-name drugs with generic equivalents, drugs with age limitations, and drugs prescribed for quantities exceeding normal limits. For a general list of prescription drugs that are covered under TRICARE, and for drugs that require prior authorization or that have quantity limits, go to **esrx.com/tform** or call Express Scripts at **877-363-1303**.

Electronic Prior Authorization

An electronic prior authorization submitted by your prescriber can be used for prescriptions filled at a retail network pharmacy, through home delivery, or at a military pharmacy with MHS GENESIS. It takes 10 days to make prior authorization determinations after they're received from your provider. **Note:** MHS GENESIS is the Military Health System's electronic health record.

STEP THERAPY

Step therapy involves prescribing a safe, clinically effective, and cost-effective drug as the first step in treating a medical condition. The preferred drug is often generic and offers the best overall value in terms of safety, effectiveness, and cost. Non-preferred drugs are only prescribed if the preferred drug is ineffective or poorly tolerated.

Drugs subject to step therapy are approved for use only if you're a first-time user and only after you've tried one of the preferred medications on the DOD Uniform Formulary.

Note: Generally, if you filled a prescription for a step-therapy drug within 180 days before the start of step therapy, you won't be required to switch medications.

QUANTITY LIMITS

TRICARE has established quantity limits on certain drugs. This means that the DOD will only pay for up to a specified, limited amount of medication each time you fill a prescription. To ensure drugs are safe and used appropriately, TRICARE often applies quantity limits.

TRICARE may make exceptions to established quantity limits if the provider can justify medical necessity, or in cases of natural disasters, as approved by TRICARE.

COMPOUND DRUGS

A pharmacist makes compound drugs by mixing multiple ingredients together to create a prescription drug that's specific to a beneficiary's needs. TRICARE screens all compound drug prescriptions to ensure each ingredient is safe, effective, and covered by TRICARE.

If your compound drug doesn't pass the initial screening, you have three options:

- Your pharmacist may be able to use a different, approved ingredient.
- Your provider may prescribe a different drug.
- Your provider may request prior authorization (if denied, you can appeal that decision).

Visit **tricare.mil/compounddrugs** for more information on compound drugs.

EXCLUSIONS

Prescription drugs used to treat conditions that aren't currently covered by TRICARE either by statute or regulation are excluded from the pharmacy benefit. Excluded drugs include:

- Drugs prescribed for cosmetic purposes
- Fluoride preparations
- Food supplements
- Homeopathic and herbal preparations
- Multivitamins
- Over-the-counter products (except insulin, diabetes supplies, and tobacco-cessation products)*

* *TRICARE covers certain OTC drugs with a prescription from your provider in the U.S. and U.S. territories. For more information, visit **tricare.mil/otcdrugs**. **Note:** In some overseas locations, OTC drugs also require a prescription. Go to **tricare-overseas.com** to contact your TRICARE Overseas Program Regional Call Center.*

Specialty Prescription Drug Services

WHAT ARE SPECIALTY DRUGS?

Specialty prescription drugs are used to treat chronic, complex conditions. Examples of these conditions include multiple sclerosis, rheumatoid arthritis, and hepatitis. Specialty drugs include drugs that can be injected, infused, or inhaled. Specialty drugs are usually self-administered. Some specialty drugs require special storage and handling, such as refrigeration. Many specialty drugs are high-cost and aren't readily available at your local pharmacy. Specialty drugs may also have side effects that require nurse or pharmacist monitoring.

Visit the TRICARE Formulary Search Tool or view the specialty drug list to see if you're taking a specialty medication. Find the TRICARE Formulary Search Tool at **express-scripts.com/tform**. Find the specialty drug list at **tricare.mil/specialtydrugs**.

FILLING SPECIALTY PRESCRIPTION DRUGS

The TRICARE pharmacy network* where you may fill specialty drug prescriptions includes:

- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies†
- Military pharmacies

Call first to see if your specialty prescription drug is available.

To find and compare copayments for specialty drugs, go to **esrx.com/tform**.

* *Unless your specialty drug is a limited distribution drug*

† *Unless your specialty drug is required to be filled through TRICARE Pharmacy Home Delivery or a military pharmacy*

Specialty drugs are usually high-cost and self-administered. They include injectable, oral, or infused drugs that treat complex and chronic conditions.

TRICARE Retail Network Pharmacies

You may be able to fill your specialty drug prescription at TRICARE retail network pharmacies, including Accredo.

Accredo is the primary retail specialty pharmacy for TRICARE. However, other retail network pharmacies may be able to fill your specialty drug prescriptions. To find a TRICARE retail network pharmacy that can fill your specialty drug prescription, go to **esrx.com/findpharmacy**.

When you fill a specialty drug prescription at a TRICARE retail network pharmacy, you'll pay the applicable copayment.

In some cases, you must fill certain specialty drugs prescriptions through TRICARE Pharmacy Home Delivery. This includes certain maintenance drugs and specialty drugs that require medication monitoring. In these cases, you can get two courtesy refills at a TRICARE retail network pharmacy. After that, you'll pay the full cost of the drug. To avoid paying more at retail pharmacies, transfer your specialty drug prescriptions to TRICARE Pharmacy Home Delivery or to a military pharmacy.

TRICARE Pharmacy Home Delivery

When you fill specialty drug prescriptions through TRICARE Pharmacy Home Delivery, you'll receive specialty pharmacy services from Accredo.

Accredo is an accredited specialty pharmacy serving patients with complex and long-term health conditions.

Accredo specialty pharmacy services include scheduled prescription drug delivery and refill reminder calls. You can also get advice from staff trained in your condition. This service continues as long as you're taking the specialty drug. With Accredo, you won't pay anything more beyond your TRICARE copayment or cost-share.

To get started, call **877-882-3324**. An Accredo patient care advocate is available to work with you. They can also connect you with your military or civilian prescriber, as needed. To learn more about Accredo, go to **tricare.mil/specialtydrugs**.

Specialty drugs you get through TRICARE Pharmacy Home Delivery are subject to applicable copayments. Copayments for covered drugs are available at **esrx.com/tform**.

If your specialty drugs aren't available through TRICARE Pharmacy Home Delivery or Accredo, you may be able to fill them through a TRICARE retail network pharmacy. You may also be able to fill them at a military pharmacy.

Figure 4.1 ***Accredo Contact Information***

Online	accredo.com/dodspecialty
Phone	877-882-3324
Mail	Accredo Health, Inc. P.O. Box 954041 St. Louis, MO 63195

Military Pharmacies

Some military pharmacies may stock your specialty drug. You should call your local military pharmacy first to see if your specialty drug is available. There's no cost to fill covered specialty drug prescriptions at a military pharmacy. To find a military pharmacy near you, go to **tricare.mil/mtf**.

Non-Network Retail Pharmacies

If you choose to fill your specialty prescription at a non-network pharmacy, 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, most pharmacies are non-network pharmacies.

Limited Distribution Drugs

A limited distribution drug is created when a drug manufacturer limits the number of pharmacies that have access to a particular specialty drug. To find out if you're taking a LDD and where you can fill it, visit **express-scripts.com/tform**.

Costs

Pharmacy costs for covered medications are based on your beneficiary category, whether the prescription is considered a generic formulary, brand-name formulary, or non-formulary drug, and where you fill your prescription. For non-coverered drugs, you pay the full cost of the drug.

To view your pharmacy costs, go to **tricare.mil/pharmacycosts**.

ACTIVE DUTY SERVICE MEMBERS

Active duty service members have no pharmacy copayments for covered drugs when using military pharmacies, TRICARE Pharmacy Home Delivery, or TRICARE retail network pharmacies.

ACTIVE DUTY FAMILY MEMBERS WITH TRICARE PRIME REMOTE

Active duty family members with TRICARE Prime Remote in the U.S. have no costs for covered drugs when using military pharmacies, home delivery, or retail network pharmacies.

ALL OTHERS

Military Pharmacies, Home Delivery, and Retail Network Pharmacies

Federal law sets TRICARE pharmacy copayments. Pharmacy copayments vary by:

- Whether the covered drug is a generic formulary, brand-name formulary, or non-formulary drug
- Whether the prescription is filled at a military pharmacy, through home delivery, or at a retail network pharmacy

When you use a non-network pharmacy, you may have to meet your annual deductible before copayments or cost-shares apply.

Note: Section 702 of the NDAA for FY 2018 froze pharmacy copayments at the 2017 rates for medically retired service members and their family members and survivors of active duty service members.

Non-Network Pharmacies

At a non-network pharmacy, after you reach your annual deductible you then pay a cost-share. This is a percentage of the total cost of your covered prescription. You must pay the full price of your covered prescription and file a claim for reimbursement. See the *Claims* section for more information. The annual deductible and cost-share amount varies based on your beneficiary category, TRICARE plan, and type of coverage (individual or family). See "Costs By Beneficiary Group" in this section to learn more.

Check Coverage

You can use Check Coverage to explore your pharmacy options, compare costs, and view details for your prescription drugs. Check Coverage shows your cost for a 30-or 90-day supply at retail network pharmacies and up to a 90-day supply at TRICARE Pharmacy Home Delivery so you can easily compare your options. If you're taking generic medication, keep in mind that obtaining it from a retail network pharmacy may offer additional cost savings. Check Coverage is available through your Express Scripts online account or Express Scripts Pharmacy mobile app. Log in to your online account at **express-scripts.com/login/tricare** or download the free Express Scripts Pharmacy mobile app.

Costs by Beneficiary Group

Cost-shares, deductibles, and catastrophic caps are determined by which of two groups a TRICARE beneficiary falls under:

- You're in **Group A** if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. When enrolled in TRICARE Retired Reserve, TRICARE Reserve Select, TRICARE Young Adult, and Continued Health Care Benefit Program, Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
- You're in **Group B** if your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

For more information, visit **tricare.mil/comparecosts**.

Overseas Retail Pharmacies

TRICARE retail network pharmacies are only available in the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. At a host nation overseas pharmacy, you must pay in full and file a claim with the TRICARE Overseas claims processor for reimbursement. See the *Claims* section for details.

In the Philippines, you must use certified pharmacies. For more information, visit **tricare-overseas.com/beneficiaries/philippines**.

Over-the-counter drugs aren't covered overseas. This includes drugs that are considered OTC in the U.S., even when they require a prescription in a foreign country.

HELPFUL TERMS

The **catastrophic cap** is the most you pay each calendar year for TRICARE-covered services, including pharmacy costs. Your catastrophic cap depends on who you are and whether you fall into Group A or Group B. To learn more, go to **tricare.mil/catcap**.

A pharmacy **copayment** is the amount you pay for your covered prescription. For most non-ADSMs, copayments apply when you use home delivery or a retail network pharmacy for drugs. Copayments vary depending on your beneficiary category, where you fill your prescription, your medication, and the quantity dispensed.

A **cost-share** is a percentage of the total cost of your prescription that you may pay at non-network pharmacies after you meet your deductible.

A **deductible** is a fixed amount you have to pay for covered services each calendar year (Jan. 1–Dec. 31) before TRICARE pays anything. You may have a deductible if you use a non-network pharmacy. If you have TRICARE Prime and use a non-network pharmacy, this cost is sometimes called the point-of-service deductible.

Claims

FILING A PHARMACY CLAIM

You don't need to file pharmacy claims if you fill prescriptions at military pharmacies, through TRICARE Pharmacy Home Delivery, or at TRICARE retail network pharmacies. However, if you fill a prescription at a non-network pharmacy in the U.S. or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands), you must pay the full price of your prescription and file a claim for reimbursement. You can file a claim online or file a paper claim.

To file a claim online, you'll need:

- Your prescriber's information
- A photo copy of your pharmacy receipt
- Your pharmacy's phone number

To file a paper claim:

- Download the *TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment* form (DD Form 2642) at **tricare.mil/pharmacyclaims**.
- Complete the form and attach the required paperwork as described on the form. Mail the form and paperwork to:

  Express Scripts, Inc.
  TRICARE Claims
  P.O. Box 52132
  Phoenix, AZ 85082

Note: Use this address only for reimbursement for prescriptions filled in the U.S. and U.S. territories. If filling prescriptions outside the U.S. and U.S. territories, file your claims with the TRICARE Overseas claims processor. You must submit proof of payment with all overseas pharmacy claims. For details, see Figure 7.2 in the *For Information and Assistance* section or visit **tricare.mil/proofofpayment**.

If Your Claim Is Denied

Under certain circumstances, you may have the right to appeal decisions related to your benefit. If your claim is denied, call **877-363-1303** for instructions regarding your right to appeal. See "Appeals" later in this section for more details.

COORDINATING PHARMACY BENEFITS WITH OTHER HEALTH INSURANCE

Other Health Insurance and TRICARE Pharmacy Home Delivery

You aren't eligible to use TRICARE Pharmacy Home Delivery if you have other health insurance with a prescription plan, including a Medicare Part D prescription program, **unless** you meet one of the following requirements:

- Your OHI doesn't include pharmacy benefits.
- Your OHI doesn't cover the medication you need.
- You've met your OHI's benefit cap. (For example, you've met your benefit's maximum coverage limit.)
- You have a supplemental pharmacy benefit that's managed by Express Scripts.

Once you've met one of these requirements, you may submit your prescription to TRICARE Pharmacy Home Delivery. Ask your provider to write a prescription for up to a 90-day supply, and follow these instructions:

- Go to **militaryrx.express-scripts.com/forms** and sign in to your account. From there you can print the *New Patient Mail Order Form*.
- Mail the form, your prescription, and payment to:

  Express Scripts, Inc.
  P.O. Box 52150
  Phoenix, AZ 85072

- You can make a payment online, through the mail, or by phone. Find acceptable payment options on the Express Scripts website. **Note:** To ensure proper prescription fulfillment, follow all instructions on the form. Be sure to include the following information on the back of **each** prescription: patient's full name, date of birth, address, and sponsor's ID number.

National Guard and Reserve members seeking reimbursement for pharmacy services related to line-of-duty care should contact the Defense Health Agency—Great Lakes at **888-647-6676** or visit **tricare.mil/greatlakes**.

If your medication isn't covered by your OHI (for example, declined for payment by your OHI), or if you've met your benefit maximum, you'll need to include proof from your OHI, such as a copy of an explanation of benefits. This information **must** accompany your prescription for it to be filled by TRICARE Pharmacy Home Delivery.

If your OHI provides only medical coverage (not pharmacy coverage), you may be eligible to use home delivery as your prescription benefit. For more information, call Express Scripts at **877-363-1303**.

Other Health Insurance and TRICARE Retail Network Pharmacies

Having OHI doesn't prevent you from using TRICARE retail network pharmacies. If you have pharmacy benefits through your OHI, TRICARE becomes the second payer by law.

Note: Supplemental and discount prescription drug programs, such as those offered by AARP, don't count as OHI pharmacy coverage.

Online Coordination of Benefits

TRICARE beneficiaries who have OHI can take advantage of online coordination of benefits. Tell your pharmacist you have TRICARE coverage in addition to your OHI when you fill your prescription at a TRICARE retail network pharmacy. Your pharmacist will submit your prescription online to both plans at the same time.

Advantages of having your COB claims processed online include:

- Minimal out-of-pocket expenses
- Never paying more than the TRICARE copayment
- No need to submit paper claims
- Reduced or eliminated up-front costs

TRICARE becomes the first payer when:

- The medication you need isn't covered by your OHI
- You've met your OHI's benefit cap (for example, you've met your benefit's maximum coverage limit)

If you use a mail-order program available through your OHI, online COB isn't an option.

To be reimbursed for the eligible portion of your out-of-pocket expenses, follow the claims-filing guidelines listed under "Filing a Pharmacy Claim" earlier in this section. Billing statements showing only total charges, canceled checks, or cash register and similar type receipts aren't acceptable as itemized statements unless the receipt provides the required detailed information noted previously. When filing a claim, include a copy of your OHI provider's EOB, if one is available. You must also include your prescription receipts. The claims processor may return your claim for clarification if there is missing or incomplete information.

For more information about how TRICARE works with OHI, go to **tricare.mil/pharmacyclaims** or call **877-363-1303**.

Having OHI doesn't prevent you from using TRICARE retail network pharmacies. If you have pharmacy benefits through your OHI, TRICARE becomes the second payer by law.

APPEALS

If you disagree with the determination on your claim (for example, if your claim is denied), you or your appointed representative has the right to request a reconsideration. The request (or appeal) for reconsideration must be in writing, signed, and postmarked or received by Express Scripts within 90 calendar days from the date of the decision, and must include a copy of the claim decision.

You must sign your written request, which states the specific matter you disagree with. Send your letter to the following address **no later than 90 days** from the date of the decision notice:

Express Scripts, Inc.
P.O. Box 60903
Phoenix, AZ 85082

You may submit additional documentation in support of your appeal. Your request for reconsideration must have a postmark or be received within 90 calendar days from the date of the decision. If you plan on submitting additional documentation at a later date, be sure to state this in your letter requesting reconsideration, and specify the expected date of submission. The claims review regarding the entire course of treatment begins upon receiving your request.

REPORTING FRAUD AND ABUSE

Fraud happens when a person or organization deliberately deceives others to gain an unauthorized benefit or compensation. Healthcare abuse may occur when providers supply services or products that aren't medically necessary or that don't meet professional standards.

You're an important partner in the ongoing fight against fraud and abuse, and your most effective tool is your EOB. Since an EOB is a tangible statement of services and supplies received, it's one of the first lines of defense against healthcare fraud. EOB statements are primarily sent electronically. However, if you request it—or if you don't have a valid email address on file—you'll receive your paper EOB statements by mail. Electronic EOB statements are generated monthly, while paper EOB statements are only provided on a quarterly basis. You'll receive an EOB anytime there has been pharmacy claims activity during the previous month or quarter. To change how you receive your EOB statements, log on to the Express Scripts website or call **877-363-1303**. We strongly encourage you to read your EOB statements carefully. Report pharmacy program fraud or abuse by calling the TRICARE Express Scripts Fraud Tip Hotline at **866-759-6139**.

For more information about medical fraud, visit **tricare.mil/fraud**.

For Information and Assistance

PHARMACY RESOURCES

TRICARE partners with Express Scripts to provide you with a world-class pharmacy benefit. To reach Express Scripts, refer to the contact information listed in Figure 7.1.

Figure 7.1 ***Express Scripts Contact Information***

Express Scripts	• militaryrx.express-scripts.com • 877-363-1303
TRICARE Pharmacy Home Delivery	• esrx.com/mhd • 877-363-1303 877-540-6261 (TDD/TTY) • Fax (providers only): 877-895-1900 • To register for TRICARE Pharmacy Home Delivery, download the registration form from esrx.com/mhd and mail it to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072
Retail Network Pharmacy[1]	• esrx.com/findpharmacy • 877-363-1303 • Send claims to: Express Scripts, Inc. P.O. Box 52132 Phoenix, AZ 85082
Specialty Prescription Drugs (for ordering)	• accredo.com/dodspecialty • 877-882-3324 • Fax (providers only): 877-895-1900 (in the U.S.) 602-586-3911 (outside the U.S.) • Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072

1. *TRICARE retail network pharmacies are available only in the U.S. and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.*

Figure 7.1 *Express Scripts Contact Information (continued)*

General Correspondence	• 877-363-1303 • militaryrx.express-scripts.com • Express Scripts P.O. Box 52150 Phoenix, AZ 85072
International Toll-Free Access	Dial the in-country access code listed below[2] • Italy: 00+800-3631-3030 • Japan–IDC: 0061+800-3631-3030 • Japan–Japan Telecom: 0041+800-3631-3030 • Japan–KDD: 010+800-3631-3030 • Japan–Other: 0033+800-3631-3030 • South Korea: 002+800-3631-3030 • Turkey: 0811-288-0001 (once prompted, input 877-363-1303) • United Kingdom: 00+800-3631-3030
Pharmacy Claims	• 877-363-1303 • tricare.mil/pharmacyclaims • Send claims to: Express Scripts, Inc. P.O. Box 52132 Phoenix, AZ 85082

2. Beneficiaries residing overseas who are located in areas outside these countries should call their point-of-contact number to be connected to Express Scripts.

Figure 7.2 lists more pharmacy-related resources, so you can easily find the information you need. If you still have questions, contact Express Scripts (see contact information previously listed in Figure 7.1).

Figure 7.2 *Other Pharmacy Resources*

TRICARE Pharmacy Program General benefit information	• tricare.mil/pharmacy
Over-the-Counter Drugs and Supplies	• tricare.mil/otcdrugs
TRICARE Formulary Search Tool Online listing of covered drugs, quantity limits, and prior authorization details	• esrx.com/tform
Pharmacy Locator	• **Military pharmacies:** tricare.mil/mtf • **Retail network pharmacies:** esrx.com/findpharmacy
TRICARE Costs	• tricare.mil/costs
TRICARE Pharmacy Claims General information	• tricare.mil/pharmacyclaims
Overseas Claims Processing Active duty service members in all areas	• tricare-overseas.com • TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707 USA
Overseas Claims Processing Non-active duty	**Eurasia-Africa (non-active duty)** • tricare-overseas.com • TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708 USA **Latin America and Canada (non-active duty)** • tricare-overseas.com • TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA **Pacific (non-active duty)** • tricare-overseas.com • TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA

Figure 7.2 *Other Pharmacy Resources (continued)*

TRICARE Program Integrity Report fraud and abuse	• 866-759-6139 (in the U.S.) • tricare.mil/fraud
MHS GENESIS Patient Portal	• my.mhsgenesis.health.mil
Medicare Part D Medicare prescription drug coverage details	• 800-MEDICARE (800-633-4227) • medicare.gov
U.S. Food and Drug Administration	• fda.gov

MORE RESOURCES

Figure 7.3 lists resources that provide you with TRICARE benefit details and help you maintain your eligibility.

Figure 7.3 *Benefit and Eligibility Resources*

DMDC/DEERS Support Office	• 800-538-9552 • 866-363-2883 (TDD/TTY) • milconnect.dmdc.osd.mil
Defense Health Agency—Great Lakes	• tricare.mil/greatlakes
Identification Card-Issuing Facility Locator	• idco.dmdc.osd.mil/
TRICARE Overseas Program	• tricare-overseas.com

MHS GENESIS PATIENT PORTAL

If you get care at military hospitals or clinics, you may access your Military Health System healthcare records through the MHS GENESIS Patient Portal.

The portal is a secure way to manage the healthcare you get at military hospitals or clinics online 24/7.

Through the MHS GENESIS Patient Portal, you may be able to:

- Request prescription refills and renewals at a military pharmacy.
- Book and cancel appointments at a military hospital or clinic.
- View military hospital or clinic notes and certain laboratory/test results.
- Exchange secure messages with your military hospital or clinic healthcare team.

Log in to the MHS GENESIS Patient Portal at **my.mhsgenesis.health.mil**. Learn more at **tricare.mil/mhsgenesis**. Get one-on-one support from the MHS GENESIS Help Desk at **800-600-9332**.

Acronyms

ADSM	active duty service member
CHCBP	Continued Health Care Benefit Program
COB	coordination of benefits
DEERS	Defense Enrollment Eligibility Reporting System
DOD	Department of Defense
EOB	explanation of benefits
FDA	U.S. Food and Drug Administration
HIPAA	Health Insurance Portability and Accountability Act of 1996
LDD	limited distribution drug
LOD	line of duty
OHI	other health insurance
OTC	over-the-counter
P&T	DOD Pharmacy and Therapeutics Committee
POS	point of service
TFL	TRICARE For Life
TRR	TRICARE Retired Reserve
TRS	TRICARE Reserve Select
TYA	TRICARE Young Adult
USFHP	Uniformed Services Family Health Plan

Glossary

abuse

Healthcare abuse may occur when providers supply services or products that aren't medically necessary or that don't meet professional standards.

catastrophic cap

The maximum out-of-pocket expenses TRICARE beneficiaries are responsible for in a given calendar year (Jan. 1–Dec. 31). Point-of-service cost-shares and the POS deductible aren't applied to the catastrophic cap.

deductible

The annual amount a TRICARE Select, TRICARE Select Overseas, TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program beneficiary must pay for covered outpatient benefits, including pharmacy services received at non-network pharmacies, before TRICARE begins to share costs. TRICARE Prime beneficiaries don't have annual deductibles, unless they use the point-of-service option.

Defense Enrollment Eligibility Reporting System

A database of uniformed service members (sponsors), family members, and others worldwide who are entitled under law to military benefits, including TRICARE. Beneficiaries are required to keep DEERS updated.

explanation of benefits

A statement sent to beneficiaries showing that claims were processed and the amount paid to a pharmacy. If denied, an explanation of denial is provided.

formulary

Also known as a uniform formulary, this is a list of the covered generic and brand-name drugs. The formulary also contains a third category of drugs that are designated as non-formulary. Drugs in the non-formulary category include any drug in a therapeutic class determined to be less clinically effective or less cost-effective than other drugs in the same class.

fraud

An instance when deliberate deceit is used by a provider to obtain payment for services not actually delivered or received, or by a beneficiary to claim program eligibility.

medical necessity

A determination that a non-formulary drug is reasonable for the treatment of a certain medical condition. For consideration, you must have your provider send a completed medical necessity form to Express Scripts.

military hospital or clinic

A medical facility owned and operated by the uniformed services and usually located on or near a military base.

non-covered

Prescription drugs that are excluded from TRICARE coverage are listed in the non-covered drug category. If a drug falls into the non-covered category, you'll have to pay the full cost of the drug.

other health insurance

Any non-TRICARE health insurance that isn't considered a supplement. This insurance is acquired through an employer, entitlement program, or other source. TRICARE pays last after all other health plans except for Medicaid, TRICARE supplements, the Indian Health Service, or other programs or plans as identified by the Defense Health Agency.

point-of-service option

The TRICARE Prime POS option allows TRICARE Prime beneficiaries, except active duty service members, to get nonemergency TRICARE-covered services from any TRICARE-authorized provider without a primary care manager's referral or a regional contractor pre-authorization. You'll pay more when using the POS option. POS charges don't apply if you receive care under TRICARE Select.

prior authorization

A prior authorization (also known as a pre-authorization) is a process of reviewing certain medical, pharmacy, surgical, and mental health services to ensure medical necessity and appropriateness of care before services are rendered or within 24 hours of an emergency admission.

Notes

TRICARE Pharmacy Home Delivery
esrx.com/mhd
877-363-1303

TRICARE Retail Network Pharmacies
(United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)
esrx.com/findpharmacy
877-363-1303

Express Scripts Customer Service
militaryrx.express-scripts.com
877-363-1303

Accredo Health, Inc.
accredo.com/dodspecialty
877-882-3324

HA525G100926WP

tricare.mil

Updated September 2026

DHA Defense Health Agency ®

TRICARE®