



TRICARE® Pharmacy Program

JUNE 2022

HANDBOOK



Learn about the TRICARE pharmacy benefit



Important Information

Express Scripts, Inc. Website	https://militaryrx.express-scripts.com
TRICARE Website	www.tricare.mil
Military Pharmacies	www.tricare.mil/militarypharmacy
TRICARE Pharmacy Home Delivery	https://militaryrx.express-scripts.com/home-delivery 1-877-363-1303 See Figure 7.1 on page 22 for international toll-free access numbers.
TRICARE Retail Network Pharmacies (Only available in the United States, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	https://militaryrx.express-scripts.com/find-pharmacy



Take the Publications Survey

Take the brief publications survey by using the QR code to the left or by clicking on “Publications Satisfaction Survey” 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. More information regarding TRICARE, including the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices, can be found online at www.tricare.mil. See the inside back cover of this handbook for “TRICARE Expectations for Beneficiaries.”

Keep Your DEERS Information Up To Date!

It is essential to keep information in the Defense Enrollment Eligibility Reporting System (DEERS) current for you and your family. Failure to update DEERS to accurately reflect the sponsor’s or family member’s residential address and/or the ineligibility of a former dependent could be considered fraud and a basis for administrative, disciplinary, and/or other appropriate action.

TRICARE Meets the Minimum Essential Coverage Requirement under the Affordable Care Act

Most TRICARE plans meet the definition of minimum essential coverage under the Affordable Care Act. You can also find other health care coverage options at www.healthcare.gov.

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. The TRICARE Pharmacy Program contractor, Express Scripts, Inc. (Express Scripts), provides your home delivery, retail, and specialty 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 service members, retirees, and family members. The TRICARE Pharmacy Program provides outpatient prescription drugs to more than 9.6 million individuals.

Express Scripts administers the TRICARE pharmacy benefit, providing your home delivery, retail, and specialty pharmacy services. Express Scripts handles millions of prescriptions each year through home delivery and TRICARE retail network pharmacies.

The TRICARE Pharmacy Program is designed to provide the medications you need, when you need them, in a safe, convenient, and cost-effective manner. The program's three objectives are to:

1. Provide a uniform, effective, and efficient benefit: TRICARE provides you with several pharmacy options. The *TRICARE Pharmacy Program Handbook* contains more information on:

- 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 at a low cost delivered directly to your home. Visit <https://militaryrx.express-scripts.com/home-delivery> 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 www.tricare.mil/pharmacy or <https://militaryrx.express-scripts.com>, or call **1-877-363-1303**.

To help manage your prescriptions, you're encouraged to sign up for an Express Scripts account and download the Express Scripts mobile app. Learn more at <https://militaryrx.express-scripts.com/>.

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Getting Started



ELIGIBILITY

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

* If you're enrolled in the US Family Health Plan (USFHP), you're not eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers. For details about USFHP, visit www.usfhp.com or call 1-800-748-7347.

Figure 1.1 Maintaining Your DEERS Information

	In Person¹ (add a family member or update contact information)	<ul style="list-style-type: none"> • Visit a local identification card-issuing facility. <ul style="list-style-type: none"> ▪ Find a facility near you: https://idco.dmdc.osd.mil/idco ▪ Call to verify location and business hours
	Online²	<ul style="list-style-type: none"> • milConnect Website: https://milconnect.dmdc.osd.mil
	Phone²	<ul style="list-style-type: none"> • 1-800-538-9552 • 1-866-363-2883 (TDD/TTY)
	Fax²	<ul style="list-style-type: none"> • 1-800-336-4416
	Mail²	<ul style="list-style-type: none"> • Defense Manpower Data Center 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 age 18 and older may update their own contact information.
2. Use these methods to change contact information only.



BENEFICIARIES ENTITLED TO MEDICARE

Beneficiaries entitled to Medicare are able to use the TRICARE Pharmacy Program benefit. If you're entitled to Medicare Part A, you generally must have Medicare Part B to remain TRICARE-eligible, regardless of age or place of residence. This is a requirement based on federal law governing these programs. If you're eligible for TRICARE and have Medicare Part A and Medicare Part B, you're automatically covered by TRICARE For Life (TFL). For additional information about TFL, visit www.tricare.mil/tfl. As long as you remain TRICARE-eligible, you don't need Medicare Part D. For additional information, visit www.tricare.mil/medicarepartd.

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

Medications associated with line-of-duty (LOD) 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 www.tricare.mil/greatlakes.

YOUR PRIVACY RIGHTS

Health Insurance Portability and Accountability Act of 1996 Compliance

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) 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 (DoD) guidelines related to your privacy. For more information on HIPAA and TRICARE, visit www.tricare.mil/privacy/hipaa.

Your Personal Health Information

To provide you with pharmacy services, administer your prescription benefit, coordinate or manage pharmacy-related services, and support health care 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 record-keeping. 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, health care operations, public health and safety, 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 outpatient 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 type of drug your provider prescribes. For more information, visit www.tricare.mil/pharmacy and <https://militaryrx.express-scripts.com>.

MILITARY PHARMACY

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 additional details.

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

Electronic Prescribing

Electronic prescribing (e-prescribing) is accepted at most military pharmacies in the U.S. and the U.S. territories of Puerto Rico and Guam. This allows your civilian providers to send prescriptions for non-controlled drugs or medications electronically to military pharmacies near you. E-prescribing from a health care 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 is no cost for TRICARE Pharmacy Home Delivery for active duty service members. For all other beneficiaries, copayments apply.*

If you have other health insurance with a pharmacy benefit, you may not be eligible to use home delivery (See "Coordinating Pharmacy Benefits with Other Health Insurance" in the *Claims* section).

Home delivery is best suited for medications you take on a regular basis. Prescriptions are delivered to you with free standard shipping, and refills can be ordered easily online, by phone, or by mail. Home delivery also provides you with convenient notifications about your order status, refill reminders, assistance in renewing expired prescriptions, and the ability to enroll in the Express Scripts Automatic Refill Program. If you have questions about your prescriptions, pharmacists are available 24/7 to talk confidentially with you.

For more information about home delivery, visit <https://militaryrx.express-scripts.com/home-delivery>.

* 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.

SELECT MAINTENANCE DRUGS

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

If you fill your select 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 or visiting www.health.mil/selectdruglist.

Your TRICARE Pharmacy Home Delivery Shipment

For your safety and privacy, your order will be shipped in tamper-resistant, weather-resistant, unmarked packaging. To ensure you receive a refill before your current supply runs out, re-order at least two weeks before you need your refill. Certain medications are eligible for the Automatic Refill Program. You can check availability and enroll your eligible medications by logging into your Express Scripts account or using the mobile app. Be sure to check the refill date on your prescription to determine when your next refill is available. Orders placed before the next available refill date will be held until your prescription can be refilled. Once the next available refill date arrives, your prescription will automatically ship to you.

Prescriptions may 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). Your order from Express Scripts should arrive at your U.S. postal address within 14 days.

Outside the U.S. and U.S. territories, you can only use TRICARE Pharmacy Home Delivery if you have an

APO/FPO address or are assigned to a U.S. Embassy or Consulate. You should allow extra time for APO/FPO delivery. You must have a prescription from a U.S.-licensed provider. Refrigerated medications can't be shipped to APO/FPO addresses.

Beneficiaries residing in Germany can't use the home delivery option due to country-specific legal restrictions. If you live in Germany, you should fill prescriptions at military pharmacies or host nation pharmacies. If you live in an overseas country other than Germany and experience home delivery restrictions, alert your TRICARE Area Office. For contact information, visit www.tricare.mil/callus.

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	<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com
 Phone	<ul style="list-style-type: none"> • 1-877-363-1303 • 1-877-540-6261 (TDD/TTY)
 Mail	<ul style="list-style-type: none"> • Download the registration form from https://militaryrx.express-scripts.com and mail it to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072

Call Express Scripts to lower your out-of-pocket costs by transferring your current maintenance medication prescriptions to TRICARE Pharmacy Home Delivery. You may also contact Express Scripts to convert your current military pharmacy prescriptions to home delivery. Home delivery copayments apply.

To get started, visit www.tricare.mil/homedelivery or <https://militaryrx.express-scripts.com/home-delivery> or call 1-877-363-1303.

How To Use TRICARE Pharmacy Home Delivery

Online

- Visit <https://militaryrx.express-scripts.com/home-delivery>.
- 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 mobile app. Download the app by searching “Express Scripts” in your mobile app store and sign in to get started.

e-Prescribe

- 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 Mail Pharmacy” to submit your prescription to TRICARE Pharmacy Home Delivery.
- If you’re not already registered for home delivery, Express Scripts will use the information submitted with your prescription to complete your registration and contact you with any problems filling your prescription.

Note: If your state law allows, prescriptions for controlled substances may be e-prescribed to the 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 <https://militaryrx.express-scripts.com/home-delivery>, 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
- Payment may be made by credit card, check, or money order. **Note:** To ensure proper prescription fulfillment, follow all instructions on the form.
- Include the following information on the back of each prescription: patient’s full name, date of birth, address, and sponsor’s identification (ID) number.

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

By Fax

- In the U.S., ask your provider to fax your new prescription (with a fax cover sheet) directly to Express Scripts at **1-877-895-1900**.
- According to state law, only prescriptions faxed directly from your provider’s office will be accepted.
- 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 **1-602-586-3911**.
- Faxed prescriptions must contain the following information to be processed: patient’s full name, date of birth, address, and sponsor’s ID number.



Emergency Prescription Refills

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

By Phone

- Call **1-877-363-1303**. Have your sponsor's ID number, your prescription number, and credit card information ready when you call.

Express Scripts Automatic Refill Program

- 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.
- Visit <https://militaryrx.express-scripts.com/automatic-refills> or call **1-877-363-1303**.

TRICARE RETAIL NETWORK PHARMACY

Another option for filling your prescriptions is through a TRICARE retail network pharmacy. You may fill prescriptions when you present your prescription along with your Uniformed Services ID card to the pharmacist. There is a limit of only three 30-day supplies (one copayment for each 30-day supply). All TRICARE-eligible beneficiaries who are registered in the Defense Enrollment Eligibility Reporting System (DEERS) are automatically eligible for the TRICARE retail network pharmacy option. This option allows you to fill your prescriptions at TRICARE retail network pharmacies throughout the U.S. without having to submit a claim. You have access to a network of TRICARE retail network 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.

To find the nearest TRICARE retail network pharmacy, visit <https://militaryrx.express-scripts.com/find-pharmacy> or call **1-877-363-1303**.

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.

For more information, visit www.tricare.mil/networkpharmacy.

NON-NETWORK PHARMACY

At a non-network pharmacy, you'll pay the full price of your medication up front and file a claim for reimbursement. Reimbursements are subject to deductibles, out-of-network cost-share, TRICARE formulary status, and applicable copayments. All deductibles must be met before any reimbursement can be made. For details about filing claims, see the *Claims* section of this handbook.

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

Covered Services, Limitations, and Exclusions



The TRICARE Pharmacy Program provides outpatient coverage to beneficiaries for medications that are approved for marketing by the U.S. Food and Drug Administration (FDA) and that generally require prescriptions. All prescriptions must be written by health care 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 pre-authorization (also known as prior authorization) or have quantity limits, visit www.express-scripts.com/tform. If you don't have Internet access, call **1-877-363-1303** for information about specific drugs.

GENERIC DRUG POLICY

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

Department of Defense (DoD) policy on generic drugs states the following:

- TRICARE will generally fill your prescription with a generic-equivalent medication.
- Brand-name drugs that have a generic equivalent generally may be dispensed **only** after the prescribing provider completes a clinical assessment that indicates the brand-name drug should be used in place of the generic medication and approval is granted by Express Scripts. In those cases, you'll pay the brand-name copayment. Brand-name drugs may also be dispensed if TRICARE determines they are 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 www.tricare.mil/costs.

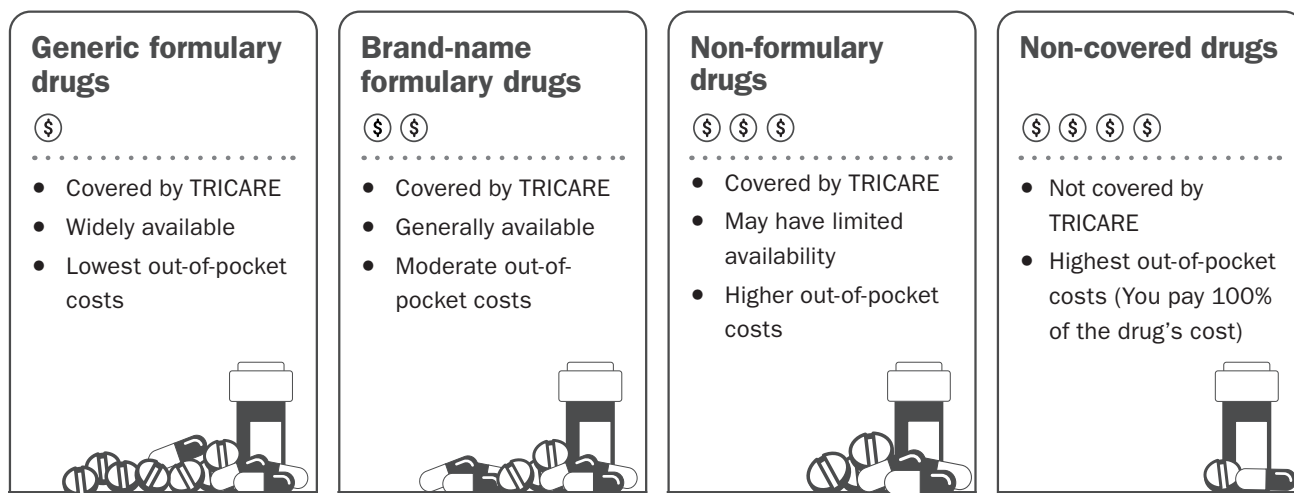
For information about TRICARE generic and brand-name formulary drugs, visit www.tricare.mil/genericdrugs. For more information about generic drugs, visit the FDA website at www.fda.gov.

COVERED AND NON-COVERED DRUGS

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

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, consider asking your prescriber if an alternative formulary medication may be suitable; otherwise you will have to pay the full cost of the drug.

Figure 3.1 Prescription Drug Categories



TRICARE Formulary Search Tool

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

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.

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 more 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.

For information on how to save money and make the most of your pharmacy benefit, visit www.tricare.mil/pharmacy or <https://militaryrx.express-scripts.com>.

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

Medical-necessity criteria are established by the DoD Pharmacy and Therapeutics (P&T) Committee for each

non-formulary medication. If the medical-necessity criteria are met, the beneficiary may receive the non-formulary medication at a TRICARE retail network pharmacy or through TRICARE Pharmacy Home Delivery at a lower copayment. Your provider can establish medical necessity by completing and submitting the appropriate TRICARE pharmacy medical-necessity form for the non-formulary medication.

Forms and medical-necessity criteria are available through the online TRICARE Formulary Search Tool or by calling Express Scripts at 1-877-363-1303.

- Active duty service members (ADSMs):** If medical necessity is approved, ADSMs may receive non-formulary medications through TRICARE Pharmacy Home Delivery or at TRICARE retail network pharmacies at no cost. ADSMs may not fill prescriptions for non-formulary medications unless medical necessity is established.
- All others:** If medical necessity is approved, the beneficiary may receive the non-formulary medication at the formulary cost through TRICARE Pharmacy Home Delivery or at TRICARE retail network pharmacies.

Note: Generally, non-formulary drugs are unavailable at military pharmacies.

COMPOUND DRUGS

Compound drugs are made by a pharmacist mixing multiple ingredients 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 pre-authorization (if denied, you can appeal that decision).

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

STEP THERAPY

Step therapy involves prescribing a safe, clinically effective, and cost-effective medication as the first step in treating a medical condition. The preferred medication 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 medication is ineffective or poorly tolerated.

Drugs subject to step therapy are approved for first-time users only after they have tried one of the preferred medications on the DoD Uniform Formulary (e.g., currently a beneficiary must try omeprazole or pantoprazole before using any other proton pump inhibitor).

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

QUANTITY LIMITS

TRICARE has established quantity limits on certain medications, which means that the DoD will only pay for up to a specified, limited amount of medication each time you fill a prescription. Quantity limits are often applied to ensure medications are safely and appropriately used. Exceptions to established quantity limits may be made if the provider is able to justify medical necessity.

PRE-AUTHORIZATION

Some drugs require pre-authorization (also known as prior authorization) from Express Scripts. Drugs requiring pre-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 pre-authorization or that have quantity limits, visit the online TRICARE Formulary Search Tool or call Express Scripts at 1-877-363-1303.

Electronic Pre-authorization

An electronic pre-authorization (e-PA) can be used for prescriptions filled at a retail network pharmacy, through home delivery, or at a military pharmacy with MHS GENESIS. Pre-authorization determinations are made within 10 days after they're received from your provider.

EXCLUSIONS

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

- Drugs prescribed for cosmetic purposes
- Fluoride preparations
- Food supplements
- Homeopathic and herbal preparations
- Multivitamins
- Over-the-counter (OTC) products (except insulin, diabetic 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 www.tricare.mil/otcdrugs.

Specialty Medication Care Management

WHAT ARE SPECIALTY MEDICATIONS?

Specialty medications are usually high-cost and self-administered. They include injectable, oral, or infused drugs that treat serious chronic conditions (e.g., multiple sclerosis, rheumatoid arthritis, hepatitis C). These drugs typically require special storage and handling, and aren't readily available at your local pharmacy. Specialty medications may also have side effects that require nurse and/or pharmacist monitoring.

The Specialty Medication Care Management program offers continuous health evaluation, ongoing monitoring, assessment of educational needs, and management of medication use. All of this is designed to help you achieve the best possible health outcomes from your therapy. This program provides:

- Access to proactive, clinically based services for specific diseases
- Refill reminder calls
- Scheduled deliveries to your specified location
- Specialty consultations with a nurse and/or pharmacist at any point during your therapy

These services are provided to you at no additional cost when you receive your specialty medications through TRICARE Pharmacy Home Delivery (www.tricare.mil/homedelivery). Participation is voluntary. If you or your health care provider orders a specialty medication from TRICARE Pharmacy Home Delivery, you'll receive additional information from Express Scripts about the Specialty Medication Care Management program and how to get started. Specialty medications are subject to applicable copayments. Visit www.tricare.mil/costs to view pharmacy copayments on covered drugs.

For more information about specialty drugs, visit www.tricare.mil/specialtydrugs.

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

EXPERT ASSISTANCE AVAILABLE

By using TRICARE Pharmacy Home Delivery for your specialty medications, you have the opportunity to talk with nurses and pharmacists who understand your condition and can help you learn more about your medication(s).

The nurse will discuss your progress, help identify new symptoms, address any side effects or issues, and coordinate with your health care provider. A pharmacist is available at any time to explain how to take your specialty medications, check for/advice you of any potential drug interactions or side effects, as well as answer any questions you may have.

Nurses and pharmacists are available to you for as long as you're taking your specialty medication. Nurses are available Monday–Friday, 8 a.m.–9 p.m. ET, and pharmacists are available 24/7.

The program also offers access to educational materials and websites to help you manage your condition. Visit <https://militaryrx.express-scripts.com/benefits-overview> for more information.

FILLING SPECIALTY MEDICATION PRESCRIPTIONS

Using TRICARE Pharmacy Home Delivery to fill specialty medication prescriptions provides you with access to the Specialty Medication Care Management program benefit. You may submit a specialty medication prescription for home delivery by mail or your provider may submit it by fax. If you're currently using another pharmacy to fill your specialty medication prescription, contact Express Scripts at **1-877-363-1303** to switch to the Specialty Medication Care Management program. Contact information is provided in Figure 4.1 below.

With specific mailing instructions from you or your provider, TRICARE Pharmacy Home Delivery will ship your specialty medication to your home. For your convenience and safety, TRICARE Pharmacy Home Delivery will contact you to arrange delivery before the medication is shipped.

You may also be able to fill your prescription through your military pharmacy or a TRICARE retail network pharmacy.

Note: If you're using a military pharmacy, call first to see if your specialty medication is available.

Certain specialty medications may only be available through home delivery or retail pharmacies in the specialty network. The specialty network is a select network of retail specialty pharmacies in the TRICARE retail pharmacy network. These pharmacies have expertise in medication management for conditions that require specialty medications, and are able to provide these specialty medications to beneficiaries. Visit <https://militaryrx.express-scripts.com/find-pharmacy> to find a pharmacy in the specialty network.

Figure 4.1 Express Scripts Contact Information

 Online	<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com/contact-us
 Mail	<ul style="list-style-type: none"> • Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072
 Fax (providers only)	<ul style="list-style-type: none"> • In the U.S.: 1-877-895-1900 • Overseas: 1-602-586-3911
 Phone	<ul style="list-style-type: none"> • 1-877-363-1303



Costs



Pharmacy costs for covered medications are based on who you are, whether the prescription is considered a generic formulary, brand-name formulary, or non-formulary drug, and where you get your prescription filled.

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.

ALL OTHERS

Military Pharmacy, Home Delivery, and Retail Network Pharmacy

TRICARE pharmacy copayments are set by federal law. Visit www.tricare.mil/costs to use the TRICARE Compare Cost Tool to view current pharmacy copayments on covered drugs. 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

You may have to meet your annual deductible before copayments or cost-shares apply for certain pharmacy types. For non-covered drugs, you pay the full cost of the drug.

Note: For survivors of ADSMs and medically retired service members and their family members, pharmacy copayments don't change. Find cost details at www.tricare.mil/costs.

Non-Network Pharmacy

At a non-network pharmacy, after you reach your annual deductible you then pay a cost-share, which 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* to learn more.

Overseas

If you're traveling outside the U.S., be aware that 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'll be required to pay in full and file a claim with the TRICARE Overseas Program claims processor for reimbursement. See the *Claims* section of this handbook for details.

In the Philippines, you're required to use certified pharmacies. For more information, visit www.tricare-overseas.com/beneficiaries/philippines.

Over-the-counter (OTC) 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.



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 (TRR), TRICARE Reserve Select (TRS), TRICARE Young Adult (TYA), and Continued Health Care Benefit Program (CHCBP), 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 www.tricare.mil/costs.

Catastrophic Cap

The catastrophic cap is the maximum out-of-pocket expense you'll pay each calendar year for TRICARE covered services, including pharmacy services. You're not responsible for any amounts above the catastrophic cap in a given calendar year, except for services that aren't covered under your benefit, TRICARE Prime point-of-service (POS) charges, and the additional 15% above the TRICARE-allowable charge that nonparticipating non-network providers may charge in the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

Overseas, there may be no limit to the amount nonparticipating non-network providers may bill, and you're responsible for paying any amount that exceeds the TRICARE-allowable charge.

Fees for covered services, including yearly (calendar year) enrollment fees (if applicable) for your TRICARE plan, deductibles, copayments, pharmacy copayments, and other cost-shares based on TRICARE-allowable charges, apply toward your catastrophic cap. POS fees for TRICARE Prime don't apply toward your catastrophic cap. Monthly premiums for premium-based plans (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program) don't apply toward the catastrophic cap.

Your catastrophic cap amount is based on your beneficiary category and isn't affected by the program option you use. Visit www.tricare.mil/comparecosts to search for your catastrophic cap amount.

WHAT DOES THAT MEAN?

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.

A pharmacy **copayment** is the amount you pay for your covered prescription. For non-ADSMs, copayments apply when you use home delivery or a retail pharmacy for drugs. Copayments vary depending on 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 have TRICARE Prime or TRICARE Select and 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 have prescriptions filled at military pharmacies, through TRICARE Pharmacy Home Delivery, or at a TRICARE retail network pharmacy. 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. To file a claim:

- Download the *TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment* form (DD Form 2642) at www.tricare.mil/claims.
- 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 85072

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 Program 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 of this handbook or visit www.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 **1-877-363-1303** for instructions regarding your right to appeal. See "Appeals" later in this section for additional details.

COORDINATING PHARMACY BENEFITS WITH OTHER HEALTH INSURANCE

Other Health Insurance and TRICARE Pharmacy Home Delivery

You're not eligible to use TRICARE Pharmacy Home Delivery if you have other health insurance (OHI) 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
- 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)
- You have a supplemental pharmacy benefit, which is 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 <https://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
- Payment may be made by credit card, check, or money order. **Note:** To ensure proper prescription fulfillment, follow all instructions on the form. Make 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 **1-888-647-6676** or visit www.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 (EOB). 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 **1-877-363-1303**.

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 Senior Friends and 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 (COB). Tell your pharmacist you have TRICARE coverage in addition to your OHI when you have your prescription filled 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 to you, in addition to your prescription receipts. Your claim may be returned for clarification if there is missing or incomplete information.

For more information about how TRICARE works with OHI, visit www.tricare.mil/pharmacyclaims or call **1-877-363-1303**.

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 (e.g., 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.

Your signed, written request must state the specific matter you disagree with and must be sent 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

Additional documentation in support of the appeal may be submitted. However, because the request for reconsideration must be postmarked or received within 90 calendar days from the date of the decision, the request for reconsideration shouldn't be delayed pending the acquisition of additional documentation. If additional documentation will be submitted at a later date, the letter requesting reconsideration must state that additional documentation will be submitted by a specified date. Upon receiving your request, all TRICARE claims related to the entire course of treatment will be reviewed.

REPORTING FRAUD AND ABUSE

Fraud happens when a person or organization deliberately deceives others to gain an unauthorized benefit or compensation. Health care 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 is one of the first lines of defense against health care fraud. EOB statements are primarily sent electronically, but paper EOB statements will be sent by mail at your request or if you don't have a valid email address on file. 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(s). To change how you receive your EOB statements, log on to the Express Scripts website at <https://militaryrx.express-scripts.com> or call **1-877-363-1303**. We strongly encourage you to read your EOB statements carefully. Report pharmacy program fraud or abuse by calling **1-866-759-6139**.

For more information about medical fraud, visit the Program Integrity Office website at www.health.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, Inc. Contact Information*

Express Scripts	<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com • 1-877-363-1303
TRICARE Pharmacy Home Delivery	<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com/home-delivery • 1-877-363-1303 1-877-540-6261 (TDD/TTY) • Fax (providers only): 1-877-895-1900 • To register for TRICARE Pharmacy Home Delivery, download the registration form from https://militaryrx.express-scripts.com and mail it to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072 TRICARE
Retail Network Pharmacy¹	<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com/find-pharmacy • 1-877-363-1303 • Send claims to: Express Scripts, Inc. P.O. Box 52132 Phoenix, AZ 85072
Specialty Medication (to order specialty medications)	<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com/faq/how-do-i-get-specialty-medication • 1-877-363-1303 • Fax (providers only): 1-877-895-1900 (in the U.S.) 1-602-586-3911 (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,

Figure 7.1 Express Scripts, Inc. Contact Information (continued)

<p>General Correspondence</p>	<ul style="list-style-type: none"> • Phone: 1-877-363-1303 • Online: https://militaryrx.express-scripts.com • Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072
<p>International Toll-Free Access</p>	<p>Dial the in-country access code listed below¹</p> <ul style="list-style-type: none"> • 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
<p>Pharmacy Claims</p>	<ul style="list-style-type: none"> • 1-877-363-1303 • www.tricare.mil/pharmacyclaims • Send claims to: Express Scripts, Inc. P.O. Box 52132 Phoenix, AZ 85072

1. 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 additional 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

Injectable and Over-the-Counter Medication Information
<ul style="list-style-type: none"> • 1-877-363-1303 • www.tricare.mil/pharmacy
Medicare Part D (Medicare prescription coverage details)
<ul style="list-style-type: none"> • 1-800-MEDICARE (1-800-633-4227) • www.medicare.gov
Pharmacy Locator
<ul style="list-style-type: none"> • https://militaryrx.express-scripts.com/find-pharmacy
TRICARE Catastrophic Cap
<ul style="list-style-type: none"> • www.tricare.mil/catcap (Use the TRICARE Compare Cost Tool to look up your catastrophic cap amount)
TRICARE Claims
<ul style="list-style-type: none"> • www.tricare.mil/claims
TRICARE Costs
<ul style="list-style-type: none"> • www.tricare.mil/costs
TRICARE Formulary Search Tool (online listing of covered drugs, quantity limits, and pre-authorization details)
<ul style="list-style-type: none"> • www.express-scripts.com/tform
TRICARE Pharmacy (medication, pre-authorization, quantity limits, and general benefit information)
<ul style="list-style-type: none"> • www.tricare.mil/pharmacy
TRICARE Pharmacy Home Delivery Registered Pharmacist Access
<ul style="list-style-type: none"> • 1-877-363-1303 (available 24/7)
TRICARE Program Integrity (report fraud and abuse)
<ul style="list-style-type: none"> • 1-866-759-6139 (in the U.S.) • www.health.mil/fraud
U.S. Food and Drug Administration
<ul style="list-style-type: none"> • www.fda.gov

Figure 7.2 Other Pharmacy Resources (continued)

Overseas Active Duty Claims Processing (all areas)	
<p>TRICARE Overseas Program</p> <ul style="list-style-type: none"> • www.tricare-overseas.com • TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707 USA 	
Overseas Non-Active Duty Claims Processing	
<p>Eurasia-Africa (non-active duty)</p> <ul style="list-style-type: none"> • www.tricare-overseas.com • TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708 USA <p>Latin America and Canada (non-active duty)</p> <ul style="list-style-type: none"> • www.tricare-overseas.com • TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA 	<p>Pacific (non-active duty)</p> <ul style="list-style-type: none"> • www.tricare-overseas.com • TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707 USA

ADDITIONAL 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

<p>Defense Enrollment Eligibility Reporting System (DEERS) (to update contact information on the milConnect website)</p>	<ul style="list-style-type: none"> • 1-800-538-9552, Monday–Friday, 5 a.m.–5 p.m. PT (except holidays) • 1-866-363-2883 (TDD/TTY) • https://milconnect.dmdc.osd.mil
<p>Defense Health Agency—Great Lakes</p>	<ul style="list-style-type: none"> • www.tricare.mil/greatlakes
<p>Identification Card-Issuing Facility Locator</p>	<ul style="list-style-type: none"> • https://idco.dmdc.osd.mil/idco
<p>TRICARE Overseas Program</p>	<ul style="list-style-type: none"> • www.tricare-overseas.com
<p>TRICARE Website</p>	<ul style="list-style-type: none"> • www.tricare.mil

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
e-PA	electronic pre-authorization
EOB	explanation of benefits
FDA	U.S. Food and Drug Administration
HIPAA	Health Insurance Portability and Accountability Act of 1996
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	US Family Health Plan

Glossary

abuse

Health care 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 (POS) cost-shares and the POS deductible aren't applied to the catastrophic cap.

deductible

The annual amount a TRICARE Select, TRICARE Overseas Program Select, 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 (DEERS)

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 medications that are designated as non-formulary. Medications 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 (POS)

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.

pre-authorization

A pre-authorization (also known as a prior 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.

prior authorization

See "pre-authorization."

Notes

TRICARE Expectations for Beneficiaries

According to the Department of Defense (DoD), as a TRICARE beneficiary, you should expect to have the following abilities and support:

- **Get information:** You should expect to get accurate, easy-to-understand information from written materials, presentations and TRICARE representatives to help you make informed decisions about TRICARE programs, medical professionals and facilities.
- **Choose providers and plans:** You should expect a choice of health care providers that is sufficient to ensure access to appropriate high-quality health care.
- **Emergency care:** You should expect to access medically necessary and appropriate emergency health care services as is reasonably available when and where the need arises.
- **Participate in treatment:** You should expect to receive and review information about the diagnosis, treatment and progress of your conditions, and to fully participate in all decisions related to your health care, or to be represented by family members or other duly appointed representatives.
- **Respect and nondiscrimination:** You should expect to receive considerate, respectful care from all members of the health care system without discrimination based on race, color, national origin or any other basis recognized in applicable law or regulations.
- **Confidentiality of health information:** You should expect to communicate with health care providers in confidence and to have the confidentiality of your health care information protected to the extent permitted by law. You also should expect to have the ability to review, copy and request amendments to your medical records.
- **Complaints and appeals:** You should expect a fair and efficient process for resolving differences with health plans, health care providers and institutions that serve you.

Additionally, DoD has the following expectations of you as a TRICARE beneficiary:

- **Maximize your health:** You should maximize healthy habits such as exercising, not using tobacco and maintaining a healthy diet.
- **Make smart health care decisions:** You should be involved in health care decisions, which means working with providers to provide relevant information, clearly communicate wants and needs and develop and carry out agreed-upon treatment plans.
- **Be knowledgeable about TRICARE:** You should be knowledgeable about TRICARE coverage and program options.
- **You also should:**
 - Show respect for other patients and health care workers.
 - Make a good-faith effort to meet financial obligations.
 - Use the disputed claims process when there is a disagreement.

TRICARE Pharmacy Home Delivery

<https://militaryrx.express-scripts.com/home-delivery>
1-877-363-1303

TRICARE Retail Network Pharmacies
(United States, Guam, the Northern Mariana Islands,
Puerto Rico, and the U.S. Virgin Islands)

<https://militaryrx.express-scripts.com/find-pharmacy>
1-877-363-1303

Express Scripts, Inc. Customer Service

1-877-363-1303

<https://militaryrx.express-scripts.com>

www.tricare.mil



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