

Save Money, Time ... It's a Matter of Choice

New Member Choice Center Simplifies Mail-Order Pharmacy Program

If you've been thinking about signing up for the convenience of TRICARE's mail-order pharmacy but haven't gotten around to it yet, then your decision just got a little easier.

With the launch of the Member Choice Center (MCC) in August 2007, all it takes for you to start receiving prescriptions by mail is a phone call or a click of your mouse. Also, as a military family member or retiree you can use the MCC to update your prescription information and get answers to your pharmacy questions.

TRICARE is always looking for ways to improve customer service and add value. You don't have to download forms or wait to have forms mailed. Just log on to www.express-scripts.com/TRICARE and complete the registration form or call the MCC at 1-877-363-1433 to switch from the retail program to the mail-order pharmacy. It's that easy.

When you call the MCC, a patient-care advocate from Express Scripts, Inc., TRICARE's pharmacy contractor, will verify your information and walk you through the conversion process. To help you complete the process, Express Scripts will contact your doctor to have your prescriptions transferred to the mail-order pharmacy.

You can also fill out an online enrollment form and convert your existing medications to home delivery.

Using the mail-order pharmacy can save you as much as 66 percent on maintenance medications for conditions such as high blood pressure, asthma or diabetes. You receive up to a 90-day supply of generic medications for \$3, the same amount you would pay for a 30-day supply at a retail pharmacy. If you require a brand-name medication and your doctor authorizes it, your copayment for up to a 90-day supply is just \$9.



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Effectively Managing Chronic Pain

Many of us have experienced some form of physical pain during our lives. Pain is simply a signal our nervous system sends to the brain alerting us to an injury that needs medical attention.

"There are two types of pain, acute and chronic," Dr. Deanna Hughes, licensed clinical psychologist and TRICARE provider, explains.

"Acute pain is an immediate sensation, usually the result of an identifiable source. Chronic pain is persistent with symptoms lasting 3-6 months or longer. Usually multiple, less-identifiable sources contribute to chronic pain."

Chronic pain can come in the form of headaches, irritable bowel syndrome, fibromyalgia, bruxism (teeth grinding),

lower back pain, arthritis pain, repetitive stress injuries (e.g., carpal tunnel syndrome) and pain associated with cancer. Many individuals with chronic pain feel that they are unable to cope with their condition and will never function as they once did.

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Effectively Managing Chronic Pain

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Individuals with chronic pain may experience the following:

- Depression
- Anxiety
- Loss of full functioning
- Muscle tension
- Insomnia
- Lack of appetite

Hughes encourages individuals who suffer from chronic pain to seek treatment. “Effectively managing your chronic pain will help you perform to the best of your abilities despite your chronic condition,” she says.

She recommends a multidisciplinary approach to chronic pain management. Hughes suggests seeing a physical or

occupational therapist, psychiatrist or psychologist; physiatrist and/or pain-management physician.

“Your physician may discuss psychosomatic triggers, such as stress, which can increase or intensify pain levels,” Hughes explains. “But psychosomatic does not mean that the pain is all in your head. It means the pain is exacerbated by stressors.”

Working with various health professionals to manage these stressors can help reduce pain. Effective treatments may include a combination of therapies, including medication, physical or occupational therapy, and learning some of the following behavioral techniques:

- Guided imagery
- Progressive muscle relaxation

- Pacing your tasks and activity level
- Understanding and addressing belief distortions

Hughes is hopeful for individuals with chronic pain who seek treatment. “No one should suffer with unbearable pain—it can be managed with the right combination of professional treatment.”

TRICARE offers comprehensive coverage for behavioral health care services. As a TRICARE beneficiary, you are entitled to eight initial unmanaged outpatient visits with a behavioral health provider without a referral or authorization from ValueOptions. For help finding a behavioral health provider, call ValueOptions at 1-800-700-8646. ■

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Some of the benefits of using TRICARE's mail-order pharmacy include:

- Free standard shipping of your medications directly to you
- Ordering refills online, by phone or by mail
- All prescriptions checked by a pharmacist for accuracy and potential drug interactions
- Pharmacists available 24 hours a day, every day, to answer your questions

The Department of Defense (DoD) saves money when you use the mail-order pharmacy. The DoD pays 30 percent to 40 percent less for prescriptions filled through

the mail-order service compared to retail pharmacies. The savings can be substantial. The DoD would save \$24 million a year if just 1 percent of all prescriptions shifted from the retail pharmacy to the mail-order pharmacy.

As with all health benefits, there are things you can do to reduce costs. Having prescriptions filled by mail saves time and lowers the cost for the entire military health system. ■



What's New about TRICARE Reserve Select?

TRICARE Reserve Select (TRS) is a voluntary, premium-based health plan available to qualified members of the National Guard and Reserve and their families when not on active duty orders. Recent changes to the plan, effective October 1, 2007, will allow more service members to qualify for and purchase TRS coverage.

Qualifying for and Purchasing TRICARE Reserve Select

You may qualify to purchase TRS if you are a member of the Selected Reserve of the Ready Reserve and **not** eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program.* You can find out if you qualify by visiting the Guard and Reserve Web Portal at www.dmdc.osd.mil/appj/trs/index.jsp.

Qualifying for and purchasing TRS is a simple, two-step process.

Step 1: Qualify

- Log on to the Guard and Reserve Web Portal at www.dmdc.osd.mil/appj/trs/index.jsp.
- Select "Purchase Coverage" and you will be guided through the process of selecting a start date and electing which family members you wish to enroll.
- Print the *TRS Request Form* (DD Form 2896-1) and sign the form.

Step 2: Purchase

- Mail your completed and signed *TRS Request Form* along with the first month's premium payment to Humana Military by the applicable deadline.
 Humana Military Healthcare Services, Inc.
 P.O. Box 105389
 Atlanta, GA 30348-5389
- Coverage begins on the first day of the first or second month (whichever you select on the *TRS Request Form*) following the postmark of your *TRS Request Form*.

Note: If you are not able to complete or print the form, contact your National Guard or Reserve personnel office for assistance. A list of National Guard and Reserve points of contact are listed under TRICARE at www.defenselink.mil/ra.

TRS Before and After Active Duty

If you qualify, you may purchase TRS coverage at any time before you receive active duty orders. If you lose coverage under a non-premium TRICARE health plan due to a status change (e.g., released from active duty) and qualify for TRS, you may purchase TRS with no break in coverage. Submit your completed *TRS Request Form* with premium payment **postmarked no later than 60 days after** the loss of the non-premium TRICARE coverage. Your TRS coverage begins the day after your other TRICARE coverage ends.

Covered Services

TRS coverage is similar to TRICARE Standard and TRICARE Extra with a deductible and cost-shares. After you purchase TRS, you will receive a *TRICARE Reserve Select Handbook* with details about covered services, how to access care and who to contact when you need assistance.

For more information about TRS, visit the TRICARE Web site at www.tricare.mil/reserve/reserveselect, or contact Humana Military at 1-800-444-5445. ■

* If you are eligible for or enrolled in the FEHB program, you are not eligible for TRS. Contact your employer's personnel office for coverage under the FEHB program.



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

CONTACTS

Humana Military Healthcare Services, Inc.
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.mil
www.tricareonline.com

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

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TRICARE Health Matters is published by the TRICARE Management Activity. Please provide feedback at www.tricare.mil/evaluations/feedback.



Military OneSource and Behavioral Health Counseling

Many community programs and organizations like Military OneSource offer free helpful resources for active duty service members (ADSMs) and their families including financial planning, legal assistance and behavioral health counseling, among other services.

For ADSMs it is important to know that receiving a referral to a counselor from Military OneSource is not the same as being referred by your primary care manager (PCM) or obtaining approval from your service point of contact (SPOC) at the Military Medical Support Office (MMSO).

Seeking care through Military OneSource for short-term counseling (six sessions or less) is helpful if your situation does not warrant long-term treatment. However, an ADSM should notify his/her PCM regardless of how long your treatment lasts because many aspects of your health care are managed by your PCM and are essential to maintaining your fitness for duty or your ability to perform worldwide duty.

For behavioral health services offered through TRICARE, ADSMs must have a referral and prior authorization before seeking care. If you have already been treated by a civilian provider and desire additional care, be sure you notify your PCM or SPOC immediately, so continued care can be coordinated for you.

All other TRICARE Prime beneficiaries, including, active duty family members, retirees and their family members, may receive the first eight outpatient counseling sessions from a network provider without a referral or authorization from your PCM.

Military OneSource offers many other services and resources to ADSMs and their family members in addition to behavioral health services. You can visit their Web site at www.militaryonesource.com or call 1-800-342-9647. ■