## RAO NEWSLETTER #2022-1 – TRICARE PHARMACY HANDBOOK

# **Pharmacy Benefit Questions? Check Out This Handbook**

Do you want to learn more about your prescription drug coverage? The <u>TRICARE Pharmacy Program Handbook</u> can help you get the most out of your pharmacy benefit. It's a helpful resource to learn how your <u>pharmacy benefit</u> works and what it covers.

"The TRICARE Pharmacy Program Handbook has everything you need to know, from explaining your eligibility to exploring your pharmacy options," said Robert Agnello, deputy chief of Digital Communications at the Defense Health Agency. "Learning how your pharmacy benefits work can help you get the quality care you need."

Here's a look at what information you can find in this pharmacy resource.

### 1. Are you eligible to use TRICARE's pharmacy benefit?

The TRICARE Pharmacy Program is administered by Express Scripts. It's available to eligible service members, retirees, and family members. As outlined in the handbook, you must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). And it's important to keep information in DEERS up to date for you and your family members. Failure to keep your information accurate in DEERS could affect your TRICARE eligibility, including your pharmacy benefit.

#### 2. What are your options for filling your prescription?

TRICARE provides you with several pharmacy options. The handbook includes information on these four pharmacy options:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

Which pharmacy option is best for you to fill your prescription? That depends on the <u>type of drug</u> you need and where you live. Keep in mind, some drugs must be filled a certain way. And the <u>quantity limits</u> and <u>out-of-pocket cost</u> of your drug may also vary by the type of pharmacy.

## 3. What types of drugs are covered?

TRICARE doesn't cover certain drugs for a variety of reasons. Prescription drugs that TRICARE doesn't cover are included in the <u>non-covered drug</u> category. As for covered drugs, the handbook breaks down three types:

- Generic formulary drugs
- Brand-name formulary drugs
- Non-formulary drugs

TRICARE bases this grouping on the medical cost and effectiveness of a drug compared to other drugs of the same type. Did you know the <u>TRICARE Formulary</u> includes a list of prescription drugs that TRICARE covers? TRICARE reviews and updates this list each quarter.

As mentioned in the handbook, you can also use <u>TRICARE Formulary Search Tool</u> to learn more about your prescriptions. For example, find if your prescription drug requires <u>pre-authorization</u>. Learn more from the "Covered Services, Limitations, and Exclusions" section of the handbook.

There are more parts to the pharmacy benefit to help you manage your prescriptions that this handbook can help you with. Take a moment to also browse other TRICARE resources like the <u>TRICARE Pharmacy Program Overview</u>. Don't forget to take the <u>Publications Feedback Survey</u>, and share your thoughts on how we can improve our publications.

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