Coordinating Pharmacy Benefits with Other Health Insurance

If you have health insurance other than TRICARE®, such as insurance through your employer or a private insurance program, it is called “other health insurance” or OHI. It is important to understand how your TRICARE Pharmacy Benefit works with your other insurance.

Other Health Insurance and TRICARE Retail Network Pharmacies
Using your OHI at a retail network pharmacy along with TRICARE is easy. However, by law, your OHI will be the primary payer for your prescriptions with TRICARE becoming the secondary payer.

TRICARE becomes the first payer when:
- The drug is not covered by your OHI, but is covered by TRICARE, or
- Coverage under your OHI is exhausted for the benefit year

Tell your pharmacist if you have TRICARE coverage in addition to your OHI when you fill your prescriptions at a retail network pharmacy. Your pharmacist will submit your prescription to both insurance plans at the same time. Letting your pharmacist know you have two prescription plans means:
- Minimal out-of-pocket expenses for you
- Never paying more than the TRICARE copayment
- No need to submit paper claims

Keep in mind that supplemental and discount prescription drug programs, such as Senior Friends and AARP, do not count as OHI pharmacy coverage

OHI and TRICARE Pharmacy Home Delivery
You are not eligible to use TRICARE Pharmacy Home Delivery if you have OHI with a prescription plan, including Medicare Part D prescription program, unless you meet one of the following requirements:
- Your OHI does not include pharmacy benefits
- The medication you need is not covered by your OHI
- You have met your OHI’s benefit cap (i.e., you have met your benefit’s maximum coverage limit)

If you meet one of these three requirements, you may submit your prescription to TRICARE Pharmacy Home Delivery. Ask your doctor or provider to write a prescription for up to a 90-day supply of medication. For details on how to get started with Home Delivery visit: www.express-scripts.com/TRICARE/benefits/homedelivery.shtml
*Important:* If your medication is not covered by your OHI or if you have met your benefit maximum, you will need to include documentation — such as a copy of an explanation of benefits (EOB) that shows your OHI did not pay. This information must be sent with your prescription for it to be filled by TRICARE Pharmacy Home Delivery.

**Keep your Receipts to Submit for Reimbursement!**
Once you’ve exceeded the dollar limit for your OHI or if the drug isn’t covered by your OHI, you can file a claim with TRICARE for reimbursement within one year from the date your prescription was filled. Fill out the Patient’s Request for Medical Payment (DD 2642) found at [http://www.tricare.mil/Resources/Claims/PharmacyClaims](http://www.tricare.mil/Resources/Claims/PharmacyClaims).

Submit this form along with your OHI explanation of benefits, and your receipt to:

Express Scripts, Inc.  
P.O. Box 52132  
Phoenix, AZ 85072  

While submitting both receipts and your OHI explanation of benefits may seem excessive, both documents are necessary to process reimbursement.

*Note: Pharmacy reimbursement for National Guard and Reserve members with line-of-duty care should contact the Military Medical Support Office at 1-888-647-6676.*

For help or more information, call Express Scripts at 1-877-363-1303 or visit [www.tricare.mil/pharmacy/claims](http://www.tricare.mil/pharmacy/claims).