

## Making Your TRICARE Pharmacy Benefit Work for You Webinar

### Transcript

- **[Moderator]** 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 may help you manage your prescription. Experts will be on hand to answer your question. We are thrilled to have with us today, U.S. Public Health Service Commander Teisha Robertson, pharmacist, with Pharmacy Operations Division, Defense Health Agency. Without further delay, I'll turn things over to Commander Robertson.

- **[Commander Teisha Robertson]** Thank you very much. Good afternoon. Again, I am Commander Teisha Robertson as mentioned, the pharmacist within the Pharmacy Operations Division and the Defense Health Agency. I'm happy to present today's webinar on making your TRICARE pharmacy benefit work for you. The disclaimer reads, 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 this Department of Defense-sponsored webinar.

As noted before the summary description, this webinar will help you learn more about your TRICARE pharmacy benefit and how to make it work for you. It will provide an overview of your prescription coverage, drug category, 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 any questions.

We will begin the presentation with an overview of the TRICARE pharmacy benefit, followed by a description of the available pharmacy options. Then, I will move into an overview on other health insurance, then flow straight into the drug category, touching on the pharmacy costs. Then lead into the Formulary Search Tool along with prior authorization and medical necessity. Then we move into an overview on emergency refills and the flu and COVID vaccine information, and then share some important pharmacy contacts and resource information as well.

The TRICARE Pharmacy Program provides the prescription drug coverage to eligible uniform service members, retirees and family members. The TRICARE Pharmacy

Program also provides outpatient prescription drugs 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 a separate pharmacy coverage that we will not be going into detail during this presentation.

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 a military treatment facility or MTF, TRICARE home delivery and network retail pharmacy. At a non-network pharmacy, you'll pay the full price of your medication upfront 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 benefit manager who adjudicates all prescriptions 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 prescription. Non-formulary medications are generally not available in military pharmacies. MTFs also have their own policies regarding transferring a prescription. To locate an MTF or military treatment facility nearby to refill a prescription, it's important that you use the hyperlink that's noted in the presentation. It is also recommended that you contact the MTF pharmacy prior to your visit to ensure they stock the medication as well as their process, such as if you need to bring in your bottles, what their turnaround time, as well as any additional questions you have about your medication.

The other pharmacy option is the TRICARE home delivery. Home delivery is best for the medication 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 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. The prescriptions are delivered to you with free standard shipping and refills can be ordered easily online by phone or by 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 and renewing expired prescriptions, access to a pharmacist 24/7 and the ability to enroll in the Express Scripts automatic refills program.

Getting started with 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 orders and so much more or you can ask your doctor to submit a 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 and an Express Scripts patient advocate will work with your doctor to transfer your medication to home delivery. Lastly, you have the option of filling out the home delivery 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 of home delivery gives you the option to have your eligible prescriptions 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 automatic refill program will require annual consent to ensure your wish to continue receiving enrolled medications automatically.

Another option for filling your prescription is through a TRICARE retail network pharmacy. There are over 56,000 TRICARE retail network pharmacies in the United States and the United States territories. You may fill prescriptions, one co-payment for each 30-day supply, to get up to 90-day supply with three co-pays at a retail network pharmacy. Your provider can also send the prescriptions 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 the United States territories of Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands. I wanted to point out that when you get a prescription for certain brand-name maintenance medication, you can fill up to twice at a network pharmacy. That means you can get up to two fills before you have to switch over to home delivery or to a military pharmacy. If you continue to fill your prescription at a network pharmacy, you will pay the full cost. To find the nearest 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. It 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-share, TRICARE formulary status and applicable copayments. All deductibles must be met before any

reimbursement can be made. In addition, overseas pharmacies are considered non-network pharmacy and you will have the option of being reimbursed by the TRICARE overseas contractor. Additional information on filing overseas can be found on the [tricare.mil](http://tricare.mil) website and they also include video tutorials to help guide you through the process as well.

For further information about pharmacy claims, please be sure to visit the [tricare.mil](http://tricare.mil) website listed on the slide. 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. This can be through your employer or private insurance program. By law, TRICARE pays after all of the health insurance except for Medicaid, TRICARE supplement, state victims of crime compensation programs and other federal government programs identified by the director, Defense Health Agency.

When you have other health insurance with pharmacy benefits, your other health insurance is the first payer and TRICARE pay second. You can avoid higher costs by getting your prescriptions filled at a TRICARE network pharmacy that is also in your other plan’s network. When you get your prescription at a network pharmacy, make sure to tell the pharmacist you also have TRICARE. Your pharmacist will submit your prescription online to both plans at the same time. In addition, if Express Scripts is the pharmacy benefit manager for your primary insurance and you are 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 impacted beneficiaries, if you have a prescription for formulary drugs 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. The first category is generic formula drug. These generic 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 also the lowest out-of-pocket cost. The next category is brand-name formulary drugs. These are also generally available and offer moderate out-of-pocket cost. The third category, non-formulary drugs are covered with a higher cost-share than drugs in the generic formulary or brand-name formula category. Non-covered drugs are the last category, and these are not covered under the TRICARE pharmacy benefit. You can still get prescription filled for non-covered drugs. However, you have to pay the full cost of the drugs. In addition, the amount you pay for the non-cover drugs does not apply to a catastrophic cap.

The pharmacy cost-share information depicted on the slide includes cost-share for the date of January 2020 up to December 2021. The cost-share or copay varies depending on the formulary status of the drug. 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 for zero copay for generic and brand-name 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 a retail network pharmacy for \$13, and that's up to a 30-day supply or at retail for a generic drug up to three copayments of \$39 for 90-day supply.

Similarly, the brand-name formulary drugs are \$29 for a 90-day supply at home delivery compared to 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 a military pharmacy, 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 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-share apply.

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

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 of 20% cost-share after the annual deductible is met for active-duty family members using TRICARE Select or TRICARE Reserve Select. And there's a 25% cost-share after the annual deductible is met for retirees in your family.

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 does not cover health care outside of the United States or United States territories. So TRICARE is the primary payer. You're responsible for the applicable TRICARE deductible and cost-shares. 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. And there's some information on a link that can be provided for you about overseas pharmacies that will provide some helpful information as well.

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 you're required to complete and it also shows you what you can expect to pay at each pharmacy site. The link for the Formula Search Tool is also embedded on Slide 17. To start your search and obtain the most accurate information from the TRICARE Formulary Search Tool, you will need to put the generic or brand name of the drug, select the strength subscribed as well as your age and sex, and place those details in the respective boxes as shown in the snapshot on Slide 18.

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 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 applies to as well. As previously noted, there's no cost-share for active duty, however, for non-active duty as noted in this example in the screenshot shown in Slide 20, the example for atorvastatin, which is a lipid-lowering drug. There's no cost-share at the MTF pharmacy, but the cost for home delivery is displayed for up to a three-month supply compared to up to a one-month supply retail.

You will see that displayed in this layout with the respective cost-share for each drug you decide to search for in the formulary search term. To obtain additional information about coverage, day, supply and quantity limits for the medication, select the covered hyperlinks 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 as well under this coverage rules or coverage guide section.

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 a prior authorization if it is specified by the Department of Defense Pharmacy and Therapeutics Committee or P&T, if it is a brand-name prescription drug with a generic substitute, has age limits, has the potential to be misused or abused, is only used for certain health conditions or is prescribed 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 in the formulary search tool hyperlink to download and print the form for your drug. The prior authorization form should be provided to your provider who can complete and send it back to Express Scripts.

If you are 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 drug meets certain criteria. In the search tool, the non-formulary drugs will have the coverage rules apply 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 dates. If your medication was lost or damaged due to the emergency for instance, you can refill the prescription before your current supply is exhausted. You are still required to apply all applicable copayments and cost-share.

If your current supply is exhausted or you need to obtain a new supply because your medication was lost or damaged, simply go to any TRICARE retail pharmacy. If possible, visit the pharmacy where the prescription was filled. If you have refills, the pharmacy can assist you with getting the supply. As noted, applicable copayments and cost-shares still applied. 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 links provided in the presentation. It's approaching that time of year again, and it is important that you get in front of the flu season this year. There are different options to getting vaccinated with the flu vaccine. These options include the military immunization clinic. It is important to note that active-duty service members do have priority. In the event the military immunization clinic is closed, you can visit a TRICARE retail network pharmacy where you can get covered vaccines at no cost. Be sure to contact the pharmacy prior to going to ensure availability of the vaccine. The other option is a TRICARE authorized provider where you can get covered vaccines at no cost. But you may have to pay copayments or cost-shares 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 a military hospital, clinic and the Department of Defense vaccination site.

Visit the TRICARE DOD COVID vaccine appointments page to see which tools each DOD vaccination site is using and use these to schedule your appointment. You and your family are also able to receive a vaccine at a retail pharmacy 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 the 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, so if you get anything other than the COVID vaccine, you are responsible for that cost. Additionally, you can ask a 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.

Here are some important pharmacy resources that you may need to keep for your reference that you can download, that may be essential: the TRICARE Pharmacy Program Handbook, the TRICARE Pharmacy Program overview and the TRICARE Costs and Fee sheet.

Before we close, I wanted to share the Express Scripts mobile app can also help you in managing your medication. You're 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. Just search for Express Script in your app store to find an Express Scripts mobile app.

This slide provides you with some important pharmacy contact information that you may need to reference for the future. The TRICARE Pharmacy Program website, Express Scripts customer representative number, the TRICARE Formulary Search tool, and some additional contact information that was referenced in the slide or about the TRICARE Pharmacy Overseas, their contact information for the various different overseas sites as well. Right, any additional questions? This concludes my presentation, so we will open up the floor now for questions. Thank you.

- **[Moderator]** First question, I previously sent in a question about obtaining enough prescription medication to last 120 days-plus of international travel. How would we go about getting enough ahead of time?

- **[Courtney]** So, this is Courtney from Express Scripts. Depending on your situation, there are a couple of different options. I do have that contact information and I would like to get back to you on what the best option is for you.

- **[Moderator]** Since I have Medicare, VA and TRICARE for Life, how do these integrate to give me the lowest prices for prescription?

- **[Francine]** This is Francine from customer service. A couple of things to keep in mind is that when you become TRICARE for Life, your TRICARE pharmacy benefits continue as is, and if you have basic Medicare, you really don't have a prescription drug benefit with them. However, if you purchase a Medicare Advantage Plan, you would then have prescription coverage. The VA is separate. VA doesn't cross over to TRICARE. TRICARE doesn't cross over to the VA. The way it would work is you can get whichever drugs you would want from the VA for Medicare Advantage Plan and TRICARE. The Medicare



Advantage Plan would be the first payer and TRICARE the second payer. At least that's my understanding.

- **[Moderator]** And the next question is, can you use the benefit at the VA?

- **[Francine]** No, TRICARE doesn't cover obtaining prescription medications from the VA. Those are two separately funded federal programs.

- **[Moderator]** I'm enrolled in Medicare Part C through my HMO. I also have FEHB. Can I use the TRICARE pharmacy? And if so, how do I interface all of this?

- **[Francine]** It's a similar sort of question to the one that we had before. It'll be a coordination between your FEHB program, your Medicare Advantage Program, and if there any cost left at the end, then TRICARE would be the final payer on those. So, you have to really follow up with FEHBP and your Medicare Advantage Plan. Because typically Medicare is before other health insurance once you no longer work. So, if you're a retiree, it's one thing. However, you're still an active employee with FEHBP it would be primary to Medicare. So, you really need to find out how those two programs coordinate and confirm what your prescription benefits are.

- **[Moderator]** When the prescription isn't available from Express Scripts, but it is available from a local pharmacy. Why are we charged the higher price?

- **[Commander Robertson]** The cost-shares are congressionally mandated by law and the cost-shares that's provided for home delivery as well as retail is congressionally mandated.

- **[Moderator]** Can medication that requires refrigeration be shipped to a home?

- **[Francine]** When there is a prescription that does require refrigeration, ESI normally, and they probably would like to chime in on this as well, puts it in a container that does keep it, I'm going to say cold for lack of a better term, when it is shipped to you. Yes, do you want to add anything more to that.

- **[Courtney]** Yeah, I'll just add a little bit more. Yes, so we're able to ship most prescriptions that are temperature sensitive in regulated boxes and materials. We take into consideration the shipping from pharmacy to the delivery, the time that it would take and maintain that appropriate temperature for the safety of your medication. So not knowing exactly what medication, I would say, yes, we are able to do so. In the event that we cannot, we would let you know, but we do ship temperature-sensitive medication on a regular basis.

- **[Moderator]** Are there fees involved with home delivery, or is the MTF the only 90-day no-cost option?

- **[Commander Robertson]** For active-duty service members, there's no cost for all MTF retail as well as home delivery for formulary generic and brand formulary drugs. According to Congress at the MTF for all others, it is currently a zero copay at this moment and again, copays are congressionally mandated.

- **[Moderator]** Can I get a 90-day supply through a retail network pharmacy, rather than a 30-day supply?

- **[Commander Robertson]** For medications at a retail pharmacy, you can get up to a 90-day supply. However, it will require three copays, so you can get up to three copays for a 30-day supply each to get you up to a 90-day supply. Please note however, there are certain maintenance medications such as (inaudible) for high blood pressure or cholesterol for instance, that requires you to fill up to two fills at the retail pharmacy before you have to switch your medication to home delivery, or at the military treatment facility.

- **[Moderator]** What should you do when an incorrect prescription is received by mail?

- **[Courtney]** I would say, the first point is to call Express Scripts call center, and that information is shared in multiple locations. And then I would say, if you need to speak to a pharmacist, you have the opportunity there, but they would walk you through what potential errors there would be and any resolution to copay or how to return that medication.

- **[Moderator]** Is Express Scripts available if we have additional medical insurance?

- **[Courtney]** Yes, and I'm assuming the question is for home delivery. So Express Scripts home delivery, if your other health insurance is also serviced by Express Scripts home delivery, we can coordinate your benefits with TRICARE which would be no additional cost to you and you would receive that coordinated benefit cost-share as you would at retail. If your other health insurance is not serviced by Express Scripts, you would have to pay your other health insurance copay and then submit for manual reimbursement to TRICARE.

- **[Moderator]** I have other health insurance or OHI that is primary. We will not coordinate benefits for pharmacy benefits. What is the process for requesting secondary benefits from TRICARE for the unpaid portion after OHI paid?

- **[Francine]** Basically, you have to file a claim with Express Scripts and if you go to [www.tricare.mil](http://www.tricare.mil), and search on the word Claims, it'll give you information on how to file a pharmacy claim.

- **[Moderator]** Can I get reimbursed for compound drugs prescribed by my doctor and if so, where do I send claims?

- **[Francine]** Again, I want to indicate there are certain pharmacies that do prepare compound medications under the TRICARE benefit. If you're participating in one that doesn't, you will have to file a claim with TRICARE and there is certain information, about this question and the previous one, there are certain documentation that you have to attach to that claim, to include the receipt, as well as anything else that if you did have OHI, if they would have paid anything. But you need the letterhead receipt from the pharmacy itself.

- **[Moderator]** If I go on vacation and my prescriptions are not ready for refill, but I will not be home to receive the refill, do you get vacation fills or I can get my refill earlier?
- **[Courtney]** I would recommend you contact Express Scripts customer service. There is a one-time vacation override that you may be able to use. So I would recommend going on that path.
- **[Moderator]** Thank you. How is it determined if whether one gets a generic or brand-name drug?
- **[Commander Robertson]** When the prescription is written for brand-name drug and the generic is available, the generic is filled unless your doctor specifically writes "dispense as written," or DAW on the drug. And then it can be, once they release medical necessity, it can be filled for the brand drug. But there is that medical necessity form that was outlined and discussed, that if a brand is medically necessary that you can fill out the medical necessity form.
- **[Moderator]** How safe is getting medications through the mail? And how do I make sure it hasn't been tampered with?
- **[Courtney]** Yeah, I mean our packing material, it doesn't have anything that says drugs on it or really Express Scripts on it. It's on a tamper-resistant envelope so you would see some sort of tear for this type of packaging. If it's in the case that it has to be shipping cold, it's a box and a Styrofoam container, so I think that you would be able to see some tampered holes or something like that to indicate any type of potential damage.
- **[Moderator]** Thank you. How do you change from Express Scripts to a local pharmacy that accepts TRICARE?
- **[Commander Robertson]** If the medication is a medication that is not one of the medications on the, where you have to get two fills at retail and then you have to switch to home delivery or military pharmacy, then you can either get a new prescription for the medication or you can Express Scripts.
- **[Moderator]** Can you clarify on any transfer process that you have if someone wants to transfer to retail, bearing that their prescription is not one of those medications that has to be filled at mail order.
- **[Commander Robertson]** Yeah, so the retail pharmacy that you are choosing to have your prescriptions filled at can call Express Scripts and speak to a pharmacist and do that transfer of any remaining refills.
- **[Moderator]** I use Express Scripts from my employer but I'm retiring, how do I transfer this to TRICARE which I'm eligible for?
- **[Commander Robertson]** If you are retiring at age 65 and older and you are going to also have Medicare and you have Medicare Parts A and B, you automatically receive coverage from TRICARE for Life. Medicare is your primary payer and then TRICARE pays second to Medicare or last if you have other health insurance. So for TRICARE benefits, it will include to cover a Medicare co-insurance and deductible for services covered by

Medicare and TRICARE. So this again is for when you reach the age of 65, you do become eligible for TRICARE for Life and are no longer able to enroll in other TRICARE plans.

- **[Moderator]** What do you do if you need a controlled substance such as Adderall? Can you get it mailed via Express Scripts?

- **[Courtney]** Yes, we do deliver controlled medications. There would be some restrictions on as far as they supply, I recommend utilizing the formulary research tool. To know what those restrictions would be at home delivery.

- **[Moderator]** Okay. I'm retired and currently living overseas, is it possible to get a prescription mailed overseas? I cannot get it locally. Thank you.

- **[Commander Robertson]** So if you're overseas or traveling overseas, TRICARE home delivery does mail to any U.S. or U.S. territories. However, if you are overseas, you can also see if there is a military treatment facility that you can get your prescription. If not, then you can go to an overseas pharmacy as noted. They are considered non-network and ask the provider or the pharmacist 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 claims processor for reimbursement.

- **[Moderator]** I had an adverse reaction to a medication that was on the formulary but my doctor gave me a sample that was not on the formulary. Can I get an exception?

- **[Commander Robertson]** Depending on the drug, we would have to — and we may need to get the beneficiary information and follow up, but depending on the drug and if it's not on the formulary, we would have to, basically this is a case-by-case information and we would need additional information to see your specific case so we can follow up following this webinar.

- **[Moderator]** Thank you. If I need a prescription filled immediately, how do I go about getting it processed so I can pick it up at a military facility?

- **[Commander Robertson]** Each military treatment facility has their own rules and their own processes. You may need to contact the military pharmacy that you represent or the one that's near you to find out what their processes are for getting prescriptions filled and their turnaround times and what their processes are for doing so.

- **[Moderator]** When the provider asks for your preferred pharmacy, can we list Express Scripts instead of a local retailer? How is this done?

- **[Commander Robertson]** Yes, Express Scripts home delivery can be listed as your preferred pharmacy. Express Scripts, do you have information on if anything additional is needed for them when they list you as their preferred pharmacy if the provider asks?

- **[Courtney]** I don't have any additional detail, thank you.

- **[Moderator]** Does Express Scripts use temperature strips in refrigerated items to signal if the temperature goes out of range?

- **[Courtney]** I have to get back to you on that one, I'm not sure.
- **[Moderator]** Thank you. If your prescription is at one MTF, can you refill at another MTF say you're on vacation?
- **[Commander Robertson]** Yes, again, they are different. Each MTF has different processes and procedures. However, they should have the ability to transfer your prescription to the other MTF, so please contact the MTF you would like to go to, to find out their specific process and procedure.
- **[Lt. Col. Melissa Yates]** This is Lt. Col. Melissa Yates. I'd just like to add on that as our MTFs are transitioning to what's called MHS GENESIS, it is more of an encompassing network where many of the MTFs are separate. This will put them all in the same network limiting that actual pharmacist-to-pharmacist transfer that sometimes needs to occur. So, we are moving forward and it will be a few years but all MTFs will be on this MHS GENESIS and we're going to be able to share that prescription information.
- **[Moderator]** Thank you. Is CVS part of the network?
- **[Courtney]** CVS is currently not a network pharmacy. The exception is the COVID vaccine. You can receive the COVID vaccine at a CVS Pharmacy.
- **[Moderator]** What is the general turnaround time to get reimbursed for filing a claim when paying upfront?
- **[Francine]** If you go to [tricare.mil](https://tricare.mil)/and insert the word "claims," or search on the word "claims," there is a separate tab even if you look at the navigation bar across the top. That does provide the form that you would need. The information required on the form is on the form itself and as well as the mailing address, thank you.
- **[Moderator]** Thank you, Francine. When using the mailing service, do you have to meet an annual deductible?
- **[Commander Robertson]** : It depends on what plan you're in. There are some that do require a deductible, like Group A or B requires the deductible that you do need to meet. So, it depends.
- **[Moderator]** Thank you. Do other vaccines, like the shingles vaccine get covered by TRICARE?
- **[Francine]** TRICARE does follow certain requirements from, like the Department of Health and Human Services. There's a Preventive Services Task Force. So, we follow all those requirements and if those indicate the age and the frequency, etc., we follow those recommendations. Yes, we do cover Shingrix, but there are certain age depending upon the version of it that you get. If you go to [tricare.mil](https://tricare.mil) and look for "covered benefits" and put in "immunizations" or "vaccines," you will be able to see it. As far as getting them in the pharmacy, there are certain pharmacies that participate in vaccine administration and you can find information on the ESI directory in regards to which pharmacy would do that.

- **[Moderator]** Thank you. What are the non-formulary drugs?

- **[Commander Robertson]** A non-formulary drug is usually brand-name drugs that are, according to after review from the P&T committee, they are drugs that are non-preferred under the pharmacy benefits. So, they usually have a higher copay or cost-share and these drugs, once you go into the formula research, you'll see that they usually have a higher cost-share. So, they're just the non-preferred drugs after P&T has reviewed, that it's either there's other formulary alternatives or generic alternatives that can provide the same benefit that's in the same class or category of drugs.

- **[Moderator]** My military PCM is one-and-a-half hours away but there is no MTF in my local area. There is an MTF in my local area that's no longer accepting retirees. Is there a way I can pick up my refills instead of driving the one-and-a-half hours?

- **[Francine]** You really shouldn't be assigned to a primary care manager at a military treatment facility if you reside more than 50 miles or one-hour drive time from that. So, I'm not exactly sure how you got assigned to the current military primary care manager that you currently have. In most instances, unless you waive the drive-time standard and that has been approved, but in most instances, if you're that far away, typically, we would anticipate you would be using the retail or mail order pharmacy benefit, not accessing at least from that MTF and I would assume, and again this is something maybe Commander Robertson can address, the MTF that's closer to you, it's almost like somebody there, or should be prescribing them because they're the ones that would have to have the stock on-hand for when you require refill.

So, I'm not sure why PCM is so far away, but you want to get refills at a closer facility. And I understand, because they don't take retirees anymore, but that really is your closest access to care for pharmacy services. And I understand that as a result, you really are going to have to pay the copays and cost-shares that go along with the retail and/or mail-order benefit. But I'm not sure how that coordination could work between the two MTFs, Commander Robertson?

- **[Commander Robertson]** Yeah, again, if it's that far away as Francine just mentioned, the options, also we have 56,000 retail pharmacies in the network as well, or the option is to use the TRICARE pharmacy home delivery as well.

- **[Moderator]** OK. Prescription filled at an MTF, is there some way a non-military family member can get on base to pick it up?

- **[Commander Robertson]** You would need to contact that specific military base to find out what their processes are for allowing the family member to get on base.

- **[Moderator]** If my other health insurance does not cover prescription, or covers at a high-cost-share, can we use TRICARE only instead?

- **[Francine]** You cannot, You can't bypass your OHI pharmacy benefit to use TRICARE. Right, that's how I heard the question. It's my interpretation.

- **[Commander Robertson]** Yes, I interpreted the same way.

- **[Moderator]** Thank you. Once a family meets the catastrophic cap with TRICARE, does the cap affect Express Script?
- **[Francine]** Once you reach your catastrophic cap, you will no longer pay out of pocket for medical and pharmacy services until the next calendar year or if it something causes your cat cap to be re-calculated, you may have to pay again depending upon what that re-calculation is. But in most instances, once you reach your cat cap, you will no longer be paying out of pocket for your prescription med.
- **[Moderator]** Thank you. And then, last question, if a doctor writes a script and it has an age requirement, how can you go about getting an exception?
- **[Commander Robertson]** You would need to contact Express Scripts to go through a series of questions to see if it is something that needs to be age-appropriate, especially if it's just a prior authorization for that specific drug and there's an age limit on the drug. They can go through the prior authorization criteria of questions to determine if it is medically necessary.
- **[Moderator]** Thank you.
- **[Male]** And just to add to that. The PA criteria is listed on the TRICARE formulary search tool and I believe that website is listed on Slide 17.
- **[Moderator]** Commander Robertson, do you have any closing thoughts or final statements you'd like to share with the audience?
- **[Commander Robertson]** Yes. I'd like to thank all the attendees that participated in today's webinar. We appreciate everyone that came in to join us today on "Making Your Tricare Pharmacy Benefit Work For You."
- **[Francine]** Thank you.
- **[Moderator]** Thank you. And I'd also like to thank Commander Robertson and the panelists today for sharing your invaluable experience and expertise. So, we'd also like to thank our attendees for participating in today's webinar. If we didn't ask your question today, please refer to the contact information in your copy of the webinar slide deck. You can also find the answers to questions about TRICARE on the TRICARE website at [tricare.mil](http://tricare.mil). This concludes today's webinar on "Making Your Tricare Pharmacy, Benefit Work For You." Thank you very much and have a great day.