



Tricare Officials Encourage Educated Decisions on Medicare Part D



The window for signing up for Medicare's new prescription drug plan opened Nov. 15. Coverage under the new prescription drug plan, called Medicare Part D, begins Jan. 1 and is open to anyone already enrolled in Medicare. However, Tricare officials emphasize that it's not the most prudent choice for everyone.

In most cases, there's no added value for Tricare beneficiaries to buy the new Medicare prescription drug coverage, officials said. Tricare generally pays as much or more than a standard Medicare prescription plan, they said. Unlike many non-DoD Medicare beneficiaries, those under Tricare already have what officials call a "robust" pharmacy benefit. It charges no monthly premiums and requires minimal co-payments for drugs received through the TRICARE Mail Order Pharmacy and retail network. In addition, there's no cost for

prescription drugs received at military treatment facilities, officials noted.

The one group of eligible Tricare beneficiaries who may benefit from the new Medicare Part D are those with limited incomes and assets, officials said. This includes beneficiaries who qualify for Medicaid.

The new Medicare Part D drug plan options will vary by location, officials said, and beneficiaries living overseas aren't eligible.

Medicare Part D educational and enrollment information is posted on the Tricare and Medicare Web sites or available by calling (800) MEDICARE (633-4227).