



# TRICARE® Pharmacy Program Overview

## Learn about your TRICARE pharmacy coverage

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same coverage, regardless of your TRICARE health plan. However, if you use the US Family Health Plan, you have separate pharmacy coverage that isn't discussed in this overview.

In addition to using military pharmacies, you have several options for filling your prescriptions. The TRICARE Pharmacy Program contractor, Express Scripts, Inc., manages your home delivery, retail, and specialty pharmacy services.

Learn more about signing up for an Express Scripts account at: <https://militaryrx.express-scripts.com/getting-started>.

### PRESCRIPTION DRUG CATEGORIES

There are four categories of drugs: three types are covered by TRICARE (generic formulary, brand-name formulary, and non-formulary) and the fourth is non-covered drugs. You can learn more about coverage for a specific drug by looking it up using the online TRICARE Formulary Search Tool (See the *TRICARE Formulary Search Tool* section).

Your pharmacy will generally fill your covered prescription with a generic drug—unless your provider requests a brand-name drug for you. The type of drug you're prescribed may determine where you can get it filled. Also, your costs may vary based on the type of drug you get. Use the TRICARE Formulary Search Tool to learn more.

### TRICARE FORMULARY SEARCH TOOL

For information about your prescription, look up the drug at: [www.express-scripts.com/tform](http://www.express-scripts.com/tform)

**You'll need to know:**

- The name and strength of the drug prescribed

**The search tool will tell you:**





- If the drug is covered by TRICARE or if you need a coverage review from Express Scripts
- If you need a request form from your provider (This usually applies to non-formulary drugs and medications that require pre-authorization.)
- Where you can fill your prescription
- How much you'll pay out of pocket

### Over-the-Counter Drugs

TRICARE doesn't cover prescribed over-the-counter products, except for certain insulin, diabetic supplies, and tobacco-cessation products. For more information, go to [www.tricare.mil/otc](http://www.tricare.mil/otc).

### FOUR CATEGORIES OF DRUGS

TRICARE groups prescription drugs into four categories. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type. This graphic shows how your costs may vary depending on your drug's category.

<p><b>Generic formulary drugs*</b></p> <p>..... \$</p> <ul style="list-style-type: none"> <li>• Covered by TRICARE</li> <li>• Widely available</li> <li>• Lowest cost to you</li> </ul> 	<p><b>Brand-name formulary drugs*</b></p> <p>..... \$ \$</p> <ul style="list-style-type: none"> <li>• Covered by TRICARE</li> <li>• Generally available</li> <li>• Moderate cost</li> </ul> 	<p><b>Non-formulary drugs*</b></p> <p>..... \$ \$ \$</p> <ul style="list-style-type: none"> <li>• Covered by TRICARE</li> <li>• May not be available</li> <li>• Higher cost</li> </ul> 	<p><b>Non-covered drugs</b></p> <p>..... \$ \$ \$ \$</p> <ul style="list-style-type: none"> <li>• Not covered by TRICARE</li> <li>• Highest cost (You pay 100% of the drug's cost)</li> </ul> 
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\* May require pre-authorization or medical necessity

## COSTS

Active duty service members pay nothing for covered prescriptions from military pharmacies, home delivery, or retail network pharmacies.

For all other beneficiaries, specific costs are available by searching the TRICARE Formulary Search Tool.

- There's no cost for covered generic or brand-name drugs at military pharmacies.
- You pay a copayment for covered brand-name drugs and generic drugs through home delivery or at retail pharmacies.
- You pay the full cost for both covered generic and brand-name drugs when you go to non-network pharmacies, and you may be able to file a claim. See the *Non-Network Pharmacies* section for more information.
- You pay the full price for any non-covered drugs.
- If you have other health insurance (OHI), TRICARE pays second. If your OHI is through Express Scripts, your coverage processes automatically.

Additionally, your annual deductible, catastrophic cap, cost-shares, and point-of-service may apply. Learn more about these at [www.tricare.mil/costs](http://www.tricare.mil/costs).

## PHARMACY OPTIONS

There are several options to fill prescriptions. Some prescription drugs may only be available through one pharmacy option, like home delivery for maintenance medications. Additionally, there are certain restrictions when getting prescriptions overseas that apply to using home delivery or retail pharmacies. Learn more about the pharmacy benefit overseas at [www.tricare.mil/overseas-pharmacy](http://www.tricare.mil/overseas-pharmacy).

### Military Pharmacies

At a military pharmacy, you can get up to a 90-day supply of most covered drugs.

- Can accept e-prescriptions and prescriptions from most military and civilian providers
- Generally carry only formulary drugs

Visit [www.tricare.mil/militarypharmacy](http://www.tricare.mil/militarypharmacy) to learn more.

### TRICARE Pharmacy Home Delivery

With home delivery, you get up to a 90-day supply of drugs mailed to you free using standard shipping.

- No need to file claims
- Available overseas (except in Germany) and with certain restrictions

For information about switching to home delivery, visit <https://militaryrx.express-scripts.com/home-delivery> or call 1-877-363-1303.

### 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.

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## TRICARE Retail Network Pharmacies

At a TRICARE retail network pharmacy, you can get up to a 30-day supply of a covered drug.

- You may fill prescriptions at TRICARE retail network pharmacies without having to file a claim, but you may need to show your Uniformed Services ID card or Common Access Card and your prescription.
- If you have OHI, save money by using a TRICARE retail network pharmacy that's also in-network with the other plan.

Visit <https://militaryrx.express-scripts.com/find-pharmacy> to find a TRICARE retail network pharmacy in the U.S. and most U.S. territories. In the Philippines, you must use a certified pharmacy. You can find certified pharmacies by using the search tool at [www.tricare-overseas.com/beneficiaries/philippines](http://www.tricare-overseas.com/beneficiaries/philippines).

## Non-Network Pharmacies

At non-network pharmacies, you pay the full price for a covered drug up front and file a claim to get money back. You'll have costs when using a non-network pharmacy that won't be refunded. These costs may include your yearly deductible, out-of-network cost-shares, TRICARE pharmacy copayments, and point-of-service charges.

Overseas, a non-network pharmacy may be your only option. You'll pay the full price for your covered drugs, and file a claim with the TRICARE Overseas Program contractor, International SOS Government Services, Inc., to get money back.

Visit [www.tricare.mil/coveredservices/pharmacy/claims](http://www.tricare.mil/coveredservices/pharmacy/claims) to learn more about filing claims.

### FOR INFORMATION AND ASSISTANCE

#### TRICARE Pharmacy Program

[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

#### Express Scripts, Inc. (U.S. and U.S. territories)

1-877-363-1303

1-877-540-6261 (TDD/TTY)

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

[DOD.customer.relations@express-scripts.com](mailto:DOD.customer.relations@express-scripts.com)

#### International SOS Government Services, Inc. (Outside the U.S. and U.S. territories)

[www.tricare-overseas.com/beneficiaries/resources/pharmacy](http://www.tricare-overseas.com/beneficiaries/resources/pharmacy)



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