

RAO Newsletter #2021-9 - How TRICARE Pharmacy Network Changes Will Affect TRICARE For Life

By TRICARE Communications / Published Dec. 13, 2021

FALLS CHURCH, Va., Have you heard about the changes coming to the [TRICARE retail pharmacy network](#) starting Dec. 15? CVS Pharmacy is joining the network on that date. At the same time, Walmart, Sam's Club, and some community pharmacies are leaving the network. If you're a [TRICARE For Life](#) (TFL) beneficiary, you may be wondering how these changes affect the coverage of your current drugs. They don't.

"There will be no changes to your overall TFL pharmacy coverage of the current drugs that you're taking," said Col. Markus Gmehlin, chief of the Pharmacy Operations Division at the Defense Health Agency. "This change only affects some of the retail pharmacies in the TRICARE network."

Here are some more details to help you navigate these changes.

More pharmacies available

CVS Pharmacy has nearly double the locations of pharmacies compared to Walmart and Sam's Club. Other pharmacy chains, like Kroger, Rite Aid, and Walgreens, are still a part of the [TRICARE network](#). This means 90% of beneficiaries will have access to a network pharmacy within five miles of their home.

Three thousand community pharmacies are leaving the network. But more than 14,000 community pharmacies aren't going anywhere.

Do you use special or limited distribution medication? [Express Scripts](#) recently added Accredo to the TRICARE network. Accredo is a specialty pharmacy. If you have a complex or chronic condition, this is one option that you can use. You can call 1-877-882-3324 to learn more about using Accredo.

You shouldn't fill your prescriptions at a CVS pharmacy until Wednesday, Dec. 15. If a CVS pharmacy fills your prescription before that date, you'll pay non-network copayments.

Several options for your prescriptions

Starting Dec. 15, if you choose to continue using Walmart or Sam's Club, you'll pay full price for your prescription up front. As detailed in the [TRICARE Pharmacy Program Handbook](#), you can [file a claim](#) for partial reimbursement of the cost of your medication after you've met your deductible at [non-network pharmacies](#).

To avoid these extra costs, you have several options. You can:

- Call your new pharmacy to transfer your prescription.
- Bring your prescription label to your new pharmacy.
- Bring your prescription label to your local [military pharmacy](#) for transfer to their system.
- Ask your doctor to write a new prescription and then send it electronically to the new military pharmacy.
- Ask your doctor to call the new pharmacy with your new prescription.
- Ask your doctor to send your prescription electronically to [TRICARE Pharmacy Home Delivery](#).
- Log in or register on the [Express Scripts website](#) to move your eligible prescriptions to home delivery.
- Call Express Scripts at 1-877-363-1303. Choose option 3 to move your eligible prescription to home delivery.

Military pharmacies and home delivery have several advantages to retail network pharmacies. They are both lower cost options. Also, some [brand-name maintenance medications](#) can only be filled twice at retail pharmacies. After that, you must fill them at a military pharmacy or through home delivery.

2022 copayment increases not related to network changes

The [pharmacy copayments](#) will increase on Jan. 1. However, the increase isn't related to these pharmacy network changes. Congress set the TRICARE pharmacy copayments in 2018 to increase every two years up to the year 2027. The last change to your copayments was in 2020.

Be sure to keep up with new information about your benefits by [signing up for email updates](#) from TRICARE. You can also go to [Pharmacy](#) to learn more about your coverage. And [Express Scripts](#) is available 24/7 to help answer your questions. Call 1-877-363-1303 to get assistance.

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