



TRICARE® Pharmacy Program

APRIL 2019

HANDBOOK



A guide to understanding your pharmacy benefit



Important Information

TRICARE Pharmacy Home Delivery (United States)	1-877-363-1303
TRICARE Pharmacy Home Delivery (Overseas)	See Figure 7.1 on page 30 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)	1-877-363-1303
TRICARE Website	www.tricare.mil
Express Scripts, Inc. Website	www.express-scripts.com/TRICARE
TRICARE Formulary Website	www.express-scripts.com/tricareformulary

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

The Affordable Care Act requires that individuals maintain health insurance or other health coverage that meets the definition of minimum essential coverage. Most TRICARE plans meet this requirement. Due to tax law changes, as of Jan. 1, 2019, you no longer are required to have minimum essential coverage. You'll still get an Internal Revenue Service Form 1095 from your pay center each January listing the coverage you had during the previous tax year. 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 and several options for filling your prescriptions. TRICARE chose Express Scripts, Inc. (Express Scripts) to provide your home delivery, retail, and specialty pharmacy services. Express Scripts handles millions of TRICARE prescriptions each year through its home delivery service and retail pharmacies.

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.

Welcome to the TRICARE Pharmacy Program

TRICARE's pharmacy benefit is available to all eligible uniformed service members, retirees, and family members. The TRICARE Pharmacy Program provides outpatient prescription drugs to more than 9.4 million individuals.

Express Scripts, Inc. (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. Encourage TRICARE Pharmacy Home Delivery use: You can receive up to a 90-day supply of maintenance medications at a low cost delivered directly to your home. Call Express Scripts at **1-877-363-1303** to switch prescriptions to the convenient, cost-effective home delivery option.

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 www.express-scripts.com/TRICARE, or call **1-877-363-1303**.

In good health,



David W. Bobb, RPh, MS, JD
Chief, Pharmacy Operations Division

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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 is 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 are enrolled in the US Family Health Plan (USFHP), you are 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 at www.dmdc.osd.mil/rsl. ▪ 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"> • 1-831-655-8317
	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 are 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 are eligible for TRICARE and have Medicare Part A and Medicare Part B, you are 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 do not 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, Inc. (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 will not 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 for accuracy and are checked 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.express-scripts.com/TRICARE or call **1-877-363-1303**.

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 are enrolled at the military hospital or clinic.

Non-formulary medications are generally not available at military pharmacies. 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.

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

Electronic Prescribing

Electronic prescribing (e-prescribing) is now accepted at most military pharmacies in the United States, Puerto Rico, and Guam. This allows your civilian providers to send prescriptions 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.* 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 hours a day, 7 days a week to talk confidentially with you.

For more information about TRICARE Pharmacy Home Delivery, visit www.express-scripts.com/TRICARE or call **1-877-363-1303**.

* *Some non-formulary drugs are only covered through home delivery. Check with Express Scripts, Inc., 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. Your order from Express Scripts should arrive at your U.S. postal address within 14 days. To ensure you receive a refill before your current supply runs out, re-order at least two weeks before you need your refill or enroll your medication in the Express Scripts Automatic Refill Program. You should allow extra time for APO/FPO delivery. 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 United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). Outside the United States 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 must have

a prescription from a U.S.-licensed provider. Refrigerated medications cannot be shipped to APO/FPO addresses.

Beneficiaries residing in Germany cannot 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.

Note: If you have other health insurance with a pharmacy benefit, you may not be eligible to use TRICARE Pharmacy Home Delivery. See "Coordinating Pharmacy Benefits with Other Health Insurance" in the *Claims* section of this handbook for details.

How To Register for TRICARE Pharmacy 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"> • Visit www.express-scripts.com/TRICARE.
 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 www.express-scripts.com/TRICARE 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. TRICARE Pharmacy Home Delivery copayments apply.

To get started, visit www.tricare.mil/pharmacy or www.express-scripts.com/TRICARE or call 1-877-363-1303.

How To Use TRICARE Pharmacy Home Delivery

Filling a New Prescription 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).*
- Sign in to your account at www.express-scripts.com/TRICARE 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/tricareformulary.*

Filling a New Prescription by Fax

- In the United States, 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 cannot be faxed; by law, they must be mailed.
- If you are 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.

Filling a New Prescription Electronically

- Your provider will need to pull your information from his or her internal Practice Management System or input it directly into his or her e-prescribing software.
- Ask your provider to select the TRICARE formulary in his or her 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 are 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: Prescriptions for controlled substances cannot be accepted by TRICARE Pharmacy Home Delivery at this time through e-prescribing.

Ordering Refills Online

- Visit www.express-scripts.com/TRICARE.
- 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.

Ordering Refills 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 www.express-scripts.com/TRICARE 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 (one copayment for each 30-day supply) when you present your prescription along with your uniformed services ID card to the pharmacist. 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 United States without having to submit a claim. You have access to a network of TRICARE retail network pharmacies in the United States 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 is **not** required. To find the nearest TRICARE retail network

pharmacy, visit www.express-scripts.com/TRICARE 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.

NON-NETWORK PHARMACY

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

EMERGENCY PRESCRIPTION REFILLS

During emergencies, like natural disasters, 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 are still required to pay all applicable copayments. Visit www.tricare.mil/costs to determine the cost of your prescription.

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 United States 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 www.express-scripts.com/tricareformulary. If you do not 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, Inc. (Express Scripts). In those cases, you will 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 is not considered medically necessary and a generic equivalent is available, you will be responsible for paying the entire cost of the prescription.

- If a generic equivalent does not exist, the brand-name drug is dispensed and you will pay the brand-name copayment. For copayment information, visit www.tricare.mil/costs.

For more information about generic drugs, visit the FDA's website at www.fda.gov.

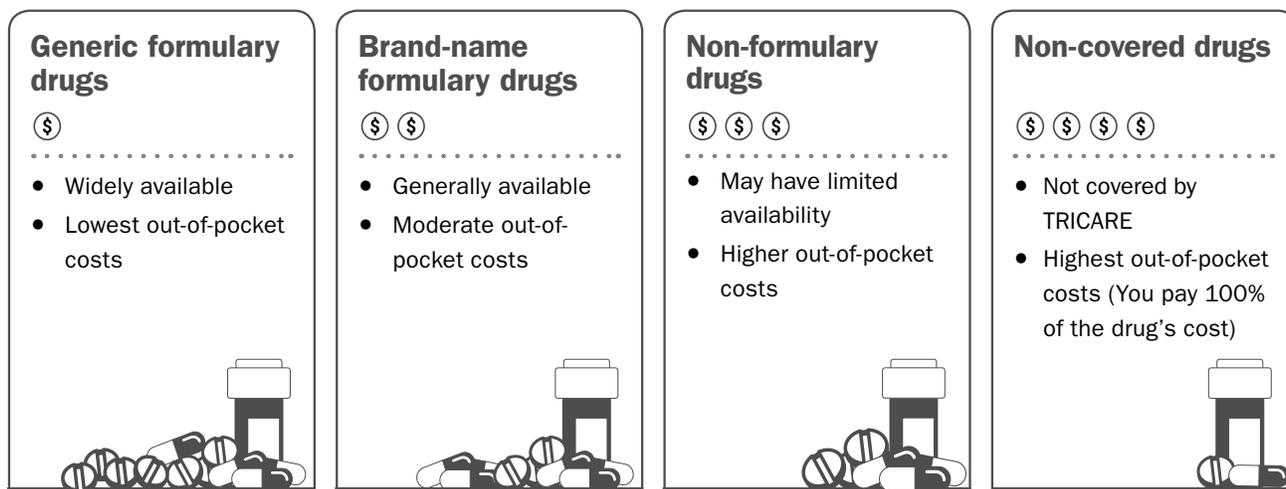
COVERED AND NON-COVERED DRUGS

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, you'll have to pay the full cost of the drug.

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-

Figure 3.1 Prescription Drug Categories



formulary drugs are available through TRICARE Pharmacy Home Delivery and most are available through TRICARE retail network pharmacies. You may be able to fill non-formulary prescriptions at formulary costs if your provider establishes medical necessity by completing and submitting the appropriate TRICARE pharmacy medical-necessity form. Forms and medical-necessity criteria are available online at www.express-scripts.com/tricareformulary or by calling Express Scripts at 1-877-363-1303.

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 at www.express-scripts.com/tricareformulary.

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

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 online at www.express-scripts.com/tricareformulary 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 other eligible beneficiaries:** 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.

To learn more about specific medications, copayments, and common drug interactions, or to check for generic equivalents or determine if a drug is considered a non-formulary medication, visit www.express-scripts.com/tricareformulary to use the online TRICARE Formulary Search Tool.

Note: Non-formulary drugs are generally not available at military pharmacies.

COMPOUND DRUGS

Compound drugs are made by a pharmacist mixing multiple ingredients to create a prescription drug that is 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 does not 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 a prior authorization (if the prior authorization is 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 Nexium 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 will 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 prescribing provider is able to justify medical necessity.

PRIOR AUTHORIZATION

Some drugs require prior authorization from Express Scripts. Drugs requiring prior authorization may include, but are not 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, visit www.express-scripts.com/tricareformulary or call Express Scripts at 1-877-363-1303 to ask about a specific drug.

Electronic Prior Authorization

An electronic prior 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. Prior authorization determinations are made within 10 days after they're received from your provider.

A provider can use the www.CoverMyMeds.com platform to submit their prior authorization electronically. This platform, which automates and tracks e-PA requests, is a common, standard practice used by health care providers and it saves them time versus submitting forms via phone or fax.

EXCLUSIONS

Prescription medications used to treat conditions that are not 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 United States 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 are not 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. Participation is voluntary. If you or your health care provider orders a specialty medication from TRICARE Pharmacy Home Delivery, you will receive additional information from Express Scripts, Inc. (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 use the TRICARE Compare Cost Tool to view pharmacy copayments on covered drugs.

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 are taking your specialty medication. Nurses are available Monday–Friday, 8:00 a.m.–9:00 p.m. Eastern Time, and pharmacists are available 24 hours a day, 7 days a week.

The program also offers access to educational materials and websites to help you manage your condition. For more information, visit www.express-scripts.com/TRICARE.

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 are 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 are 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 www.express-scripts.com/TRICARE/pharmacy to find a pharmacy in the specialty network.

Figure 4.1 Express Scripts Contact Information

 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 United States: 1-877-895-1900 Overseas: 1-602-586-3911
 Phone	<ul style="list-style-type: none"> 1-877-363-1303



Costs



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

PHARMACY COPAYMENTS

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

Visit www.tricare.mil/costs to use the TRICARE Compare Cost Tool to view pharmacy copayments on covered drugs.

If you are traveling overseas, be aware that TRICARE retail network pharmacies are only available outside the United States 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 will 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.

Over-the-counter (OTC) drugs are not covered overseas. This includes drugs that are considered OTC in the United States, even when they require a prescription in a foreign country.

Note: In the Philippines, you are required to use certified pharmacies. Visit www.tricare-overseas.com/philippines.htm for more information.

COSTS BY BENEFICIARY GROUP

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

- You are in Group A if your or your uniformed services sponsor's initial enlistment or appointment 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 are in Group B if your or your uniformed services sponsor's initial enlistment or appointment began on or after Jan. 1, 2018.

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



Annual Outpatient Deductible

Beneficiaries not enrolled in a TRICARE Prime program option are required to meet an annual deductible each calendar year (Jan. 1–Dec. 31) for outpatient services, including pharmacy services received at a non-network pharmacy, before cost-sharing begins. The annual deductible varies based on your beneficiary category and type of coverage (individual or family). Figure 5.1 lists annual deductible amounts. For more information, visit www.tricare.mil/costs.

Catastrophic Cap

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

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

The catastrophic cap amount is based on your beneficiary category and is not affected by the program option you use. Figure 5.2 lists catastrophic cap amounts.

Note: POS deductibles, cost-share amounts, and TRICARE program premiums do not count toward the catastrophic cap.

Visit www.tricare.mil/catcap for additional information about the catastrophic cap.

GLOSSARY

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.

For current costs, including information on Groups A and B, visit www.tricare.mil/costs.

Claims

FILING A PHARMACY CLAIM

You do not 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 United States 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 United States and U.S. territories. If filling prescriptions outside the United States 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 are 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 does not include pharmacy benefits
- The medication you need is not covered by your OHI
- You have met your OHI’s benefit cap (i.e., you have met your benefit’s maximum coverage limit)

Once you have 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:

- Sign in to your account at www.express-scripts.com/TRICARE 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 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 identification 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**.

If your medication is not covered by your OHI (i.e., declined for payment by your OHI), or if you have met your benefit maximum, you will 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 TRICARE Pharmacy Home Delivery as your prescription benefit. For more information, call Express Scripts, Inc. (Express Scripts) at **1-877-363-1303**.

Other Health Insurance and TRICARE Retail Network Pharmacies

Having OHI does not 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, do **not** 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 is not covered by your OHI
- You have met your OHI's benefit cap (i.e., you have met your benefit's maximum coverage limit)

If you use a mail-order program available through your OHI, online COB is **not** 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 are not 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 does not 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 should not 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 are not medically necessary or that do not meet professional standards.

You are 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 do not have a valid e-mail address on file. Electronic EOB statements are generated monthly, while paper EOB statements



are only provided on a quarterly basis. You will 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 www.express-scripts.com/TRICARE or contact Express Scripts at **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.tricare.mil/fraud.

For Information and Assistance

PHARMACY RESOURCES

TRICARE partners with Express Scripts, Inc. (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"> • 1-877-363-1303 • www.express-scripts.com/TRICARE
TRICARE Pharmacy Home Delivery	<ul style="list-style-type: none"> • 1-877-363-1303 1-877-540-6261 (TDD/TTY) • www.express-scripts.com/TRICARE • Fax (providers only): 1-877-895-1900 • To register for TRICARE Pharmacy Home Delivery, download the registration form from www.express-scripts.com/TRICARE and mail it to: Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072 TRICARE
Retail Network Pharmacy¹	<ul style="list-style-type: none"> • 1-877-363-1303 • www.express-scripts.com/TRICARE • 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"> • 1-877-363-1303 • Fax (providers only): 1-877-895-1900 (in the United States) 1-602-586-3911 (outside the United States) • Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072

1. TRICARE retail network pharmacies are available only in the United States 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, Inc. Contact Information (continued)

<p>General Correspondence</p>	<ul style="list-style-type: none"> • Phone: 1-877-363-1303 • Online: www.express-scripts.com/TRICARE • Express Scripts, Inc. P.O. Box 52150 Phoenix, AZ 85072
<p>Filing Claims</p>	<ul style="list-style-type: none"> • Send claims to: Express Scripts, Inc. P.O. Box 52132 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 Analytics Support Section</p>	<ul style="list-style-type: none"> • 1-866-ASK-4PEC (1-866-275-4732) (for specific in-country toll-free service, where established) • www.tricare.mil/pharmacyformulary
<p>Pharmacy Claim-Filing Information</p>	<ul style="list-style-type: none"> • 1-877-363-1303 • www.tricare.mil/pharmacyclaims

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, Inc.

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"> • www.express-scripts.com/TRICARE/pharmacy
TRICARE Catastrophic Cap
<ul style="list-style-type: none"> • www.tricare.mil/catcap
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 prior authorization details)
<ul style="list-style-type: none"> • www.express-scripts.com/tricareformulary
TRICARE Pharmacy (medication, prior 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 (24 hours a day, 7 days a week)
TRICARE Program Integrity (report fraud and abuse)
<ul style="list-style-type: none"> • 1-866-759-6139 (in the United States) • www.tricare.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) (update contact information)</p>	<ul style="list-style-type: none"> • 1-800-538-9552, Monday–Friday, 5:00 a.m.–5:00 p.m. Pacific Time (except holidays) • 1-866-363-2883 (TDD/TTY) • milConnect Website: 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"> • www.dmdc.osd.mil/rsl
<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
CY	Calendar year (Jan. 1–Dec. 31)
DEERS	Defense Enrollment Eligibility Reporting System
DoD	Department of Defense
e-PA	Electronic prior 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

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 are not 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 do not 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 providers. 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.

Military Hospital or Clinic

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

Other Health Insurance

Any non-TRICARE health insurance that is not 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 prior authorization. You will pay more when using the POS option. POS charges do not apply if you receive care under TRICARE Select.

Prior Authorization

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

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

1-877-363-1303

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

1-877-363-1303

Express Scripts, Inc. Customer Service

1-877-363-1303

www.express-scripts.com/TRICARE

www.tricare.mil



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