

## Special Edition Retiree Update 4 Feb 15

**New copayments for prescription drugs covered by TRICARE will go into effect February 1, 2015.** The Fiscal Year 2015 National Defense Authorization Act (NDAA) requires TRICARE to **increase most pharmacy copays by \$3.** Drugs from military pharmacies and generic drugs from TRICARE Pharmacy Home Delivery still cost beneficiaries \$0.

TRICARE pharmacy copays vary based on the class of drug and where beneficiaries choose to fill their prescriptions. Home Delivery copays for formulary brand name drugs are going from \$13 to \$16, and for non-formulary from \$43 to \$46. You can get up to a 90-day supply of drugs through Home Delivery. At the retail pharmacy network, copays for generic formulary drugs go from \$5 to \$8, brand name formulary go from \$17 to \$20 and non-formulary from \$44 to \$47. You can get up to a 30-day supply of drugs at retail pharmacies.

Some pharmacy copays are not changing in 2015. Military pharmacies remain the lowest cost option for beneficiaries, with no cost for drugs, and generic formulary medications at Home Delivery remain \$0. Home Delivery is a low cost, safe and convenient way for TRICARE beneficiaries to get their maintenance medications. Copays at non-network retail pharmacies will also change, based on the changes to retail copays. For more details, visit the TRICARE pharmacy costs page.

These changes in the NDAA overrule previous rules passed by Congress in 2013 that connected TRICARE pharmacy copays to the retiree cost of living adjustment (COLA).

## **Panel Recommends Scrapping Current Military Pension System...some of the details. Doesn't affect you today...but could tomorrow!**

1. Help more Service members save for retirement earlier in their careers, leverage the retention power of traditional Uniformed Service retirement, and give the Services greater flexibility to retain quality people in demanding career fields.

This means having members fund a 401K plan so that all leave with something

2. Provide more options for Service members to protect their pay for their survivors

Use of the 401K and removing the VA disability offset

3. Promote Service members' financial literacy

Since you are in charge of your own retirement, you need to learn how to use money

4. Increase efficiency within Reserve Component status system

Decrease from 30 to 6 ways reservists can be called to duty

5. Ensure Service members receive the best possible combat casualty care

Maintain critical capabilities for the severely injured

6. Increase access, choice, and value of health care for active-duty family members, Reserve Component members, and retirees

Service members purchase commercial health insurance and get an allowance to cover

7. Improve support for Service members' dependents with special needs

8. Improve collaboration between Departments of Defense and Veterans Affairs

Sharing of medical information

9. Protect both access to and savings at DoD commissaries and exchanges

Merge the two

10. Improve access to child care on military installations

11. Safeguard education benefits for Service members

Montgomery GI Bill Active Duty and the Reserve Education Assistance Program should be sunset in favor of the Post-9/11 GI Bill.

12. Better prepare Service members for transition to civilian life

13. Ensure Service members receive financial assistance to cover nutritional needs

SNAP instead of FSSA

14. Expand Space-Available travel to more families of Service members

15. Measure how the challenges of military life affect children's school work

