

Save Time and Money with TRICARE's Mail Order Pharmacy

Instead of heading to the pharmacy every month to refill your prescriptions, now might be a good time to think about switching to the TRICARE Mail Order Pharmacy. Getting medications through the mail is one of the easiest changes you can make to save yourself time and money every month.

“We think the mail-order pharmacy is the best way to get medications that you’ll be taking for a long time or the rest of your life,” said Capt. Thomas J. McGinnis, U.S. Public Health Service, pharmaceutical operations directorate chief. “Getting them delivered to your home is convenient and cost-effective.”

When you choose to receive your medications through the mail, you can save as much as 66 percent off what you now pay for your prescriptions at a retail pharmacy.

Money in Your Pocket

If you take prescription medications regularly for conditions such as heart disease, high blood pressure or diabetes and want to avoid the expense of continually filling and refilling them at your local pharmacy, the mail-order option is for you. For every prescription you fill at a retail pharmacy, you pay a \$3 copayment for

generic medications and \$9 for brand-name medications every month.

If you fill those same prescriptions through the mail-order pharmacy, your copayments remain the same but you receive a **90-day supply** for the same price. A year’s supply of a single generic medication costs you \$12 through mail order instead of \$36 at a retail pharmacy.

How to Sign Up

Before your next prescription is written, tell your provider you want to use TRICARE’s mail-order service to fill your prescriptions. Ask your provider to write two prescriptions: the first for a one-month supply to fill immediately at a local pharmacy, and the second—for a maximum 90-day supply—for submission to the mail-order pharmacy.

The first time you use the mail-order option, you must fill out the registration form (available by phone or online) and send it in with your prescription to Express Scripts, Inc. (ESI). Along with your prescription(s) and registration, you must include a \$3 copayment for generic medication, a \$9 copayment for brand-name medication or a \$22 copayment for non-formulary medications for each prescription.

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Generics: Same Medications, Lower Prices

The only thing missing from generic prescription medications, aside from the brand names, is the higher deductible you pay at the pharmacy or when ordering brand-name drugs through the mail-order pharmacy.

Here are a few reasons generic medications make sense for you:

- TRICARE beneficiaries have used generic drugs effectively for years.

- The Food and Drug Administration has determined that generic drugs are as safe as their brand-name counterparts.
- Generic drugs contain the same active ingredients and are equivalent in strength and dosage to the original brand-name products.
- The copay for generic drugs from the mail-order pharmacy is 66 percent less than for brand-name drugs—only \$3 compared to \$9.

Remember—you can make the most of your TRICARE pharmacy benefits by choosing *generic* medications the next time you have your prescription refilled.

To find out if a generic alternative is available for a specific brand-name drug, visit the TRICARE Web site at www.tricare.osd.mil, select “Pharmacy” and click “Formulary Search Tool.” ■



Emergency and Urgent Care Are Not the Same

Is it a sprain or a break? Is your child's fever holding steady, or has it gone up since you last checked? The first priority when you or a loved one is sick or hurting is always to get help, but you should be aware of the differences between emergency and urgent care.

What Is an Emergency?

TRICARE defines an **emergency** as a medical, maternity or psychiatric condition that a "prudent layperson"—someone with an average knowledge of health and medicine—believes could threaten life, limb or eyesight without immediate treatment. If you feel the situation requires immediate medical treatment, or there are painful symptoms requiring immediate attention to relieve suffering, the situation is an emergency.

Examples of emergency situations include, but aren't limited to, the following:

- Severe bleeding
- Chest pains
- No pulse
- Inability to breathe
- Spinal cord or back injury
- Severe eye injuries
- Broken bones

In an emergency, you should go to or be taken to the nearest emergency room for treatment. You or someone on your behalf should then contact your primary care manager (PCM) or Humana Military within 24 hours so ongoing care can be coordinated.

How Is Urgent Care Different?

An **urgent** condition is an illness or injury that won't cause further disability or death if you're not treated immediately, but requires professional attention to prevent it from developing into a greater threat. An urgent condition is serious enough that it may worsen or cause you to suffer unnecessarily if not treated right away.

Urgent care is typically provided by your PCM. Urgent care centers should be used only if your PCM isn't available. If you're traveling, you must coordinate with your PCM or Humana Military before receiving urgent care. If not, you'll be covered under TRICARE Prime's point-of-service (POS) option, which includes additional cost-shares and a deductible.

Examples of urgent care situations include, but aren't limited to, the following:

- Minor lacerations
- Urinary tract infections
- Earaches
- Migraine headaches
- Sprains
- Rising fever

Note: It's important for you to receive the proper referrals and/or prior authorization from your PCM or Humana Military before receiving care or you may have to pay higher POS fees. ■



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"Signing up for the mail-order pharmacy is easy," said Army Maj. Gen. Elder Granger, TRICARE deputy director. "Just fill out one form, mail it in and you're all set. Then you can either mail in your new prescriptions, or have your doctor's office fax them. Getting your prescriptions refilled is even easier with available online mail and phone options." ■

Online	www.express-scripts.com/TRICARE
In the United States and its territories	1-866-363-8667
Outside the United States and its territories	1-866-275-4732, select option 5
TDD (for the deaf and hard of hearing)	1-877-540-6261
ESI's mailing address	P.O. Box 52150 Phoenix, AZ 85072-9954

Understanding the Process for Changing Your PCM

Changing your primary care manager (PCM) is a simple process if you are a TRICARE Prime beneficiary.

When you enrolled in TRICARE Prime you selected, or were assigned to, a PCM who has provided and coordinated all of your health care services. Your PCM understands your medical history and your health care needs.

But, if you decide it's time for a new PCM, you can select a new PCM as long as the new provider you've chosen is accepting new patients and your request complies with military treatment facility (MTF) guidelines. If you live within 40 miles of a military hospital or clinic, you may be required to select a military PCM.

To see a listing of civilian PCMs in your region, go to the Humana Military Web site, www.humana-military.com, and select a new PCM from the Humana Military Provider Directory. You can search the directory by distance or by name.

Once you've selected a new provider who is accepting new patients, complete a TRICARE Prime Enrollment and PCM Change Form with the new PCM's name and address.

You can download the form on the Humana Military Web site or call 1-800-444-5445.

Only network providers can serve as civilian PCMs under the TRICARE program. However, not all network providers choose to be PCMs. To be a PCM, a provider must agree to do so and have an appropriate medical specialty (such as internal medicine, pediatrics and obstetrics).

If you change from one MTF provider to another, the change will be effective immediately. If you change your network provider or switch from an MTF to a TRICARE network provider, the change becomes effective when your change form is processed.

If the form is received on or before the 20th of the month, the change is effective on the first day of the following month. If it's received after the 20th of the month, the change will be effective on the first day of the next month. The 20th of the month rule gives Humana Military sufficient time to record the change, which prevents point-of-service charges and other unnecessary claims issues. ■

Women and Heart Disease

Did you know the leading cause of death in women is heart disease? Women in the United States are four to six times more prone to develop heart disease than breast cancer. Also, heart disease is the leading cause of death above cancers in women over the age of 65. Overall, about 40 percent of deaths in women are from heart and blood vessel disease.

The following are risk factors for heart disease:

- Smoking
- High blood pressure
- Diabetes
- High blood cholesterol
- Being overweight
- Lack of exercise or physical activity
- Unhealthy eating habits
- Ethnic origin (For example, African American women are at higher risk.)

- Heredity (If someone in your immediate family has had heart disease, it's possible you may have a genetic predisposition to develop heart disease.)

The primary diagnoses for heart disease in women are heart attack and stroke.

The following are common symptoms of a **heart attack**:

- Chest pain
- Any discomfort in upper body areas such as the arms (one or both), the back area, neck (front or back), jaw pain or stomach discomfort
- Being short of breath
- Sweating
- Feeling sick to your stomach, which may or may not be associated with vomiting
- Feeling dizzy or lightheaded

The following are common symptoms of a **stroke** and usually happen suddenly:

- Numbness or weakness of any part of the face, arms or legs (usually one side of the body or the other)
- Feeling of confusion, or having difficulty understanding what is being said to you or comprehending what you are reading
- Trouble seeing
- Difficulty with balance or walking
- Feeling lightheaded or dizzy
- Headaches of a severe nature

If you experience any of these symptoms, call 911 or your local Emergency Medical Services number right away. More information about heart disease is available at the following Web sites:

www.americanheart.org/red
www.americanheart.org/presenter
www.womenshealth.about.com
www.umm.edu
www.familydoctor.org ■

Humana Military Healthcare Services, Inc.
500 West Main Street
P.O. Box 740062
Louisville, KY 40201-7462

CONTACTS

Humana Military
1-800-444-5445
www.humana-military.com

PGBA, LLC (claims)
1-800-403-3950

ValueOptions (behavioral health)
1-800-700-8646

Pharmacy Customer Service
1-866-DoD-TRRx (retail)
1-866-DoD-TMOP (mail order)
www.express-scripts.com/TRICARE

National TRICARE Web Sites
www.tricare.osd.mil
www.tricareonline.com

Update DEERS
1-800-538-9552
www.tricare.osd.mil/deers/default.cfm

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New Maternity Ultrasound Coverage

TRICARE has clarified the maternity ultrasound benefit by identifying that fetal ultrasounds are covered when medically necessary. Some situations where medically necessary ultrasounds are provided include, but are not limited to, estimating gestational age, evaluation of fetal growth and biophysical evaluation of fetal well-being. The procedure can also be used to evaluate suspected ectopic pregnancies, diagnosing and evaluating suspected multiple births, confirmation of cardiac activity and evaluation of a fetus' condition for late registrants for prenatal care.

Per American College of Obstetricians and Gynecologists guidelines, ultrasonography should be performed only when there is a valid medical indication. A physician is not obligated to perform ultrasonography on a patient who is a low risk and has no medical indications.

Some providers offer patients routine ultrasound screening as part of the scope of care after 16-20 weeks of gestation. **TRICARE does not cover routine ultrasound screening.** Only maternity ultrasound with a valid medical indication that constitutes medical necessity is covered by TRICARE.

Previous TRICARE policy limited the use of maternity ultrasounds to the diagnosis and management of high-risk pregnancies, or pregnancies with a reasonable probability of neonatal complications.

“We wanted to clarify this policy for our beneficiaries,” said Tariq Shahid, a health care program specialist with the TRICARE Management Activity.

If you have additional questions about your ultrasound options or maternity benefits, you can contact Humana Military at 1-800-444-5445. ■

