



Using Your TRICARE[®] Pharmacy Benefits

March 14, 2024, 1 p.m. ET

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Summary

Are you making the most of your prescription drug coverage?

- This webinar will give you an overview of the TRICARE Pharmacy Program.
- You'll learn about your options for getting and managing your prescriptions.
- You'll also learn about upcoming changes to getting specialty drugs through the TRICARE pharmacy network.

Agenda

- [TRICARE Pharmacy Program Overview](#)
- [TRICARE Pharmacy Options and Costs](#)
- [Filling Prescriptions for Maintenance Drugs](#)
- [Changes to Filling Specialty Drug Prescriptions](#)
- [Helpful Tools](#)
- [Automatic Refills](#)
- [Resources](#)
- [Q&A](#)



TRICARE Pharmacy Program Overview

- The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries.
- Express Scripts by Evernorth manages the pharmacy benefit. Express Scripts manages your home delivery, retail, and specialty pharmacy services.
- You have the same prescription coverage, regardless of your TRICARE health plan. But if you use the US Family Health Plan, you have separate pharmacy coverage.
- **Reminder:** Keep your Defense Enrollment Eligibility Reporting System (DEERS) record up to date!



Learn more at
[TRICARE Pharmacy Program](#) and [DEERS](#).

TRICARE Pharmacy Options

You have four options for outpatient pharmacy services:

1. **Military pharmacies**
2. **TRICARE Home Delivery**
3. **Retail network pharmacies:** Non-military pharmacies that are part of the network established for TRICARE retail pharmacy services
4. **Retail non-network pharmacies:** Non-military pharmacies that aren't in the TRICARE retail pharmacy services network
 - To use a non-network pharmacy, you must pay the full price of your prescription up front and file a claim for reimbursement.
 - Reimbursements are subject to deductibles and out-of-network cost-shares and copayments.

TRICARE Pharmacy Costs Overview

- Active duty service members, or ADSMs, pay nothing for covered drugs from military pharmacies, home delivery, and retail network pharmacies.
- All other beneficiary types have costs, based on where you fill your prescription and the type of drug you need:
 - Generic formulary drugs
 - Brand-name formulary drugs
 - Non-formulary drugs
- **Note:** You can fill prescriptions for non-covered drugs, but you'll have to pay the full cost of the drug.

2024 TRICARE Pharmacy Copayments

Pharmacy Option	Generic Drugs	Brand-Name Drugs	Non-Formulary Drugs
Military pharmacy (Up to a 90-day supply)	\$0	\$0	Generally not available without medical necessity
TRICARE Home Delivery (Up to a 90-day supply)	\$13	\$38	\$76
Retail network pharmacy (Up to a 30-day supply)	\$16	\$43	\$76

Note: Copayments in for survivors of active duty service members and medically retired service members and their family members haven't changed in 2024. Learn more at [TRICARE Costs](#).

Filling Prescriptions for Certain Maintenance Drugs

- A maintenance drug is a drug you take regularly for a chronic condition.
- If you aren't an ADSM, you can't refill certain maintenance drugs after two refills at retail network pharmacies. If you fill your certain maintenance drug at a network pharmacy:
 - **One time:** You'll get a letter from Express Scripts telling you that you need to switch your prescription to **home delivery** or a **military pharmacy**.
 - **Two times:** You'll get another letter from Express Scripts about switching.
 - **Three times:** You're responsible for 100% of the cost.
- This only applies if you live in the U.S. or U.S. territories.

Learn more and see the maintenance drug list at [Filling Prescriptions](#).

Changes to Filling Specialty Drug Prescriptions

- As of March 1, Accredo provides specialty drugs if you fill TRICARE-defined specialty prescriptions with TRICARE Home Delivery.
- Accredo is an accredited specialty pharmacy. With Accredo, you'll have 24/7 access to a clinical care team to help you manage your treatment with specialty drugs.
- Active prescriptions with refills for specialty drugs filled with Express Scripts have been automatically transferred to Accredo.
- If you filled prescriptions with Accredo before March 1, your copayment may change from the in-network copayment to the home delivery copayment.
- Accredo will also remain an in-network specialty pharmacy.

Options for Filling Specialty Drug Prescriptions

- TRICARE's network for specialty drugs includes:
 - TRICARE Home Delivery through Accredo
 - In-network retail pharmacies, including Accredo
 - Military pharmacies
- **Note:** Some specialty drugs are on TRICARE's maintenance drug list. After two fills at a retail pharmacy, you'll have to pay full price for your prescription.
 - This doesn't apply if you're an ADSM, you live overseas, or you have other prescription drug coverage.
 - Call Accredo at **877-882-3324** if you need to transfer your prescription to home delivery.

Learn more at
[Specialty Drugs.](#)

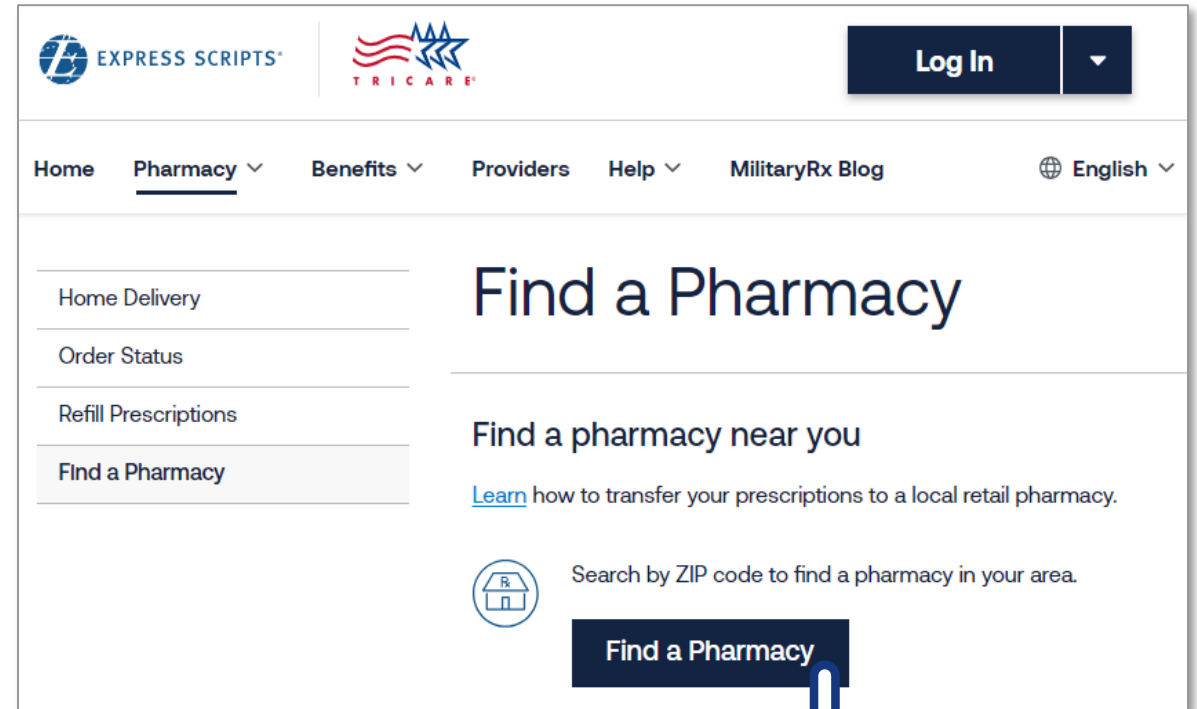
TRICARE Formulary Search Tool

- **Search the TRICARE Formulary** to learn what options you may have for where you fill your prescription, how much your copayment will be, and more.

The screenshot shows the TRICARE Formulary Search Tool interface. At the top left, there are logos for EXPRESS SCRIPTS® and TRICARE®. To the right are buttons for "Log In" and "Register". The main heading is "TRICARE Formulary Search" with a subtext: "View current coverage, prices, and fill locations for medications." Below this is a search input field with a magnifying glass icon and the text "ex. Simvastatin 20mg Tablet". To the right of the search field is a vertical line, a circle containing "OR", and another vertical line. Below the search field are two dropdown menus: "Patient biological sex" with "Select..." and a downward arrow, and "Patient age" with "Select..." and a downward arrow. To the right of these dropdowns is a blue "Search" button. Further right, there is a "New" link in purple, followed by the text "Filter and sort medications by strength, form, route, and type." and a link for "Advanced medication search". At the bottom left, there is a link: "Why do we ask about patient biological sex and age?"

Find a Pharmacy Tool

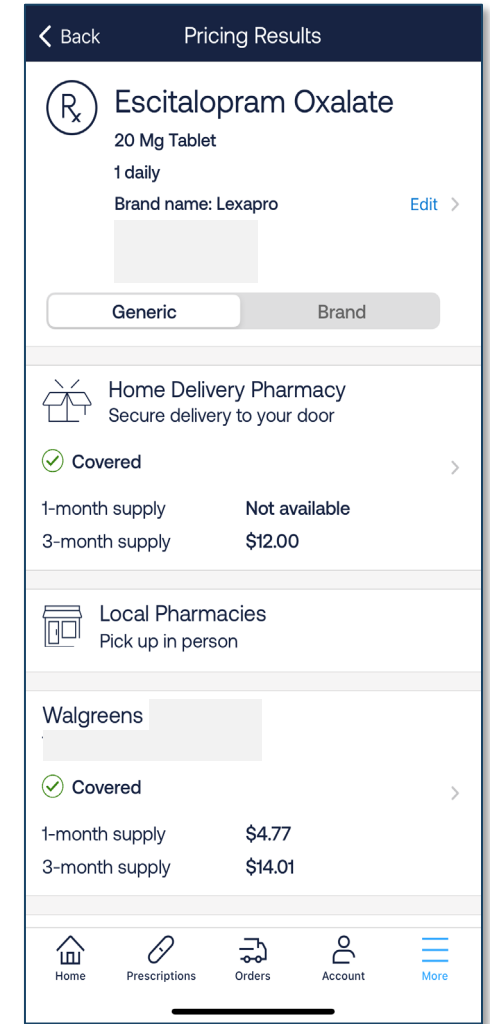
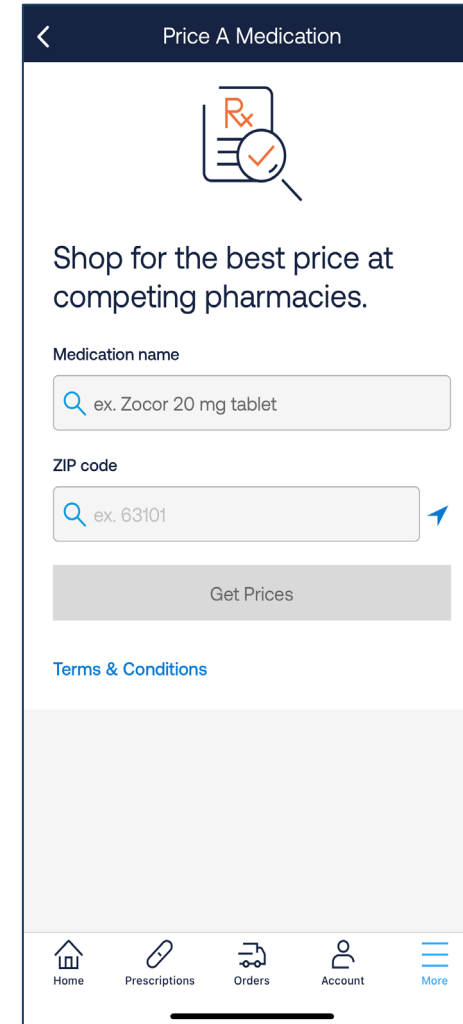
- Search by ZIP code to find retail network pharmacies near you.
- Find the tool on the [Express Scripts website](#) and on the Express Scripts Pharmacy mobile app.



The screenshot shows the Express Scripts website interface. At the top, there are logos for Express Scripts and TRICARE, along with a 'Log In' button. Below the logos is a navigation menu with links for Home, Pharmacy (underlined), Benefits, Providers, Help, and MilitaryRx Blog. A language selector for English is also present. On the left side, there is a vertical menu with options: Home Delivery, Order Status, Refill Prescriptions, and Find a Pharmacy (highlighted). The main content area features the heading 'Find a Pharmacy' and the sub-heading 'Find a pharmacy near you'. Below this, there is a link to 'Learn how to transfer your prescriptions to a local retail pharmacy.' and a search prompt: 'Search by ZIP code to find a pharmacy in your area.' A dark blue button labeled 'Find a Pharmacy' is positioned below the search prompt, with a hand cursor icon pointing to it.

Price a Medication Tool

- Use the **Price a Medication Tool** to find and compare prices for covered drugs.
- The tool shows your cost at local network pharmacies and with home delivery, so you can find the best value for your prescriptions.
- There are two ways to access the tool:
 1. Your [Express Scripts account](#)
 2. The [Express Scripts Pharmacy mobile app](#)



TRICARE Home Delivery: Approving Automatic Refills

- If you're enrolled in automatic refills through TRICARE Home Delivery, you **must** approve each refill.
- Express Scripts will ask you to approve your refill before it's shipped.

Want to sign up for automatic refills?

Log in to your Express Scripts account to check if your prescription is eligible. If it is, you can choose to start automatic refills through TRICARE Home Delivery.

How Automatic Refills Work

- 1. You receive a refill notification:** Express Scripts will let you know when you have an automatic refill coming up through your preferred communication method: phone, email, or text.
 - Reminders for your refill will continue until your prescription expires.
- 2. You confirm or decline your refill:** Log in to your account online or through the Express Scripts mobile app to confirm if you want your next refill. You can also opt out of receiving your next refill.
 - If you choose not to receive your next refill, your prescription will no longer be in the automatic refill program. You can opt into the program again at any time.
- 3. Express Scripts ships your refill:** Express Scripts will let you know when your refill has shipped. You can also log in to your account to track your order.

Pharmacy Contact Information

Contractor	Contact Information
Express Scripts (U.S. and U.S. Territories)	877-363-1303 www.militaryrx.express-scripts.com
International SOS (Overseas)	Find country-specific contact information at www.tricare-overseas.com/contact-us
Accredo (Specialty Drugs)	877-882-3324 www.accredo.com/DODSpecialty

[Find contact information for other TRICARE partners.](#)

TRICARE Publications Spotlight

- Learn about the TRICARE Pharmacy Program and TRICARE costs:
 - TRICARE Pharmacy Program Handbook
 - TRICARE Pharmacy Program Overview Fact Sheet
 - TRICARE Costs and Fees Fact Sheet
- Find these publications and others in the [TRICARE Publications Library](#).



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Q&A

To ask a question:

1. Click the speech bubble icon to open the Q&A pane
2. Click “My questions”
3. Type your question in the “Ask a question” box and press “Enter”

Have an in-depth question?

Call Express Scripts, International SOS, or Accredo.

You can also go to tricare.mil/questions to ask a benefit question.

