

TRICARE-For-Life Pharmacy Co Pays
28 March 3009

*Courtesy of Dennis Beagle
Legislative Liaison*

In the past, those retired military personnel and spouses eligible for Tricare-For-Life who had health insurance from another source, had to submit claims for their co pay to Express Scripts. This was a laborious process which required waiting for an *Explanation of Benefits* statement from their insurance provider, then filling out forms and attaching a receipt for the drug(s) from the pharmacy.

This is no longer necessary. The TRICARE-For-Life eligible member or eligible surviving spouse need only present their ID card to the pharmacy along with their Social Security number in advance, and they will establish a Coordination of Benefits (COB) with Express Scripts. This vendor states that the benefits include minimizing out-of-pocket expenses, eliminating the need to submit a paper claim, time saving, reducing or eliminating up front costs and never having to pay more than the TRICARE co pay.