

## Making Your TRICARE Pharmacy Benefit Work for You Webinar

### Transcript

- **[Christina Piechoski]** Welcome to today's webinar titled, Making Your TRICARE Pharmacy Benefit Work for You. This webinar will help you learn about your TRICARE pharmacy benefit and how to make it work for you.

It will provide an overview of your prescription coverage, drug categories, pharmacy options, costs, rules if you have other health insurance and much more.

Hear about resources that can help you manage your prescriptions. Experts will be on hand to answer questions.

We are thrilled to have with us today U.S. Public Health Service Cmdr. Teisha Robertson, Pharmacist, Pharmacy Operations Division, Defense Health Agency. Without further delay, I will turn things over to Cmdr. Robertson.

- **[Commander Teisha Robertson]** Thank you ma'am. The Disclaimer. The appearance of hyperlinks does not constitute endorsement by the Department of Defense of this website or the information, products or services contained therein. For other than authorized activities such as military exchanges and Morale, Welfare and Recreation sites, the Department of Defense does not exercise any editorial control over the information you may find at these locations. Such links are provided consistent with the stated purpose of the Department of Defense-sponsored webinar.

We will begin the presentation with an overview of the TRICARE pharmacy benefit, followed by a discussion on the available pharmacy options, then move into an overview on other health insurance, then flow into the drug category, touch on the pharmacy costs, then lead into the Formulary and Search Tool along with prior authorization and medical necessity. Then move into an overview on emergency refills and end with flu and COVID vaccine information.

The TRICARE Pharmacy Program provides the prescription drug coverage to eligible uniform services members, retirees and family members. The TRICARE Pharmacy Program provides outpatient prescription drug to more than 9.6 million individuals. You have the same coverage regardless of your TRICARE health plan.

If you're enrolled in the United States Family Health Plan, you have separate pharmacy coverage. All TRICARE eligible beneficiaries who are registered in the Defense Enrollment Eligibility Reporting System, or DEERS, are automatically eligible for the TRICARE pharmacy program, which provides prescription drug coverage at the military treatment facility or MTF, TRICARE Mail Order Pharmacy and network retail pharmacy.

At a non-network pharmacy, you will pay the full price of your medication up front and file a claim for reimbursement. The TRICARE pharmacy is a pharmacy benefit established by law. The pharmacy benefit is contracted out and managed by Express Scripts.

The Pharmacy benefits manager adjudicates all prescription claims from the retail pharmacy network, its mail order pharmacy and military medical treatment facilities, as well as handles many other DOD-specific requirements.

At a military treatment facility or MTF pharmacy, you may receive up to a 90-day supply of most medications at no cost. Most MTF pharmacies usually accept prescriptions from both civilian and military providers, including electronic prescriptions.

Non-formulary medications are generally not available at military pharmacies. MTFs also has their own policy regarding transferring of a prescription. To locate a military treatment facility nearby to refill a prescription, please use the link that's located on the presentation slide.

It is recommended to contact the MTF pharmacy prior to your visit to ensure they have got the medication as well as their process, such as if you need to bring in your bottles, what the turnaround time is and any additional questions you may have about your medication.

The other pharmacy option is the TRICARE home delivery. Home delivery is best suited for medications you take on a regular basis, such as medications to treat high blood pressure or cholesterol, for instance. The TRICARE pharmacy home delivery managed by Express Scripts will ship to any address in the United States or United States territories, including Army Post Office or APO or Fleet Post Office or FPO address.

It is important to update your information in the DEERS website along with the Express Scripts Pharmacy website to ensure they have the most up-to-date address.

Prescriptions are delivered to you with free standard shipping, and refills can be ordered easily online by phone or mail. Compared to retail, the TRICARE Pharmacy Home Delivery saves money with up to a 90-day supply of your medication.

Home delivery also provides you with convenient notifications about your order status, refill reminders, assisting in renewing expired prescriptions, access to a pharmacist 24/7 and the ability to enroll in the Express Scripts Automatic Refill Program.

Getting started with the TRICARE Pharmacy Home Delivery is simple and you can choose an option that's most convenient for you. It is recommended when starting with home delivery that you have a 30-day supply of medication on hand before your first order.

You can create an online account. Once your account is up and running, you can switch your medications to home delivery, order refills, track your order and so much more. Or you could ask your doctor to submit prescription electronically, also known as e-prescribe. Express Scripts will process your prescription and mail it to you.

If a copayment applies, you will receive an invoice in the mail. If you have an existing prescription at a retail or military pharmacy, you can transfer it to delivery using the Express Scripts mobile app. Simply download the app for free by searching Express Scripts in your mobile app store and sign in to get started.

You also have the option of calling Express Scripts. Make sure to have your prescription bottle handy, an Express Scripts patient care advocate will work with your doctor to transfer your medication to home delivery.

Lastly, you have the option of filling out the home delivery order form and then mail the form and your 90-day prescription to the address listed on the form. Once Express Scripts has received and processed your order, you will receive updates from Express Scripts about the status of your order and your medication will safely be delivered to your door.

Automatic Refills with home delivery gives you the option to have your eligible prescriptions to automatically be refilled and delivered to your home before your medication runs out. Once enrolled with automatic refills, you do not need to worry because the TRICARE Pharmacy Home Delivery Program automatically delivers refills to you.

You have the opportunity to enroll or dis-enroll eligible prescriptions to the Automatic Refill Program at any time. In addition, the Auto Refill Program will require annual consent to ensure you wish to continue receiving enrolled medications automatically.

Another option for filling your prescription is through the TRICARE retail network pharmacies. There are over 56,000 TRICARE retail network pharmacies in the United States and the United States territories. You may fill prescriptions, one copayment for each 30-day supply up to 90 days at a retail network pharmacy. Your provider can send a prescription electronically or you can take your written prescription to your local pharmacy and be sure to have your DOD benefits number handy, which is printed on your military ID card.

You have access to a network of TRICARE retail pharmacies in the United States and United States territories of Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands.

I wanted to point out, though, that when you get a prescription for certain brand name maintenance medications, you can fill up to twice at a network pharmacy. After that, you need to switch to home delivery or to a military pharmacy. If you continue to fill your prescriptions at a network pharmacy, you will pay the full cost.

To find the nearest TRICARE retail pharmacy, be sure to visit the link provided on the presentation.

If you fill your prescription at a non-network pharmacy, you will pay the full price of your medication up front and will need to file a claim for reimbursement. You may only be able to receive up to a 30-day supply of your medication. It is important to note that reimbursements are subject to deductible, out-of-network cost-shares, TRICARE formulary status and applicable copayment. All deductibles must be met before any reimbursement can be made.

In addition, overseas pharmacies are considered non-network pharmacies and you'll have the option of being reimbursed by the TRICARE overseas contractor. Additional information on filing claims overseas can be found in the [tricare.mil](http://tricare.mil) website, which includes video tutorials to help guide you through the process.

If you have any health insurance other than TRICARE, it is called "other health insurance," or you will hear me refer to it as OHI. It can be through your employer or a private insurance program.

By law, TRICARE pays after all other health insurance, except for Medicaid, TRICARE supplements, state victims of crime compensation programs and other federal government programs identified by the Director of Defense Health Agency.

When you have other health insurance as a pharmacy benefit, your other health insurance is the first payer and TRICARE pays second. You can avoid higher costs by getting your prescriptions filled at a TRICARE network pharmacy that is also in your other health plan's network.

When you get your prescriptions at a network pharmacy, tell your pharmacist you also have TRICARE. Your pharmacist will submit your prescription online to both plans at the same time. If Express Scripts is the pharmacy benefit manager for your primary insurance and you're enrolled in home delivery, the TRICARE insurance will be your secondary insurance and payer. Unfortunately, you are unable to use TRICARE Pharmacy Home Delivery when you have other health insurance that is not managed by Express Scripts. Unless your other plan does not include pharmacy benefits, the drug you need is not covered by your other plan or you've met the other plan's benefit cap.

The TRICARE formulary is a list of generic and brand-name prescription drugs. TRICARE covers most prescription drugs approved by the Food and Drug Administration, or FDA. TRICARE reviews and updates the TRICARE formulary each quarter and following each review, some drugs may move from one category to another.

Letters are sent to impact the beneficiary if you have a prescription for a formulary drug that's changing to a non-formulary drug. The cost of your prescription drug will vary depending on your drug category.

Prescription drugs fall into four categories. Generic formulary drugs are just as potent, pure, safe and reliable as brand-name drugs. The FDA requires that all generic drugs pass strict testing to prove they are the same. Generic formulary drugs are widely available and offer the lowest out-of-pocket costs.

The next category is brand-name formulary drugs, and those are generally available and offer moderate out-of-pocket costs.

The third category, non-formulary drugs are covered with a higher cost-share than drugs in the generic formulary or brand-name formulary category.

Non-covered drugs are the last category and these are not covered under the TRICARE pharmacy benefit. You can still get prescriptions filled for non-covered drugs; however, you have to pay the full cost of the drug. In addition, the amount you pay for the non-covered drug will not apply to your catastrophic cap.

The pharmacy cost-share information depicted on this slide includes cost-share from January 2020 up to December of 2021. The cost-share or copay varies depending on the formulary status of the drugs. It is important to note that active-duty service members have a zero copay for covered formulary drugs at any pharmacy.

As previously outlined, the cost-share of the prescription drug is based on the formulary status. At the military pharmacy, you can get up to a 90-day supply at zero copay for generic and brand formulary drugs.

TRICARE pharmacy home delivery offers the next lowest out-of-pocket cost for beneficiaries. You can get up to a 90-day supply of a generic formulary drug for \$10 as compared to at a retail network pharmacy for \$13 for a 30-day supply, or up to three copayments of \$39 for up to a 90-day supply.

Similarly, the brand formulary drugs are \$29 for a 90-day supply at home delivery compared to at retail network pharmacy of \$33 for a 30-day supply or \$99 for up to a 90-day supply.

Generally non-formulary drugs are not available at military pharmacies. But if they are medically necessary, a medical necessity is needed for the claim to process. TRICARE home delivery for a 90-day supply of a non-formulary drug is \$60 compared to at retail network pharmacy of \$60 for a 30-day supply and \$180 for up to a 90-day supply.

As previously noted, non-covered drugs are not covered and therefore not available at military pharmacies or at home delivery. If obtained at a retail pharmacy, the beneficiary pays the full cost of the drug. It is also important to note that depending on your TRICARE plan and whether you're in Group A or B, you may have to meet your annual deductible before copayments or cost-shares apply.

When using a non-network pharmacy in the United States and United States territories under TRICARE Prime for generic formulary, brand-name formulary and non-formulary drugs, 50% cost-share applies after the deductible is met. For those not enrolled in TRICARE Prime, formulary drugs are \$33 or 20% of the total cost, whichever is more after annual deductible is met, and for non-formulary drugs it is \$60 or 20% of the total cost, whichever is more after annual deductible is met.

Again, as a reminder, non-covered drugs are not covered and the beneficiary does pay the full cost of the drug.

When overseas, outside the United States and United States territories, you have the option to use an overseas retail pharmacy. You may have to pay for the total amount first and then file a claim for reimbursement. Active-duty service members will get a full reimbursement. Active-duty families will get a full reimbursement when enrolled in TRICARE Prime Overseas or TRICARE Prime Remote Overseas. All others will get a partial reimbursement as noted in the table on the slide, a 20% cost-share after annual deductible is met for active-duty family members using TRICARE Select or TRICARE Reserve Select, and 25% cost-share after the annual deductible has been met for retirees and their families. And the beneficiary pays the full cost for non-covered drugs.

I wanted to shed some light on traveling overseas and Medicare as we received a few preliminary questions on this topic. For traveling in overseas areas, Medicare doesn't cover health care outside of the United States or United States territories, so TRICARE is the primary payer. We are responsible for the applicable TRICARE deductible and cost-share. Ask the provider or pharmacy for an itemized bill and be sure to keep your receipt as proof of payment. You may need to pay up front and file a claim with the overseas claim processor for reimbursement.

The TRICARE Formulary Search Tool is an online digital educational tool maintained by Express Scripts to educate TRICARE beneficiaries, providers, pharmacists and staff about medications under the pharmacy benefit. The search tool can give you information about your medication, let you know whether it's covered under the TRICARE pharmacy benefit, provide any required forms that your provider needs to complete, and show you what you can expect to pay at each pharmacy type.

To start using the Formulary Search Tool, and obtain the most accurate information from the Formulary Search Tool, you'll need to put in the generic or brand name of the drug, then select the strength prescribed as well as your age and sex and place those details in the respective boxes.

When searching, you do not need to input the full name of the medication and you can use the partial spelling of the medication and select the best option from the drop-down menu for the drug name, strength and dosage form you're looking for.

The search results will then provide coverage status for the medication as well as medication, cost-share depending on if the drug is generic, formulary brand or non-formulary brand, and at which pharmacy the cost-share applied to as well. As previously noted, there is no cost-share for active duty. However, for non-active duty as noted in this example for Atorvastatin, a lipid lowering drug, there is no cost-share at the military treatment facility pharmacy so the cost for home delivery is displayed for up to a three-month supply compared to up to a one-month supply at retail. You will see that displayed in this layout with the respective cost-share for each drug search you do.

To obtain additional information about coverage, date, supply and quantity limits for the medication, select the Coverage hyperlink to open the Coverage Guide. This Coverage Guide will outline drug limitation details specific to each point of service. You can also find out if the drug requires prior authorization or medical necessity.

Prior authorization is required for certain drugs used to ensure the prescription drug is safe, effective, medically necessary and cost-effective. Your drug may require prior authorization if it is specified by the Department of Defense Pharmacy and Therapeutics Committee or P&T Committee, if it's a brand-name prescription drug with a generic substitute, has age limit, has the potential to be misused or abused, is only used for certain health conditions, or is subscribed for an amount more than the normal limit.

Not all drugs require prior authorization, but if your drug does, you can select the Coverage Rule hyperlink to download and print the form for your drug. The form should be provided to your provider or doctor who can complete and send it back to Express Scripts.

If you're taking a non-formulary drug, you can get it at a retail network pharmacy or home delivery for the lower formulary cost-share if you and/or your provider can establish medical necessity. Your provider will need to complete the medical necessity form and answer a series of questions to document the non-formulary drugs meet a certain criteria.

In the search tool, the non-formulary drug will have the Coverage Rule Applies hyperlink that you can click on to download and print the form to share with your provider to complete and send back to Express Scripts.

When a state of emergency is issued, TRICARE may authorize early prescription refills, blanket waivers for referrals or other emergency benefits. When authorized, any emergency benefits are announced in the disaster alert along with effective date.

If your medication was lost or damaged due to the emergency for instance, you can refill a prescription before your current supply is exhausted. You are still required to apply all applicable co-payments and cost-shares. If your current supply is exhausted or you need to obtain a new supply because your medication was lost or damaged, simply go to an any TRICARE retail network pharmacy. If possible, visit the pharmacy where the prescription was filled. If you have refills, the pharmacy can assist you with getting the supply and as noted, applicable co-payments and cost-share still apply. If you no longer have refills remaining, the pharmacist may contact your provider to obtain a new prescription.

If a state of emergency is declared, you may still receive your medication via home delivery shipped to an alternate address or you may get the medication filled at a retail network pharmacy. To obtain up-to-date critical information on current disaster alerts as well as to sign up for alerts, please visit the link provided in the presentation.

It's approaching that time of year again and it is important that you get in front of flu season this year. There are different options to get vaccinated with the flu vaccine. These options include the military immunization clinic. It is important to know that active-duty service members have priority. In the event the military immunization clinic near you is closed, you can either visit a TRICARE retail network pharmacy where you can get covered vaccines at no cost-share. Be sure to contact the pharmacy prior to going to ensure availability of the vaccine.

The other option is at a TRICARE-authorized provider where you can get covered vaccines at no cost, but you may have to pay copayments or cost-share for the office visit or for other services received during the same visit.

The Department of Defense in collaboration with the Department of Health and Human Services has launched a program to provide COVID-19 vaccines to service members, retirees and their families. Eligible TRICARE beneficiaries can get a COVID vaccine from military hospital, clinic, and the Department of Defense vaccination site. Visit the TRICARE DOD COVID-19 Vaccine Appointment Page to see which tool each DOD vaccination site is using and use these to schedule your appointment.

You and your family are also able to receive the vaccine at retail pharmacies certified to administer the COVID-19 vaccine. At this time TRICARE beneficiaries can receive the vaccine at retail pharmacies in the TRICARE network and retail pharmacies out-of-network at no cost.

Please note at non-network pharmacies, while the vaccine is at no cost, non-network pharmacy coverage rules still apply for medication. If you get anything other than the COVID vaccine, you are responsible for that cost.

Additionally, you can ask your civilian provider about getting the vaccine at their clinic. If you choose to see your provider, there may be a cost for an office visit or if you require any follow-on care.

This slide shows a few pharmacy resources that are housed at the [tricare.mil/publications](https://www.tricare.mil/publications) website. This includes the TRICARE Pharmacy Program Handbook, the TRICARE Pharmacy Program Overview and TRICARE Costs and Fees Sheet.

I wanted to share the Express Scripts mobile app that can also help you in managing your medication. You're also able to see pharmacy options at a glance, easily refill medications with home delivery, track your order and so much more using the mobile app.

Here is some important pharmacy contact information you may need to keep for future reference.

This concludes my presentation pending any further questions. Thank you.



- **[Christina Piechoski]** Thank you so much! Please remember, if you do have any questions, you can go over into the pane on the right, click on Questions, little box pops up, add your question and click Submit.

So we do have a few with the webinar today. The first question is, if I am traveling and I can't get back to refill my prescription, can I take my bottle with the prescription to a local pharmacy? I am retired with TRICARE For Life.

- **[Commander Teisha Robertson]** Hi! This is Cmdr. Robertson. If you are traveling and did it say overseas; I am sorry, or is it local?

- **[Christina Piechoski]** It just says traveling.

- **[Commander Teisha Robertson]** Yes, if you're traveling within the United States or United States territories, you can take your prescription bottle and visit a network retail pharmacy and those can be found on Slide 10, where you can go and find a pharmacy near you.

If you're traveling overseas, then there are some differences with the overseas, where overseas rules will apply. For traveling to overseas areas, you would just need to make sure that you keep an itemized bill and be sure to keep your receipt as proof of payment. You may need to pay up front and file a claim with the overseas claims processor for reimbursement, and there is some information online as well as video tutorials on how to file that claim. But be sure if you're traveling overseas that you do keep the receipt and the itemized bill for reimbursement when you come back. Thank you.

- **[Christina Piechoski]** Thank you. How do I find out if my mom has an annual deductible and whether it applies before using home delivery? She has TRICARE For Life in San Diego.

- **[Lt. Col. Melissa Yates]** This is Lieutenant Colonel Melissa Yates with the Purchase Care Branch, same as Cmdr. Robertson. That type of information can actually be found on the [tricare.mil](http://tricare.mil) website when you look at how much the plans cost. You can search for her specific plan, again, talked about that A and B and that will show a difference of what the deductibles would be.

- **[Christina Piechoski]** Are compound drugs covered by TRICARE?

- **[Commander Teisha Robertson]** Hi! This is Cmdr. Robertson. Compound drugs are covered as long as the ingredients that's included in the compound is on the formulary and is also covered.

- **[Christina Piechoski]** Is there a list of non-covered drugs and non-formulary drugs?

- **[Commander Teisha Robertson]** There is a proprietary list of ingredients that are excluded from coverage and compounding as well as if you search on the Formulary Search Tool, there are some drugs that we have that are considered non-covered and is not part of the benefit, so those also will not be covered.

- **[Christina Piechoski]** Can you fill a generic medication at a retail pharmacy more than two times or does that also have to be switched to mail order after two fills?
- **[Commander Teisha Robertson]** The program for the maintenance drugs that need to be switched references, those are for brand maintenance drugs that has to be filled two times and then it is switched. The generic drugs are not included.
- **[Christina Piechoski]** My husband who is a sponsor and I both have Express Scripts login, but how do we use this service for our minor children?
- **[Autum Jennings]** Hi! This is Autum Jennings from Express Scripts. You can create an account for your minor children. At this time you have to have a separate login for each person, but you are able to access using the same process you do for yourself and just create an account for that person.
- **[Christina Piechoski]** Thank you! Is this benefit available if TRICARE is secondary coverage?
- **[Lt. Col. Melissa Yates]** Yes, when you have a TRICARE health plan benefit in general, but would that be in the secondary? The TRICARE pharmacy benefit is automatically included with the TRICARE Health Plan. If your plan has a pharmacy part to it, the TRICARE pharmacy benefit will be secondary to that other health insurance pharmacy benefits.
- **[Christina Piechoski]** Can we use GoodRx with TRICARE for pharmaceuticals?
- **[Lt. Col. Melissa Yates]** Typically, GoodRx does not coincide with insurance at all. It's kind of its own separate supplemental plan. Now, you could ask your pharmacist — you could either check GoodRx and see if that is cheaper versus your copay through TRICARE, but that's typically a separate thing. Sometimes there are rules or laws that prohibit it in conjunctions, especially with federal programs such as TRICARE.
- **[Christina Piechoski]** Going to be going overseas, can you request six months of medication supplies?
- **[Commander Teisha Robertson]** Usually if it's more than the 90 days' supplies, you may need to get an override or get an allowance to be able to get more than the 90-day supply at retail. Please note that three copays will apply, and at mail, same thing where you can get a least a 90-day supply and then you just have to get over Express Scripts. So, if you can add in more on that as well.
- **[Autum Jennings]** Yeah, absolutely. You can. The fast way to handle that situation is to call our customer service hotline and speak with a representative. They'll review your case and then can provide the overrides as needed to get the medication that you need for that trip.

- **[Christina Piechoski]** Who determines what drugs are covered and how often are changes made to medications covered?

- **[Major Davies]** Hello, this is Major Davies from the formulary management branch. We have a DOD P&T Pharmacy and Therapeutics Committee. We meet quarterly and we have members that are physicians, are different pharmacy, clinical people that are voting members. That decision then goes to a unique beneficiary advisory panel that gives their comments on what was recommended and then it gets signed off by the DHA director to implement the changes. So, in short, we'd have quarterly meetings that we review all new drugs approved by the FDA, that would be dispensed to the outpatient, and we also review drug classes or other drugs that might have already been reviewed before. So, quarterly would be the answer.

- **[Christina Piechoski]** If you have applied for prior authorization, how long does it take to get the authorization or denial?

- **[Commander Tiesha Robertson]** Express Scripts, are you able to address this one?

- **[Autum Jennings]** Typically, when we received that PA requirement, we work to engage with your provider. So, there is communication that has to happen between Express Scripts and your provider, so I can't say for sure the timeframe because you know, it depends on the communication back from the doctor's office. But we do make sure we try to communicate with you if we don't hear back from the doctor and typically, we say it will take around 72 hours to be completed.

- **[Christina Piechoski]** Will my pharmacy cover the change once I switch to Medicare or TRICARE For Life?

- **[Commander Teisha Robertson]** Under TRICARE For Life, the pharmacy coverage, you can use the same pharmacy as long as it's in-network pharmacy. But however, please make sure to check the copayments, as I went through in the presentation on slides 14 through 16.

- **[Lt. Col. Melissa Yates]** I just wanted to follow on that. If you're transitioning from TRICARE Prime to TRICARE For Life and you get Medicare Part A and B as required and that's it, there will be no changes to your pharmacy benefit that you will notice. If you do decide to go with the Medicare program that also has a Part D or a medication prescription coverage, then that part will become primary. That would be your other health insurance and TRICARE would become secondary.

- **[Christina Piechoski]** Thank you. If you have Medicare, can you use home delivery?

- **[Lt. Col. Melissa Yates]** Again, if you don't have a Part D program to your Medicare program, you can, and again, referring to Slide 7 I believe it was that talked about if you do have a prescription program with your Medicare Part D and Express Scripts is the pharmacy benefit manager for them, you can use it with your Medicare Part D program.

If you don't have a Medicare Part D, then yes, you can use home delivery because you'd only have the TRICARE pharmacy benefit.

- **[Christina Piechoski]** How do I educate my PCM to send prescriptions to Express Scripts? She was unfamiliar with it and I ended up paying for stuff at a local pharmacy.
- **[Autum Jennings]** Your provider can send the prescriptions electronically and what they would look for in the electronic help system that they send the prescription through is they would look for the Express Scripts, is what it's called for, and then they can send that prescription electronically. If your provider doesn't have electronic health record, there is also — they just call the customer service number or there's information on our website where they can potentially fax a prescription. But most doctors do use an electronic health record.
- **[Christina Piechoski]** If my doctor has sent my prescriptions to Express Scripts, can I still get the prescriptions from the military clinic and send it by mail with Express Scripts?
- **[Autum Jennings]** Once your doctor sends a prescription to Express Scripts, it begins processing. So, you will get that first fill from Express Scripts. Now, after that first fill, if you want to return and get your next fills from the military pharmacy, you'll have to have that prescription transferred back to that military pharmacy. But there's nothing that's keeping you from using either/or. It's just once the prescription comes and Express Scripts has that, and it would have to be moved back through a phone call most likely.
- **[Christina Piechoski]** Can you get reminders to refill your prescriptions at MTFs?
- **[Lt. Col. Melissa Yates]** At the time from an <inadubile> standpoint, we don't have anything regarding reminders to refill them. A particular MTF might. There are solutions being looked at, at a higher level but nothing that would come from the DHA level at this time.
- **[Christina Piechoski]** I just had a three-month refill. How soon should I start finding home delivery? I have TRICARE Prime.
- **[Autum Jennings]** You just received your prescription refill, your next prescription won't process — be available to process — and so, you have 75% of that medication used. But you can still go ahead and request the fill or call Express Scripts and they will get that order kind of queued up. It won't process until you're ready, but you can go ahead and get that started. There's no reason to do it early, but if you like to stay on top of things, you're able to do that. It just won't shift until the time frame comes up.
- **[Christina Piechoski]** If you have Medicare A and B and TRICARE For Life, do you need to submit to Medicare first?
- **[Lt. Col. Melissa Yates]** When it comes to Medicare, Medicare Part A and B don't have anything to do with the prescription program. So, for your actual prescriptions, no, nothing would get sent to Medicare first. If you have a Medicare D as in delta, part of

your program, then that would get submitted. But with having just A and B, it will just go through TRICARE. TRICARE will be your primary.

- **[Christina Piechoski]** How can you request medications be added or covered?

- **[Commander Teisha Robertson]** Major Davies, is there a process for them to submit if they want to get coverage on a medication?

- **[Major Davies]** This is Major Davies from the formulary management branch. For an individual beneficiary, I don't know that there's a process. The local facility, the MTFs can submit it through their P&T committees then to submit to the DOD P&T, but I don't know a process for the beneficiaries to make a recommendation, no.

- **[Christina Piechoski]** I'm going to be traveling overseas to Italy. How much medication will I be able to get in advance of my trip? Is it limited to the three months?

- **[Commander Teisha Robertson]** This is similar to the previous question that we addressed where you're able to get up to three months, 90-day supply at home delivery and then at retail, you can get up to a 90-day supply with three copayments each for each 30-day supply. The pharmacy, if you do the retail pharmacy, we'll have to contact Express Scripts, and as Ms. Jennings stated earlier, they will review the case on a case-by-case basis to determine if you can get an override to be able to get additional supply before your trip.

- **[Christina Piechoski]** If you have five prescriptions that need refilling, do you pay only the \$10 for the entire order or would it be a \$50 charge?

- **[Commander Teisha Robertson]** It depends on the formulary status of the medications that's being referenced. As I noted during the presentation, there is on Slide 14, you see the different cost here that you will pay for each medication that you need, and the cost or copay will vary depending on if it's a generic, formulary brand, non-formula.

- **[Christina Piechoski]** Can we buy over-the-counter vitamins for Express Scripts? I'm using calcium and vitamins for osteopenia, but do not require scripts.

- **[Autum Jennings]** At this time, over-the-counter medications are not available through the home delivery service but if there are vitamins and items that you need a prescription for, some of those can be available and you can search that information on our formula research tool.

- **[Christina Piechoski]** What options are left for an expensive non-covered drug, if it's the only one that works for you and your doctor filed an appeal that was denied? My husband is retired military and we have prime?

- **[Major Davies]** It would have to be patient-specific and it looks like they've gone through the appeal process. So, it's hard to answer that general question. It will be more specific to the individual patient. I'd say also to you they have to look at the disease state. If you've tried something that's not covered — there's generally various formulary alternatives — If you've tried all those and they have failed, there's probably not a way

that the agent that's not covered by TRICARE is going to work, either, because it works in the same way as the others. So, maybe some other modifications.

But again, you would have to have specifics and that's what the appeals process is for. I don't know if a representative from ESI wants to answer any further.

- **[Christina Piechoski]** Why are some not-covered medications available at some base pharmacies but not others?

- **[Commander Teisha Robertson]** We would have to get patient's specific information or what's being referenced to see exactly which medication and which MTF is being referenced. So, if we can get the specific beneficiary information on that.

- **[Autum Jennings]** I have a little more information, is that okay?

- **[Christina Piechoski]** Of course.

- **[Autum Jennings]** About the denial, So, if you receive a denial after a review, there is a second-level appeal. We can get more information. We can get to that individual and get <inaudible> to do that.

- **[Christina Piechoski]** Wonderful, thank you. I was told my dependent child under the age of 18 cannot have an Express Scripts account.

- **[Autum Jennings]** Patients that are minor patients are able if they are solely TRICARE-covered beneficiaries through Express Scripts, you should be able to create an online account for them. It would be the same process as you do for your personal account. You just wouldn't be able to toggle between the two accounts. You actually have to have a login and password for each account individually.

- **[Christina Piechoski]** How long does it take to receive a new prescription from Express Scripts?

- **[Autum Jennings]** Pharmacy processing varies from week to week and depending on postal delivery as well, but we always like to tell people for their first home delivery prescription to have close to a 30-day supply on hand before, as you want to get your prescription. Now, once you're using Express Scripts, and it's more of just a refill process. It's typically around 14 days for that prescription to come.

- **[Christina Piechoski]** How do I locate a DOD vaccination site?

- **[Commander Teisha Robertson]** On the Slide 26, there's some information with a link that you can visit the TRICARE DOD COVID-19 vaccine to be able to make appointments on the vaccination site. And you may need to contact the MTF just to ensure that they are still one of the vaccination sites as well.

- **[Christina Piechoski]** If the prescription says not covered, then does that mean a pre-authorization by my doctor does no good?

- **[Major Davies]** They'd have to be a little more specific for me when they say not covered. Because in the Formulary Search Tool, it can show not covered at the mail and retail point of service, but it could say at MTF, check your local formulary. If it says not covered at all three points of service in the formulary research tool, then yes, there is no prior authorization. That's a drug that is not included on the pharmacy benefit.

- **[Christina Piechoski]** How easy is it to change to home delivery?

- **[Autum Jennings]** Moving to home delivery is an easy process, again for maintenance medications that you take, you know, on a regular basis. When you're up for a new prescription, you can have your doctor e-prescribe to Express Scripts Pharmacy, or you could go online or go to our mobile app and your medication options there will be presented, and if you choose to switch through one of those avenues, we will reach out to your doctor for you and request that new prescription.

- **[Christina Piechoski]** Are hormone replacement medications that my provider prefers be compounded covered?

- **[Commander Teisha Robertson]** This is a very specific beneficiary related question. It will be best if we get the beneficiary information, as well as the specific ingredients be in reference.

- **[Christina Piechoski]** I'll be traveling to the Bahamas soon. They require a negative COVID test before permitting entry into the Bahamas, where can I get a COVID test in the U.S. as a TRICARE prime beneficiary at no cost?

- **[Commander Teisha Robertson]** This is one that will have to be taken back. I'm more familiar with the vaccines and I know now that a lot of sites and the free areas that were doing the COVID testing have shut down. Now, that mission has been switched to getting everyone vaccinated. So that will have to be taken back. Thank you.

- **[Christina Piechoski]** The final question. I'm a Type 2 diabetic and would like to obtain one of the FreeStyle Libre systems. Will this be possible?

- **[Major Davies]** Currently, the continuous glucose monitor which the FreeStyle Libre would fall under, has not been reviewed by the DOD P&T committee. Therefore, it's not under the pharmacy outpatient benefit. So, it would go through what is called our medical benefit. So, some MTFs would provide it for the patient if it goes through that side. So that will be the process right now in order to get that filled and approved.

- **[Christina Piechoski]** Commander Robertson, would you like to have any last thoughts or comments for the group?

- **[Commander Teisha Robertson]** I just wanted to tell everyone, thank you for attending our webinar today and thank you for our guest speakers who helped with answering the questions. We appreciate everyone that attended. So, I'm Commander Robertson and thank you again.

- **[Christina Piechoski]**: I would like to second what Commander Robertson said and thank her for sharing her valuable experience and expertise. I would also like to thank all of the attendees for participating in today's webinar. If we didn't answer your question today, please refer to the contact information in your copy of the webinar slide deck. Also, you can find many of the answers to questions about TRICARE on the TRICARE website at [tricare.mil](http://tricare.mil). This concludes today's webinar, Making Your TRICARE Pharmacy Benefit Work for You. Thank you.