

2016 Changes to TRICARE Retail Pharmacy Network

Beneficiary Q&A

BLUF: Express Scripts Inc. (ESI), the TRICARE pharmacy contractor, will implement a change to the TRICARE retail pharmacy network on December 1, 2016. This change adds all Walgreens pharmacies to the network, and removes all CVS pharmacies, including those in Target stores. Beneficiaries who continue to fill a prescription at CVS after the change will pay the full cost of their prescription upfront, and file a claim for partial reimbursement as from any other non-network pharmacy.

KEY POINTS:

- On December 1, 2016, CVS pharmacies, including those in Target stores, will no longer be part of the TRICARE pharmacy network. If beneficiaries fill a prescription at CVS after December 1, they will have to pay the full cost of the medication upfront, and file for partial reimbursement.
- The vast majority of TRICARE beneficiaries will still have a network pharmacy conveniently located near where they live or work, and still have access to more than 200 military pharmacies and TRICARE pharmacy home delivery.
- This was a change made by ESI within the framework of their contract with TRICARE.

General Q&A:

Q1. *Why is CVS leaving the TRICARE pharmacy network?*

A. ESI, the TRICARE pharmacy contractor, is responsible for developing the retail pharmacy network. Walgreen pharmacies will replace CVS pharmacies (including those in Target stores) in the network on December 1, 2016. This change is intended to provide better value to TRICARE and maintain convenient access for beneficiaries.

Q2. *When is CVS leaving the TRICARE pharmacy network?*

A. As of December 1, 2016, CVS pharmacies (including CVS pharmacies in Target stores) will no longer be in the TRICARE retail pharmacy network.

Q3. *What happens if I fill a prescription at CVS after December 1, 2016?*

A. CVS pharmacies (including CVS pharmacies in Target stores) will no longer be in the TRICARE retail pharmacy network after December 1, 2016. If you fill a prescription at CVS after Dec. 1, you will have to pay the full cost of the medication upfront, and file for partial reimbursement. Learn more about non-network pharmacies at: www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/NonNetwork.

Q4. *When does Walgreens join the TRICARE pharmacy network?*

A. Walgreens will join the TRICARE retail pharmacy network on December 1, 2016.

Q5. *What happens if I fill a prescription at Walgreens before December 1, 2016?*

A. If you fill a prescription at Walgreens before December 1, 2016, it will be a non-network pharmacy and you will have to pay the full cost of the medication upfront, and file for partial reimbursement. Learn more about non-network pharmacies at: www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/NonNetwork.

Q6. *Can I move my prescription to Walgreens before December 1, 2016?*

A. Yes, you can transfer your prescription to Walgreens before December 1, 2016. If you fill your prescription at Walgreens before then, you will have to pay the full cost of the medication upfront, and file for partial reimbursement. After 1 December, you will pay the usual in network TRICARE pharmacy costs. Learn more about non-network pharmacies at: www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/NonNetwork.

Q7. *Didn't Walgreens just leave the network? Why is this changing again?*

A. Walgreens left the TRICARE retail pharmacy network on January 1, 2012. Walgreens will rejoin the TRICARE pharmacy network on December 1, 2016.

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Q8. *Can I move my prescription to Home Delivery?*

A. You may be able to move your maintenance (drugs you take regularly for a chronic condition) or specialty prescription to Home Delivery. Visit www.express-scripts.com/TRICARE to transfer your prescription, or call ESI at (855) 778-1417.

Q9. *Can I move my prescription to a military pharmacy?*

A. Yes. Always check first with the local military pharmacy to make sure your drug is available. Visit www.tricare.mil/mtf for contact information.

Q10. *How do I transfer a prescription to a new network pharmacy?*

A. To transfer a prescription to another pharmacy, you can:

- Take your prescription drug bottles to the new pharmacy. The pharmacist there will contact your old pharmacy.
- Call your new pharmacy and have them get your prescription drug information from your old pharmacy.
- Ask your doctor to send your prescription drug information to the new pharmacy.

- Check to see if your prescription drugs, including any specialty drugs, are eligible for TRICARE Pharmacy Home Delivery by calling (855) 778-1417.

Q11. *Can I transfer a prescription to Walgreens before December 1, 2016 if I don't fill it until after Dec. 1?*

A. Yes. Walgreens will accept prescription transfers before December 1, 2016.

Note: If you fill your prescription at Walgreens before December 1, 2016, it will still be a non-network pharmacy. You will have to pay the full cost of the medication upfront, and file for partial reimbursement. Learn more about non-network pharmacies at: www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/NonNetwork.

Q12. *I need my prescription right away. How can I speed up my prescription transfer to another network pharmacy?*

A. The easiest way to move your prescription to a new network pharmacy is to take your current prescription bottle to the new pharmacy and ask the pharmacist there to contact your old pharmacy to initiate the transfer. If you live close to a military pharmacy, you can also transfer your prescription there. You can also always call ESI for assistance at (855) 778-1417.

Q13. *I really like CVS. Why do I have to go to a new pharmacy?*

A. CVS (including CVS pharmacies in Target stores) was unable to reach a new network agreement with Express Scripts, the TRICARE pharmacy contractor. You can still choose to use a CVS pharmacy. If you do, you will have to pay more for your drug after December 1, 2016, since CVS will no longer be in the TRICARE retail pharmacy network.

Q14. *Why does TRICARE need to have a pharmacy network? Why can't I just use the pharmacy that is most convenient for me?*

A. Having a network of retail pharmacies allows TRICARE to manage pharmacy costs and keep your costs low. Express Scripts, the TRICARE pharmacy contractor, is responsible for building and maintaining the network. ESI negotiates with potential network pharmacies to get you the best possible deal for prescription drugs.

Beneficiaries may still use non-network pharmacies, but they will often need to pay the full price at the time the prescription is filled, and submit their own claims for partial reimbursement.

Q15. *How does this affect U.S. territories and overseas?*

A. There is no change to filling prescriptions overseas. CVS (including CVS pharmacies in Target stores) will leave the TRICARE retail pharmacy network in U.S. territories on December 1, 2016, and Walgreens will join at the same time.

Q16. *Is there any change to copays?*

A. There is no change to TRICARE pharmacy copays associated with this action.

Q17. *I have other health insurance. Can I continue using CVS?*

A. Your other health insurance will be the first payer on your claim. You can still file a claim with TRICARE after your other insurance pays, but TRICARE may not pay the same amount as if you use a network pharmacy. A TRICARE network pharmacy can bill your other insurance as well as TRICARE. This usually means lower cost for you, and you won't have to file a paper claim with TRICARE.

Q18. *Can I get a flu shot at Walgreens?*

A. TRICARE will cover a flu shot at Walgreens after December 1, 2016. Make sure you get the shot from the pharmacist, or it may not be covered.

Q19. *Will CVS still be options within my doctor's electronic prescribing database? Will Walgreens be in the database?*

A. If you currently list a CVS location as your preferred pharmacy at a provider, you should update it the next time you go to the provider.

Q20. *Is there a grace period after December 1, 2016 where I can still fill my prescription at CVS?*

A. No. If you fill at CVS (including CVS pharmacies in Target stores) after December 1, 2016, it will be a non-network pharmacy and you will have to pay the full cost of the medication upfront, and file for partial reimbursement. Learn more about non-network pharmacies at:

www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/NonNetwork.

Q21. *CVS is the only 24-hour pharmacy in my town. Where can I fill my prescription after hours?*

A. You can still fill your prescription at CVS, although you will have to pay upfront then file for partial reimbursement. The Express Scripts pharmacy locator also lets you search for the nearest 24-hour pharmacy. Visit express-scripts.com/TRICARE. Select "Tools" and then "Find a Pharmacy" or download the ESI [mobile app](#) to find a pharmacy when you're on the go.

Q22. *I get a drug with prior authorization. Do I need to get a new Prior Authorization?*

A. No, your existing prior authorization won't change.

Q23. *What happens if I have other health insurance (OHI) and CVS is still in network for that?*

A. You may have to pay more if you stay with CVS than if you switch to a pharmacy in network for both TRICARE and your OHI. You can contact Express Scripts at (855) 778-1417 for help finding a pharmacy in both networks.

If you decide to stay with CVS, (and CVS is in your OHI's network), your OHI will still pay on those claims first. Once your OHI has paid, you can submit the remainder of the charge to TRICARE for coverage. You will likely have to pay the remainder out of pocket and [file a claim](#) for reimbursement yourself. You must also include your Explanation of Benefits (EOB) from your OHI, and the receipt showing how much you paid out-of-pocket. This would be an out-of-network pharmacy claim, meaning it is subject to the [deductibles, cost shares and copays applicable](#) to your TRICARE plan.

Q24. *Does this change affect me if I am on Medicare and TRICARE For Life (TFL)?*

A. Yes. If you are Medicare eligible and use TFL, then you will have to move your prescriptions to a network pharmacy or pay more for your prescriptions.

Q25. *What if I have Medicare Part D?*

A. You may have to pay more if you stay with CVS than if you switch to a pharmacy in network for both TRICARE and your Medicare Part D plan. You can contact Express Scripts at (855) 778-1417 for help finding a pharmacy in both networks.

If you elect to purchase Medicare Part D prescription coverage, and you pick a plan that includes CVS, you can continue using CVS. Medicare will be the first payer on your claim, and you can submit the remainder out of pocket and [file a claim](#) for reimbursement yourself. You must also include your Explanation of Benefits (EOB) from your OHI, and the receipt showing how much you paid out-of-pocket. This would be an out-of-network pharmacy claim, meaning it is subject to a [deductible and a cost share or copay](#).

Q25. *Where can I express my opinion about this change?*

A. We appreciate hearing your feedback. You can contact ESI about the change at (855) 778-1417.

Specialty Medications Q&As

Q24. *I fill a prescription for a specialty drug at CVS. Where can I fill my specialty medication now?*

A. If you currently fill a specialty prescription at a CVS pharmacy, including those in Target stores, you must move them to a network pharmacy by December 1, 2016. You can

transfer your specialty drugs to a military pharmacy now (find the closest military pharmacy at www.tricare.mil/mtf, and check with them ahead of time to make sure they carry your prescription), or to Rite-Aid or Walmart pharmacy at any time since they are already in the specialty network. After Dec. 1, you can also fill your specialty prescription at Walgreens or Kroger.

You may also consider moving your prescription to TRICARE Pharmacy Home Delivery (more information at www.express-scripts.com/TRICARE/specialty/specialty.shtml). Make sure you have a 30-day supply of your specialty drug on hand before transferring it to Home Delivery.

Q25. *How do I transfer a specialty prescription to a new specialty network pharmacy?*

A. TRICARE and Express Scripts strongly recommend you have an ample supply on hand when you transfer your specialty prescription to a new pharmacy. To view a current list of specialty pharmacies, go to www.express-scripts.com/TRICARE/specialty/specialtypharmacy.shtml

To transfer a specialty prescription to a new specialty network pharmacy, you can:

- Take your prescription bottle to the new pharmacy. The pharmacist there will contact your old pharmacy.
- Call your new pharmacy and have them get your prescription drug information from your old pharmacy.
- Ask your doctor to send your prescription drug information to the new pharmacy.
- Check to see if your prescription drugs, including any specialty drugs, are eligible for TRICARE Pharmacy Home Delivery by calling (855) 778-1417.

Q26. *There is no longer a specialty pharmacy near me. How do I get my medication?*

A. Call Express Scripts at (855) 778-1417 for assistance. You may also be able to transfer your prescription to TRICARE Pharmacy Home Delivery. Visit www.express-scripts.com/TRICARE/specialty/specialty.shtml for more information.