



TRICARE® Pharmacy Program

TRICARE offers several convenient ways to fill prescriptions

The TRICARE Pharmacy Program provides outpatient prescription drugs through military pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE retail network and non-network pharmacies.

The TRICARE Pharmacy Program is available to all TRICARE-eligible beneficiaries registered in the Defense Enrollment Eligibility Reporting System (DEERS) except US Family Health Plan enrollees. Express Scripts, Inc. (Express Scripts) administers the TRICARE pharmacy benefit, which includes retail pharmacies in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*);* TRICARE Pharmacy Home Delivery, and stateside specialty pharmacy services. Unless otherwise noted, use the information at the end of this fact sheet to contact Express Scripts with questions about your pharmacy benefit. For general information about TRICARE pharmacy coverage, visit www.tricare.mil/pharmacy.

* Currently, there are no TRICARE retail network pharmacies in American Samoa.

MILITARY PHARMACIES

A military pharmacy is the least expensive option for filling prescriptions. At a military pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most military pharmacies accept prescriptions written by both civilian and military providers, regardless of whether you are enrolled at a military hospital or clinic. Non-formulary medications generally are not available at military pharmacies. To check the availability of a particular drug, contact the nearest military pharmacy in person or by phone. Visit www.tricare.mil/militarypharmacy for more information.

TRICARE PHARMACY HOME DELIVERY

TRICARE Pharmacy Home Delivery is your least expensive option when not using a military pharmacy. There is no cost for TRICARE Pharmacy Home Delivery for active duty

service members (ADSMs). For all other beneficiaries, there is no cost to receive up to a 90-day supply of generic medications. Copayments apply for brand-name and non-formulary medications (*up to a 90-day supply*). Home delivery is best suited for maintenance 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, and assistance in renewing expired prescriptions. For information about using home delivery overseas, see the *Overseas Pharmacy Benefits* section of this fact sheet.

Express Scripts Member Choice Center

You can reduce your out-of-pocket costs by moving your current retail maintenance medication prescriptions to TRICARE Pharmacy Home Delivery using the Express Scripts Member Choice Center. Additionally, you may contact the Express Scripts Member Choice Center for assistance with converting your current military pharmacy prescriptions if you prefer the convenience of home delivery (*copayments apply to brand-name and non-formulary medications*). To get started, call **1-877-363-1433** or visit www.express-scripts.com/TRICARE and click on “Learn all about Home Delivery.”

TRICARE RETAIL NETWORK PHARMACIES

Another option for filling your prescriptions is through a TRICARE retail network pharmacy. You may fill prescriptions and pay one copayment for each 30-day supply when you present your written prescription along with your uniformed services identification card to the pharmacist. This option allows you to fill your prescriptions at network pharmacies without having to submit a claim. You have access to a network of more than 56,000 retail 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.

This fact sheet is not all-inclusive. For additional information, please visit www.tricare.mil.

NON-NETWORK PHARMACIES

At non-network pharmacies, you pay full price for your medication 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.

FORMULARY AND NON-FORMULARY DRUGS

The Department of Defense (DoD) established a uniform formulary, which is a list of covered generic and brand-name drugs. This formulary also contains a third tier of medications that are designated as “non-formulary.” Prescriptions for non-formulary drugs can be filled, but at a higher cost to beneficiaries. To determine if a drug is part of the TRICARE formulary, visit www.tricare.mil/pharmacyformulary.

PHARMACY COSTS

The cost of filling your prescriptions will depend on their drug tier and the type of pharmacy you use to fill your prescriptions. For more information about pharmacy costs, use the Pharmacy Calculator tool at www.tricare.mil/pharmacy.

Pharmacy Copayments

Pharmacy Type	Formulary Drugs		Non-Formulary Drugs (Tier 3) ¹
	Generic (Tier 1)	Brand Name (Tier 2)	
Military Pharmacy (up to 90-day supply)	\$0	\$0	Not available
TRICARE Pharmacy Home Delivery² (up to 90-day supply)	\$0	\$13	\$43
TRICARE Retail Network Pharmacy³ (up to 30-day supply)	\$5	\$17	\$44
Non-Network Pharmacy⁴ (up to 30-day supply)	<p>TRICARE Prime/TRICARE Prime Remote for Active Duty Family Members (TPRADFM): 50% cost-share applies after point-of-service (POS) deductible is met</p> <p>TRICARE Standard and TRICARE Extra: \$17 or 20% of the total cost (<i>whichever is greater</i>) after the annual deductible is met</p>	<p>TRICARE Prime/TPRADFM: 50% cost-share applies after POS deductible is met</p> <p>TRICARE Standard and TRICARE Extra: \$17 or 20% of the total cost (<i>whichever is greater</i>) after the annual deductible is met</p>	<p>TRICARE Prime/TPRADFM: 50% cost-share applies after POS deductible is met</p> <p>TRICARE Standard and TRICARE Extra: \$44 or 20% of the total cost (<i>whichever is greater</i>) after the annual deductible is met</p>

1. Approval is required for active duty service members.

2. Outside the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands), you can only use the TRICARE Pharmacy Home Delivery option if you have an APO/FPO address or are assigned to a U.S. Embassy or State Department. Beneficiaries residing in Germany cannot use the home delivery option due to country-specific legal restrictions. If you live in Germany, fill your prescriptions at military pharmacies or host nation pharmacies.

3. Currently, there are no TRICARE retail network pharmacies in American Samoa.

4. In the Philippines, you are required to use a certified pharmacy. For more information, visit www.tricare-overseas.com/philippines.htm.

GENERIC DRUGS

Generic drugs are medications approved by the U.S. Food and Drug Administration that are clinically equivalent to brand-name medications. Generic drugs help save you money while still providing the same safe, effective treatment as brand-name drugs.

It is DoD policy to use generic medications instead of brand-name medications whenever possible. If a generic-equivalent drug does not exist, the brand-name drug is filled at the brand-name copayment. If you get a brand-name drug that is not considered medically necessary when a generic equivalent is available, you are responsible for the entire cost of the prescription. A brand-name drug with a generic equivalent may be filled **only** after your provider completes a clinical assessment that shows the brand-name drug is medically necessary. Express Scripts must grant approval. Forms and medical-necessity criteria are available online at www.tricare.mil/pharmacyformulary or by calling Express Scripts at **1-877-363-1303**.

SMOKING-CESSATION MEDICATIONS

TRICARE covers prescription and over-the-counter medications to help you quit smoking. Covered smoking-cessation medications are available at no cost through TRICARE Pharmacy Home Delivery and at military pharmacies. Smoking-cessation medications are not covered when purchased at retail pharmacies. Visit www.tricare.mil/quittobacco for more information to help you quit.

Note: Covered smoking-cessation medications are available in the United States for all TRICARE beneficiaries age 18 and older who are not eligible for Medicare. Overseas, the medications are available to active duty service members and their dependents enrolled in a TRICARE Prime option at military pharmacies and through TRICARE Pharmacy Home Delivery (*where available, including in the U.S. territories*).

QUANTITY LIMITS

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

PRIOR AUTHORIZATION

To ensure that some medications are used appropriately, prior authorization may be required before the prescription can be filled. Medications requiring prior authorization may include, but are not limited to, prescription drugs specified by the DoD, brand-name medications with a generic equivalent, medications with age limitations, and medications prescribed for a quantity exceeding normal limits.

FILING A PHARMACY CLAIM

You do not need to file pharmacy claims if you have prescriptions filled at a military pharmacy, 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, you must pay the full price of your prescription and file a claim with Express Scripts for reimbursement. For pharmacy claim information, visit www.tricare.mil/claims.

OTHER HEALTH INSURANCE

TRICARE pays after your other health insurance (OHI) (*except for Medicaid, TRICARE supplements, the Indian Health Service, and certain others*). To minimize out-of-pocket costs, fill prescriptions at a TRICARE retail network pharmacy that your OHI also covers. If you have OHI prescription coverage, you cannot use TRICARE Pharmacy Home Delivery unless the medication is not covered by your OHI or you have met the OHI benefit cap. Visit www.tricare.mil/ohi for more information.

OVERSEAS PHARMACY BENEFITS

Overseas, you may fill prescriptions at military pharmacies. Otherwise, you will need to fill prescriptions at host nation pharmacies by paying the full cost up front and filing a claim with the TRICARE Overseas Program claims processor for reimbursement. You must submit proof of payment with all overseas pharmacy claims. For more information about how to file claims for prescriptions filled overseas, visit www.tricare.mil/claims.

TRICARE Pharmacy Home Delivery is only available overseas if you have an APO/FPO address or are assigned to a U.S. Embassy or State Department. You must have a prescription written by 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, fill your prescriptions at military pharmacies or host nation pharmacies.

Note: In the Philippines, you are required to use TRICARE-certified pharmacy providers. For more information, visit www.tricare-overseas.com/philippines.htm.

TRICARE FOR LIFE

If you are eligible for TRICARE and have Medicare Part A and Medicare Part B, you are automatically covered by TRICARE For Life (TFL). All TRICARE beneficiaries, including those covered by TFL, are eligible to use the pharmacy benefit. There is usually little or no benefit to purchasing a Medicare prescription drug plan if you have TRICARE. As long as you remain TRICARE-eligible, you do not need Medicare Part D. For additional information about TFL, visit www.tricare.mil/tfl.

TRICARE For Life Pharmacy Pilot







The TFL Pharmacy Pilot requires TFL beneficiaries living in the United States and U.S. territories who use select maintenance medications to fill those prescriptions using TRICARE Pharmacy Home Delivery or a military pharmacy.* The pilot is required under the 2013 National Defense Authorization Act.

Maintenance medications are those you use on a regular basis for chronic health conditions (*e.g., high cholesterol, blood pressure*). These do not include medications needed for a sudden illness or infection. If you visit a retail pharmacy to fill a prescription for a select maintenance medication that is part of the pilot, you will be notified. If you continue to get the select maintenance medication at a retail pharmacy, you will pay 100 percent of the cost of the medication. To determine if your medication is included under the pilot, call **1-877-363-1303**. Most generic medications are not included in the pilot.

For those who have personal need, hardship, an emergency, or other special circumstances (*e.g., living in a nursing home*), a waiver will be available on a case-by-case basis. For more information, visit www.tricare.mil/tflpilot.

* After the pilot starts, you can opt out after using home delivery to fill at least one of your prescriptions for one full year.

FOR INFORMATION AND ASSISTANCE

<p> TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com</p>	<p> TRICARE South Region Humana Military, a division of Humana Government Business 1-800-444-5445 Humana-Military.com</p>	<p> TRICARE West Region UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com</p>
<p> TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa¹ +44-20-8762-8384 (<i>overseas</i>) 1-877-678-1207 (<i>stateside</i>) tricarelon@internationalsos.com</p>	<p> TOP Regional Call Center—Latin America and Canada¹ +1-215-942-8393 (<i>overseas</i>) 1-877-451-8659 (<i>stateside</i>) tricarephi@internationalsos.com</p>	<p> TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (<i>overseas</i>) 1-877-678-1208 (<i>stateside</i>) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (<i>overseas</i>) 1-877-678-1209 (<i>stateside</i>) sydtricare@internationalsos.com</p>
<p>TRICARE Pharmacy Program 1-877-363-1303 1-877-540-6261 (<i>TDD/TTY</i>) www.express-scripts.com/TRICARE www.tricare.mil/pharmacy Express Scripts Member Choice Center (<i>convert retail prescriptions to home delivery</i>) 1-877-363-1433</p>	<p>TRICARE Pharmacy Program General Correspondence and TRICARE Pharmacy Home Delivery Express Scripts P.O. Box 52150 Phoenix, AZ 85072</p>	<p>TRICARE Pharmacy Program Stateside Claims Express Scripts P.O. Box 52132 Phoenix, AZ 85072</p>

1. For toll-free contact information, visit www.tricare-overseas.com.

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 your pharmacy contractor or local military pharmacy. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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