



# Using Your TRICARE Pharmacy Benefits

March 14, 2024 | Webinar Transcript

**Christianne Witten:** Good afternoon, good morning, and good evening, everyone. My name is Christiane Witten and I'm the Chief of Internal Communications here at the Defense Health Agency, and I'm pleased to welcome you to today's webinar, "Using Your TRICARE Pharmacy Benefits." This webinar will give you an overview of the TRICARE Pharmacy Program and you'll learn about your options for getting and managing your prescriptions. We'll also provide information about recent changes to the process for getting specialty drugs through the TRICARE pharmacy network.

But before we dive into today's discussion, we did want to again acknowledge a reported cyberattack on the nation's largest commercial prescription processor known as Change Healthcare or CHC, which continues to affect military clinics and hospitals worldwide. On February 21, 2024, Change Healthcare disconnected its systems to protect patient information. This has impacted all military pharmacies worldwide and some retail pharmacies.

Nationally, as of today, March 14, military clinics and hospitals will continue to provide prescriptions through manual procedures until this issue is resolved. Military pharmacies will give priority to urgent prescriptions followed by routine prescriptions. Each military hospital and clinic will continue to offer pharmacy options based on their local manning and resources. Please be patient while pharmacies may take longer than usual to safely fill prescription needs. It's unknown at this time when this will be resolved, but beneficiaries should contact their local military clinic or retail pharmacy for the latest local updates on getting prescriptions filled. It's important to note that TRICARE home delivery program was not affected by CHC going offline.

We've posted this information in our TRICARE Newsroom and you'll also find the link in the Q&A section of this livestream for your reference.

With that, we're excited to welcome our presenter for today, Miss Tess Wolstenholme, senior benefits service analyst for Healthcare Operations in our Pharmacy Operations Division here at the Defense Health Agency. Tess, I'll turn things over to you.

**Tess Wolstenholme:** Thank you, Christiane. Good day to all and thank you for joining in today's webinar regarding TRICARE pharmacy benefits. As stated earlier, I am Tess Wolstenholme, senior benefits analyst at the Pharmacy Operations Division here at the Defense Health Agency. I am excited to have you here today and I look forward to sharing an overview of TRICARE pharmacy benefits with you today.

We will review options for filling your prescriptions, including maintenance, medications, and related costs. We will also review recent changes to filling specialty

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

prescriptions and other resources that are available to help you make the most of your pharmacy benefits. Next slide, please.

The TRICARE Pharmacy Program is available to all TRICARE-eligible beneficiaries.

This includes beneficiaries entitled to Medicare Part A and B based on their age. To be eligible for TRICARE For Life, also known as TFL, you must have Medicare Part A and Medicare Part B. You do not need Medicare Part D to have TFL. That's because TFL has the same prescription drug coverage as other TRICARE health plans.

Express Scripts by Evernorth, formerly known as ExpressScripts Incorporated (ESI), manages your pharmacy benefits, including home delivery, retail pharmacies, and specialty pharmacy services.

The TRICARE Pharmacy Program provides coverage to all TRICARE beneficiaries, including all active duty service members, active duty family members, National Guard and Reserve members and their family members, and retirees and their family members. All TRICARE beneficiaries have the same prescription coverage, regardless of your TRICARE health plan, such as TRICARE Prime, TRICARE Select, and TRICARE For Life.

However, if you are enrolled under the US Family Health Plan, you have separate pharmacy coverage. This means that you must follow the rules of their prescription program and you have different pharmacy options.

It is essential that you keep the Defense Enrollment Eligibility Reporting System, also known as DEERS, up to date. This allows you and your family members to use your TRICARE pharmacy benefits. Next slide, please.

There are four TRICARE pharmacy options: military pharmacies, home delivery, network pharmacies, and non-network pharmacies. Each option is available worldwide, but there are some limits overseas.

Your first option is military pharmacies. Military pharmacies stock drugs on the Basic Core Formulary, as well as some brand-name maintenance drugs that are on the Uniform Formulary. You can also get up to 90 days' supply for most drugs. Make sure to check the TRICARE Formulary website to see if your prescription is covered.

Your second option is TRICARE home delivery administered by Express Scripts. If you take medication on a regular, ongoing basis, you can get up to 90-day supply and have it delivered right to your door with home delivery. Please note it is recommended that you have a 30-day supply of medication on hand before your first home delivery order. You can register for home delivery online or by phone by calling 877-363-1303. I repeat, 877-363-1303. Your provider will need to send your prescriptions to Express Scripts to be filled. For faster service, you can ask your doctor to submit your prescription electronically via ePrescribe.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

Your third pharmacy option is retail network pharmacies. There are more than 41,000 locations in the U.S. and the U.S. territories of Guam, Puerto Rico, the U.S. Virgin Islands, and the Northern Mariana Islands. Filling your prescriptions at a network pharmacy is easy. Ask your provider to send your prescription electronically or hand carry your written prescription to the pharmacy. You may be required to show your military ID card to verify eligibility.

Your last option is non-network pharmacies. At non-network pharmacies, you will have to pay full price for your prescription drugs and file a claim for reimbursement. Reimbursements are subject to deductibles, out-of-pocket network cost-shares, and copayments. All deductibles must be met before you can be reimbursed. Next slide, please.

Now that we have reviewed your pharmacy options, let's review some pharmacy costs. Active duty pays nothing for covered drugs from military pharmacies, retail network pharmacies, and home delivery. The cost of TRICARE pharmacy depends on the type of the medication and the duration of supply. Active duty service members have 0 copay for covered drugs at any pharmacy.

For all other beneficiaries, copayments apply to receive up to 90-day supply of generic, brand name, and non-formulary medications. If you get a prescription from a non-network pharmacy, you will pay the full cost of the drug up front; then you can file claim for reimbursement. If you fill a prescription for a drug TRICARE does not cover, you will pay the full cost of the drug. Next slide, please.

This slide shows copayments for non-active duty service members. The copayments for generic formulary drugs range from \$13 to \$16. For brand name formulary drugs, your copayment will range from \$38 to \$43. Non-formulary drugs, your copayment will be up to \$76. Keep in mind that the copayments listed for home delivery are for 90-day supply for your prescription, and the copayments listed for retail network pharmacies are for a 30-day supply of your prescription. This may influence where you decide to fill your prescription. In some cases, you may be able to get a 90-day supply of your prescription at a retail network pharmacy for the cost of 3 retail network pharmacy copayments.

Please note that copayments for survivors of active duty service members and medically retired service members and their family members have not changed in 2024. You will see your pharmacy costs using the TRICARE Compare Cost Tool at [TRICARE.mil/costs](https://TRICARE.mil/costs). Next slide, please.

Any drug you take regularly for chronic conditions, such as diabetes, high blood pressure, thyroid, etc., is considered a maintenance medication. There are some maintenance drugs that you must fill through TRICARE home delivery or at a military pharmacy. Be sure to go to [TRICARE.mil/FillPrescriptions](https://TRICARE.mil/FillPrescriptions) to see if your drug is on the list. Exception to the rule: if you use generic maintenance drugs, you are exempt from this rule and you can continue to fill your prescription at a network pharmacy.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

Also, as a reminder, the first time you fill your prescription at a retail pharmacy, Express Scripts will send you a letter telling you that you need to switch your maintenance prescription to mail order or military pharmacy. Express Scripts will send you another letter reminding you to switch your prescription to mail order or military pharmacy the second time you fill your prescription at a retail pharmacy. The third time you fill your prescription at a retail pharmacy, you will be responsible for the full cost of the medication. Next slide, please.

Now let's talk about filling prescriptions for specialty drugs. Specialty drugs are usually self-administered, high-cost injectable or oral drugs. They can require clinical training to administer. They treat chronic conditions such as cancer, multiple sclerosis, rheumatoid arthritis, and hepatitis C. They may need special storage and handling and they are not available from many retail pharmacies.

As of March 1, 2024, Accredo will provide specialty pharmacy services when you fill an eligible specialty medication at TRICARE home delivery. If you fill eligible specialty drug prescriptions through TRICARE home delivery, Accredo will give you access to the following: expert advice from specialty trained pharmacists and nurses available 24 hours a day, 7 days a week; receive condition-specific support from clinicians; schedule delivery of your specialty drugs to your home or office on the day that works for you at no additional cost; and manage your specialty medications and set refill reminders. Next slide, please.

TRICARE's in-network for specialty drugs includes: TRICARE Pharmacy Home Delivery, including specialty pharmacy services by Accredo; an in-network retail pharmacy—this includes Accredo, a special pharmacy serving TRICARE patients with complex and chronic health conditions; a military pharmacy—you can check with your local military pharmacy to see if they stock your medication. and if so, how to switch.

As a reminder, once again, the first and second time you fill your specialty drugs at a retail pharmacy, Express Scripts will send you a letter telling you to switch your prescription to mail order or military pharmacy. The third time, you will be responsible for the full cost of the prescription drugs, except if you are an active duty service member. Next slide, please.

Now we're going to look at some tools to help you learn more about your prescriptions. The first tool is the TRICARE Formulary Search Tool. This tool helps you learn about your prescription, including where you can fill it and cost and coverage of your prescriptions. The tool is available on the Express Scripts website at the link provided on the slide. When you search for your drug, the TRICARE Formulary Search Tool can tell you formulary status—such as generic drug, brand name drug, non-formulary drug, non-covered drug; where the prescription can be filled—like home delivery, local network pharmacy, or military pharmacy; and any applicable copayments, coverage details and limitations—such as prior authorization and necessity forms); information about the drug; and other medication options. Next slide, please.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

Another useful tool to know about is the Find a Pharmacy Tool. If you'd like to fill your prescription at a retail network pharmacy, you can search by ZIP code to find a pharmacy in your area. The link also shares information on how to transfer your prescription to a local retail pharmacy. You can get covered vaccines for free at participating retail network pharmacies when the vaccine is administered by a pharmacist. Contact your pharmacy before you arrive to confirm the vaccine is available. Next slide, please.

The Price a Medication Tool shows you your local cost at local network pharmacies and at Home Delivery, so you can easily find the best value for your prescriptions and, unlike the Formulary Search Tool and the Find a Pharmacy Tool, the Price a Medication Tool is only available if you have an online Express Scripts account and contains information specific to your active prescriptions.

If you haven't already, you can create an Express Scripts account to easily manage your pharmacy benefit information. Once your account is set up and running, you can use the Price a Medication Tool. You can also submit and manage pharmacy claims all in one place, review your Explanation of Benefit statements—or EOBs—order and schedule refills, and much more.

If you have an Express Scripts account, you can also use the Express Scripts Pharmacy mobile app. The app makes it easy to manage your prescriptions anytime, anywhere. Set up dosage reminders and you will get daily notifications on your mobile device when it's time for you to take your medication. You can also use the app to schedule your next delivery, check refill status, and track a prescription order. You can download the app from the Apple App Store and the Google Play Store. Next slide, please.

TRICARE pharmacy automatic refills. If you're enrolled in automatic refills through home delivery, you must approve each refill. Express Scripts will contact you using your preference of choice by email, phone, or text, asking you to approve your refill before it is shipped. If you'd like to sign up for automatic refills, log in to your Express Scripts account to determine if you are eligible. If you're eligible, you can elect to start automatic refills using TRICARE home delivery. I will walk you through how to do that on the next slide. Next slide, please.

So here's how automatic refills work. Express Scripts will send reminders about your refill until your prescription expires via your preferred communication. Once again, this will be by text, email, phone. You will get refill reminders until your prescription expires. To confirm or decline your refill, you must log on to your account online or through the Express Scripts mobile app to receive your next refill or not. If you decline your next refill, it will no longer be in the auto refill program. If you want to re-enroll your prescription in automatic refills, you can do so, but you must opt in again, and you can do this anytime. Once you've confirmed your refill, Express Scripts will let you know when your medication has shipped. You can also track the shipment by logging in to your account. Next slide, please.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

Before we begin answering some of your questions, I want to take a moment to highlight some helpful resources.

First, here's the contact information for your TRICARE pharmacy partners. You can contact these partners if you have pharmacy questions or need help. There are also partners who can help you with other types of questions about your TRICARE benefits. You can find contact information for these partners at [TRICARE.mil/partners](https://www.tricare.mil/partners). Next slide, please.

Next, I want to highlight some TRICARE publications that can help you learn more about your pharmacy benefits. The TRICARE Pharmacy Program Handbook is a comprehensive overview of pharmacy options, covered services, and more. The TRICARE Pharmacy Program Overview Fact Sheet includes other at-a-glance information about prescription drug categories, pharmacy options, and the TRICARE Formulary Search Tool. The TRICARE Costs and Fees Fact Sheet highlights out-of-pocket costs and fees of various TRICARE plans and out-of-pocket pharmacy costs.

To download these resources, visit [TRICARE.mil/publications](https://www.tricare.mil/publications). Next slide, please.

Finally, I want to remind you that there are many ways to stay up to date with TRICARE. Visit [newsroom.TRICARE.mil](https://www.tricare.mil/newsroom) to see the latest articles and news updates about your benefit. You can go to [TRICARE.mil/subscriptions](https://www.tricare.mil/subscriptions) to subscribe to benefit update emails and newsletters. And you can also follow TRICARE on social media.

Next slide, please.

I'd like to thank you all for your time and attention. Now let's answer some of your questions. I'll turn things back over to our moderator, Christianne. Thank you.

**Witten:** Thank you so much, Tess, for your very informative presentation. I did want to confirm for those who've been asking, we are recording today's session and we'll be posting the recording and all of these great slides Tess just shared with us in the TRICARE Newsroom shortly, and we've dropped a link in the Q&A pod for your reference on how to access our TRICARE Newsroom.

So, as the slide before you indicates, for today's Q&A session, we'll walk you through how you can—actually, those of you, many of you have already figured this out—how to submit a question using the speech bubble icon in the Q&A pane and clicking on My Questions, asking your question, and then posting it. We'll get through as many as we can today. And I'm thrilled to be joined by our U.S. Public Health Service Commander, Ms. Teisha Robertson from the DHA Pharmacy Operations Division. Ma'am, are you there?

**CDR Teisha Robertson:** Yes, ma'am. Good afternoon. Good morning, I am CDR Robertson, Deputy Branch Chief of the Purchased Care Branch in the Pharmacy Operations Division.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Witten:** Excellent. Great to have you join us as our friendly subject matter expert here from the Pharmacy Operations Division. CDR Robertson is also joined by a few of her colleagues and representatives from not only the Pharmacy Operations Division, but also Express Scripts.

As I've mentioned, if you'd like to ask a question, click on the speech bubble icon at the top of your screen to open that Q&A pane and then populate My Questions. Type in your question at the bottom and hit submit. And we'll get to as many as we can, but I'd like to kick off with our first question that we received and that is: My wife has other health insurance. How does this affect what pharmacy options she can use? CDR Robertson, I'll pass that over to you initially.

**CDR Robertson:** Alright, thank you, ma'am. This is a question that I'd like to defer to our subject matter experts with Express Scripts.

**Autum (Express Scripts):** Hi, this is Autum with Express Scripts. Many beneficiaries have other health insurance coverage through their employer, Medicare Part D, or other private insurance programs. If you have other health insurance with a prescription plan, you're not eligible to use our home delivery program unless your other health insurance does not cover pharmacy benefits, your medication is not covered by your other health insurance, if you've met your OHI benefit cap, or if Express Scripts is your pharmacy benefit manager. If that's the case, your benefits will be automatically coordinated when you fill a prescription at Express Scripts.

**Witten:** Great. Thanks so much, Autum. Anything additional, CDR Robertson, before we move on to our next question?

**CDR Robertson:** No, ma'am. Thank you.

**Witten:** Alright. The next question from those on the line is: I use home delivery. But my prescriptions often don't come in time when I need them. What can be done to fix this? CDR Robertson.

**CDR Robertson:** Yes, ma'am. So, while this is usually with Express Scripts as well, most prescriptions filled through TRICARE home delivery can be delivered within a week. Sometimes prescriptions can't be filled because further clarification may be needed. In these cases, Express Scripts will contact you or your doctor, and it is also recommended that you have a 30-day supply of medication on hand before your first order at TRICARE home delivery.

You can also track your prescription order status through the Express Scripts Pharmacy mobile app or your Express Scripts online account. Or you can call 1-877-363-1303 and a patient care advocate can assist in finding their order status. Additionally, you can schedule refills for eligible prescriptions through the Express Scripts Pharmacy mobile app or your Express Scripts online account. Express Scripts also sends order status updates via phone, email, and text, so you're aware of when

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

your prescription is received, processing, delivered, or if any additional information is needed to process your prescription. To update your communication preferences, you can also log in to the Express Scripts Pharmacy mobile app or your Express Scripts online account.

**Witten:** Excellent. Wow. Thanks for walking us through all of those options. And it's so important when it comes to expectation management to have a realistic understanding of the turnaround time for prescriptions to be filled and delivered to your home. Thanks so much, ma'am. So, our next question from our audience is: what is OHI, referenced through Express Scripts? I think the question is about the acronym OHI. CDR Robertson?

**CDR Robertson:** OHI is other health insurance.

**Witten:** Excellent. That was an easy one. Thank you.

**CDR Robertson:** You're welcome.

**Witten:** So, the next question we have is: I've been using my local pharmacy for both my regular medications and specialty drugs. Can I still get my specialty drugs at my pharmacy if I don't like home delivery? Interesting question. I would like to defer this again to our Express Scripts subject matter expert.

**Autum (Express Scripts):** Hi, this is Autum from Express Scripts again. So, when it comes to filling your prescriptions at a retail pharmacy, it's important to know if the pharmacy is in the network, because that will drive the copay amount. You are still able to fill in retail pharmacies that are outside of the network, but then you would have to submit information for some possible reimbursement. But in some cases, you may not be able to fill certain drugs at a retail pharmacy, because these certain medications are only allowed to be filled through the TRICARE home delivery or a military pharmacy. This mostly applies to brand name drugs, and we touched a bit on this during the presentation. If you have a medication that is in that program, you will receive several notifications from Express Scripts on the need to transfer the prescription to home delivery or military pharmacy before your third fill, where you would be responsible for the cost-share. More information can be found on this program by visiting Express Scripts TRICARE Formulary Search Tool. And you can reach the search tool at [www.esrx.com/TFORM](http://www.esrx.com/TFORM). Thank you.

**Witten:** Great. Thanks, Autum. You're such a great resource. We're glad you're here with us, because the next question also is an Express Scripts-related question and this beneficiary asks: I use a specialty medication and have refills available. Do I refill through my Express Scripts account as I normally would, or do I need to call Accredo and set up an account with Accredo now?

**Courtney (Express Scripts):** Good morning. This is Courtney with Express Scripts. So, if you had refills existing at Express Scripts, your remaining refills have been



## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

transferred over to Accredo. So if Accredo has not reached out to you and you have concerns on where your refill is, you can contact Accredo and they will get that refill processed for you.

**Witten:** OK, great. Thanks so much, Courtney. Glad to have a whole complement of folks here from Express Scripts on the line. Our next question is: How do civilian doctors know if and what forms are needed to be filled out for prior authorization? CDR Robertson, we'll start with you.

**CDR Robertson:** This is CDR Robertson again. So, to simplify the prior authorization process for civilian providers, they have the option to request prior authorization for a drug by either calling the Express Scripts prior authorization line or by filling out and faxing the completed prior authorization form to Express Scripts. The prior authorization forms are linked to the drug on the Formulary Search Tool, which Tess earlier referenced, at [www.TRICARE.mil/PharmacyFormulary](http://www.TRICARE.mil/PharmacyFormulary). If anyone else has anything else to add, please feel free.

**ERIC PARSONS:** CDR Robertson, this is Eric. The other thing they may have is real-time benefits check within their EHR that would show them the formulary status and whether or not a prior authorization is required. So, some providers may have that as well.

**CDR Robertson:** Thank you. Thank you, Sir.

**Witten:** Thanks, everyone. OK. And we'll keep moving right along here and thanks. We have over 300 of you online and thanks so much for asking such great questions. I'm sure you're not the only ones with these questions. So, the next one—there are two related questions and one is: Are there any differences in the pharmacy benefit between TRICARE and TRICARE For Life? And the other one related is: If I have TRICARE For Life, do I need to enroll in Medicare Part D? And I'd like to start with CDR Robertson on that first.

**CDR Robertson:** Alright, thank you ma'am. So, those questions are related and when you're aged 65 and older and you have Medicare Part A and B, you automatically do receive coverage from TRICARE For Life. Medicare is your primary payer and TRICARE pays second to Medicare or last, if you have other health insurance. TRICARE benefits, including covering Medicare's coinsurance and deductible for services covered by Medicare and TRICARE. When you reach age 65, you become eligible for TRICARE For Life and are no longer able to enroll in other TRICARE plans. Medicare's prescription drug plan, Medicare Part D, is available to anyone who's eligible for Medicare Part A or Part B.

You may want to consider Medicare Part D if your income is limited because you may qualify for extra help with costs. You may benefit by enrolling in a Medicare prescription drug plan, and the best resource for that is to contact Medicare at 1-800-MEDICARE for more information. Thank you.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Witten:** Thanks so much, CDR Robertson, grateful to have you here on the line helping us. Our next question comes from one of our members online: I'm seeing a dermatologist for psoriasis, and they've requested my prescription through a different specialty pharmacy and they're awaiting approval from TRICARE. What can I do if my doctor won't use the Accredo pharmacy option? Let's start with CDR Robertson.

**CDR Robertson:** Alright, so this is CDR Robertson again. As Tess referenced during the presentation, if it is a medication that is currently on the maintenance drug list, a beneficiary is afforded the first two fills, at which after the third fill, a beneficiary must utilize either TRICARE home delivery with services by Accredo or a military treatment facility to avoid paying 100% of the cost-share. Beneficiaries, at that point, at the third fill, they can either utilize the 100% cost-share or switch or move their medication, as I mentioned, to TRICARE home delivery with services by Accredo or to the military treatment facility. And at that point, the cost-share, as I mentioned, is 100%. Express Scripts, do you have anything additional to add?

**Autum (Express Scripts):** I do not, thank you.

**Witten:** Thanks, Teisha. This next question comes to us regarding maintenance drugs: For maintenance drugs, does the retailer know that the third refill will be full cost to you and advise you accordingly?

**CDR Robertson:** This is CDR Robertson again, so when you are filling maintenance medications that are part of what we call the EMM program, you do get notifications via letter informing you that after your second fill, it is 100% cost-share. When you go to the pharmacy at your third attempt at that medication, it will charge you the 100% cost-share. Express Scripts, if you can confirm, I don't believe that retailers after the first or second fill get prompted of this, but via the beneficiary notifications and at the third fill is where they will be informed of the 100% cost-share when they go into the pharmacy.

**Autum (Express Scripts):** Yes, I believe you covered that well. Thank you.

**Witten:** Thanks so much, CDR Robertson. Appreciate your response and our next question is: how do civilian—let's see, I thought I asked this one. How do civilian doctors know if and what forms need to be filled in prior to authorization? I believe we might have asked that one, but this may be a duplicate.

**CDR Robertson:** Yeah, that's the same one that we just referenced. Just to kind of reiterate that question or response again, providers, as Mr. Parsons just referenced earlier, if they do have that real-time prescription benefit and they input the specific drug for the beneficiary, it does share with them if a specific medication requires prior authorization or any of our other tools. In addition, providers as well as beneficiaries can check on the Formulary Search Tool. And it does share if that drug, for instance, does have prior authorization that's linked to it as well.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Witten:** So the follow-up then is: How does the beneficiary then get notified of the outcome of the pre-authorization review?

**CDR Robertson:** And I will defer this over to Express Scripts. Usually, the provider as well as the beneficiary should be notified via formal communication, but Express Scripts, if you can take this one.

**Courtney (Express Scripts):** I agree. Notification is given when that authorization has been approved. I don't know if it's only letter or if it's by a preferred channel.

**Witten:** Great. Thanks so much. I appreciate the clarification. So, the next question is a great one pertaining to VA pharmacies. Do VA pharmacies count as military pharmacies or retail or other?

**CDR Robertson:** Great question. Express Scripts, I'm going to defer that one over to you.

**Autum (Express Scripts):** Can I get the question please?

**Witten:** We're all eager to hear your answer.

**CDR Robertson:** Autum, I believe you asked for a repeat in the question?

**Witten:** Sure. The question is: Do VA pharmacies count as military pharmacies or retail or other?

**Autum (Express Scripts):** This is Autum from Express Scripts. I'm going to defer back, I think, to TRICARE a bit here, but I don't believe the VA pharmacies—[they] do not count as military pharmacies. If you're looking at the copay structure, I believe they would be aligned with the retail copayment structure.

**CDR Robertson:** Yeah, and this is CDR Robertson to just add to that. So, VA pharmacies are not considered military treatment facilities. So, they would more apply in the bucket of "other."

**Witten:** OK. Thanks so much to you both. It's helpful. I know we partner regularly with the VA and appreciate this question and the opportunity to clarify.

So, our next question comes from an active duty member: I'm active duty and I have two children who are covered under me. Can I add them to my profile in Express Scripts to have their medications delivered?

**CDR Robertson:** Great question and I'm sure there are others who would love to hear the answer to this. Express Scripts, can I defer this to you in terms of walking them through the process for doing so?

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Autum (Express Scripts):** Yes, this is Autum again. So Express Scripts has an online portal. You can access it through a computer or your phone. We also have a mobile app that works a lot the same way, so I would download the mobile app. It's a great tool to have, especially to manage your home delivery prescriptions. If you have beneficiaries that are underage that you're managing prescriptions for, you're able to set up an account for them. You would set up a new account with their information. It wouldn't just be under yours. And then you can manage their prescriptions through that account you've developed for them.

**Witten:** Thanks, Autum. I appreciate that. I'm sure there are many that fall into this category and appreciate the question from our service member online. So, moving right along and thanks. Keep the questions coming. If I'm at a different address for half the year, is it easy to have my prescription forwarded and changed?

CDR Robertson, let's start with you.

**CDR Robertson:** Sorry about that, I was coming off mute. That's a great question. As home delivery is tied to the address on file, it may be beneficial that if you are going to be at a different location, that you do update that address to ensure that if you are utilizing home delivery, that you get your medications to the address that's needed. Express Scripts, if you have anything additional to add, please do so.

**Autum (Express Scripts):** Hi, yes. Going back to the website we just talked about, you're really easily able to update your address for specific shipments within that online portal through the mobile app or through the website. So, that's the best place to go and update that information.

**Witten:** OK, great. Alright. Let's see. So, our next question is: If my local pharmacy can fill my 90-day routine prescription at a lower price than home delivery, can I use my local pharmacy for these ongoing scripts?

**CDR Robertson:** This is CDR Robertson. In reference to if a retail pharmacy or your local pharmacy can fill a medication at a lower cost. The price at the retail pharmacy, the copay for the retail pharmacy, is up to is the 30-day copay or up to the cost of the medication. So what that means is, if the medication costs are lower cost-share at a retail pharmacy and your copay is higher, you pay that lower cost-share. In addition, we do have a tool that is online that's called the Price a Medication Tool, where you're able to compare costs of your medication at a local network pharmacy (even if it is a cash price, is less costly than your TRICARE copay), and you can compare that price at home delivery, so that you can find the best value for your prescription. So, this tool is available online through [express-scripts.com](http://express-scripts.com) on their website as well. Once you have an account, you're able to do this comparison of the cost of your medication at the local network pharmacy to see if it's much less costly for you to utilize that pharmacy. Thank you.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Witten:** Thanks so much, ma'am. I appreciate that. Some really great information and great questions from folks on the line. We still have over 300 of you staying with us. As a TRICARE For Life retiree, if I get a prescription filled at a military pharmacy, is there a copay? CDR Robertson.

**CDR Robertson:** Great question. I think we get asked this at least once or twice a year, but there is no cost-share or copayment at military treatment facilities for TRICARE-eligible beneficiaries. Thank you, ma'am.

**Witten:** Sorry, I was trying to come off mute myself. Thank you so much. What a great question and glad for that clarification. Wish I were eligible for TRICARE For Life, but I am not. Great information for those who are. Next question is: What does it mean when a product is available on the uniform formulary via the MTF but not covered by a retail or mail order pharmacy? This is from the Formulary Search Tool.

So, someone is savvy out there using some of the tools we're highlighting here and they're asking for the difference here, what this means?

**CDR Robertson:** Great question. I believe we have Dr. Ed VonBerg online. Sir, are you able to take this one?

**Dr. Ed VonBerg:** Hello, this is Ed VonBerg. Can you hear me?

**Witten:** Yes, I can hear you, a little muffled but I can hear you.

**Dr. VonBerg:** Thank you, hopefully this is a little bit better. So, there are several different reasons that a medication may be available at one point of service or another.

There's been some mentions already of what's called the EMM or often called the EM program, which is a mandatory program for MTF and mail usage, established by Congress through the National Defense Authorization Act of 2015. That particular authority or mandate requires that certain maintenance medications are provided through mail or MTF and there's been several discussions during this call regarding that. It also requires that non-formulary medications, again, are available in the MTF.

There are obviously also some programs where—and this is controlled by manufacturers—where they have limited distribution networks, and so those limited distribution networks (again, set by the manufacturers) dictate to who they will sell drugs, which then limits where it can be dispensed at. So that's just two, I think, common reasons why there may be availability at one point of service versus another.

There are some times where medications are primarily for acute use or they're needed urgently for a condition that immediately needs a resolution. Sometimes you'll see those where they are available at a mail site, at mail point of service, and also at the retail point of service, but not the mail order point of service, because that's generally

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

not appropriate for keep use. You'll often see those for infections as an example. I hope this addresses your questions. Thank you very much.

**Witten:** Thanks Dr. VonBerg, I appreciate you unpacking some of those underlying reasons why that may be the case. And thanks for the great question. So our next question is: I am in an in-network pharmacy, what identification do I need to show them that I am under TRICARE For Life? CDR Robertson.

**CDR Robertson:** Hey, this is CDR Robertson again. Great question. So, at the in-network pharmacy, you may be required to show your Uniformed Services ID card. If you are experiencing problems at a network pharmacy, please contact Express Scripts. I know we shared the contact information previously, but if you have any issues, you can definitely follow up with them. But some may ask for your Uniformed Services ID card. Over.

**Witten:** Thank you, ma'am. Alright, another question related to the VA, and that is: If I receive medication through the VA, am I eligible for TRICARE home delivery, and would it be potentially beneficial for me?

**CDR Robertson:** This is CDR Robertson again. Another great question. So TRICARE home delivery, as Tess mentioned in the beginning of the presentation, as a TRICARE pharmacy benefit is afforded to all TRICARE eligible beneficiaries, with the exception of the US Family Health Plan. As mentioned for those beneficiaries, you can utilize the retail in-network pharmacy, military treatment facility, as well as TRICARE home delivery. However, if you are service-connected and are receiving care for a specific service-connected, it may be best that you stay with the VA for that specific medication, but the TRICARE pharmacy benefit is available to all TRICARE eligible beneficiaries.

**Witten:** OK, great. Thank you, ma'am. Thank you. That's good news. So our next question is: I'm currently taking five maintenance meds, and one specialty med. For a few years, I've been serviced by Express Scripts. Can I get non-specialty meds filled at a military pharmacy to sidestep delivery charges? You want to start with that one, CDR Robertson?

**CDR Robertson:** Yes. Delivery charges—that's news to me. When you get your medications filled at TRICARE home delivery or Accredo services, there are no delivery charges that are added on to your copay. In reference to the question with copayment, military treatment facility does still afford eligible beneficiaries no cost-share at the military treatment facility. If the medication is available and you're eligible, you can receive that medication at no cost at the military treatment facility. There are some instances, if a beneficiary does request maybe an expedited delivery or overnight delivery, where there is a delivery charge. However, if it's being shipped normally, there is no additional delivery charge on medications at home delivery or Accredo.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Witten:** Great. Thank you. Thanks for clarifying. Next question, also pertaining to Accredo: Does TRICARE only approve specialty prescriptions through Accredo pharmacy now?

**CDR Robertson:** That is a very interesting question. I'm going to defer that over to Express Scripts in reference to that response.

**Courtney (Express Scripts):** At this time, the DOD specialty drugs are the drugs that are available through Accredo Home Delivery.

**Witten:** Thanks. Alright. Moving right along: I primarily use an MTF pharmacy. Can I use the tools on Express Scripts to manage my prescriptions?

**CDR Robertson:** So, in reference to if you primarily utilize the MTF, the tools are still available at Express Scripts. However, if you're considering utilizing the tools to manage your prescription in terms of managing refills at the MTF or communication with your provider, those tools will not be accessible through the Express Scripts app. Unless, Express Scripts, you have anything additional to add to that?

**Autum (Express Scripts):** No, you covered that well. That's correct.

**Witten:** Alright. Thanks so much for the clarity there. Alright. Our next question is from an individual who says: I turn 65 in May—so happy early birthday—65 in May, and I'm approved for Medicare. How soon should I contact Express Scripts for refills so there's no break in medications? Should I do this in April? CDR Robertson.

**CDR Robertson:** So, I know earlier I referenced the process about Medicare and the eligibility with it. In reference to managing your prescription if it does change over, I will defer that to Express Scripts because that may be an update needed in the system. So Express Scripts, are they able to continue that as of April, or do they need to wait until they're eligible?

**Courtney (Express Scripts):** I would repeat the question—if they're newly TRICARE For Life in May, do they need to do anything specific for Express Scripts? Is that the direct question?

**CDR Robertson:** So, I think the question was more, "To prevent a break in therapy, if their birthday is in May, and they want to have continuation of their medication and it's at home delivery, are they able to maybe get it in April?" Just so they don't have a break, they're asking how soon can they get their refills once they transition over in May?

**Courtney (Express Scripts):** Yeah, I mean, I don't know if we want to reach out and try to get more information on that.

## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

**Lennya Bonivento:** Can I jump in real quick? This is Lennya with Benefit Education and Research. I can answer the Medicare piece, which is, if the person's turning 65 in May, to avoid a break in any TRICARE coverage (which would include your pharmacy coverage), you want to make sure that your Medicare Part A and B coverage is in effect by May 1.

So that means that you would enroll in Medicare Part A and Part B prior to, let's say, by March. Right now is when you should be enrolling in Medicare Part A and B so that you have a May 1 effective date of Medicare Part A and B. And that would be when your TRICARE For Life would start and then your pharmacy coverage would continue without a break. And then at that point, you can continue with your pharmacy coverage with no break and do your refills whenever your next refill would be.

**Witten:** And that is why it is a team effort here for today's webinar to answer your questions. Thanks, Lennya, and hopefully that's helpful to our colleague on the line, the beneficiary who will soon be eligible for Medicare.

Alright, so, we have 5 minutes remaining. So, we are moving on to our last question. And appreciate everyone for your engagement with today's webinar. I'd like to ask this question here about traveling overseas. I know I saw a question here about TRICARE home delivery. That phone number will be provided in the slides and presentation that you received today.

I'd like to pose this question to the panel here: I'm going to be traveling overseas. How much medication will I be able to get in advance of my trip? Is it limited to 3 months? As one who travels myself, I'm very interested in the answer. It's a good question.

**CDR Robertson:** Wow. Yes, definitely a great question. CDR Robertson here again. So, beneficiaries do get a one-time waiver where they are able to get additional supply of the medication. I will defer to Express Scripts to give that a little bit more detail in terms of how that works.

**Autum (Express Scripts):** Hi, this is Autum from Express Scripts. Yes, you can call our customer service line and talk to a representative there and just share that you're going to be leaving the country and you'd like to request a vacation, a waiver. And using home delivery, they'll be able to get that added prescription out to you, so you have the medication you need while you're out of the country.

**Witten:** Thanks so much, I appreciate both of your help answering that question and kudos to the traveler for planning ahead. It's very important particularly to remember things like making sure you have enough prescriptions on hand before you travel, so great planning.

So, we are nearing the end of today's webinar. I would like to thank Tess, CDR Robertson, and the entire team from Express Scripts for their knowledge and expertise they've shared with us today. I'd also like to extend a huge thank you to all of you who



## Webinar Transcript: Using Your TRICARE Pharmacy Benefits

stuck with us. We have 267 currently online and had over 300 today who participated in today's webinar.

We understand we couldn't get to all of your questions. If we didn't answer your question today, please refer to [TRICARE.mil/pharmacy](https://TRICARE.mil/pharmacy) and [TRICARE.mil/FAQs](https://TRICARE.mil/FAQs) for more information. And, of course, you can also ask a question by contacting Express Scripts, International SOS for those beneficiaries overseas, or Accredo, [or] by going to [TRICARE.mil/questions](https://TRICARE.mil/questions).

As a reminder, again, we will post a copy of today's slide presentation and recording on [TRICARE.mil/webinars](https://TRICARE.mil/webinars) shortly following today's event. This concludes today's webinar on using your TRICARE pharmacy benefits. Thank you and have a great rest of your day. We're out here.