

## MYTH: TRICARE COVERS EVERYTHING

Your family's health care costs can build up before you know it, especially if you need specialty care outside of the military system.

## HELPING PROTECT YOUR FAMILY

A TRICARE Supplement Insurance Plan gives you valuable protection from out-of-pocket expenses.

This plan helps to reduce or eliminate your costs for:



Hospital Stays



Emergency Room Visits



Outpatient Procedures



Prescription Medications



Doctor Visits



Excess Charges

# WHAT YOU WILL PAY

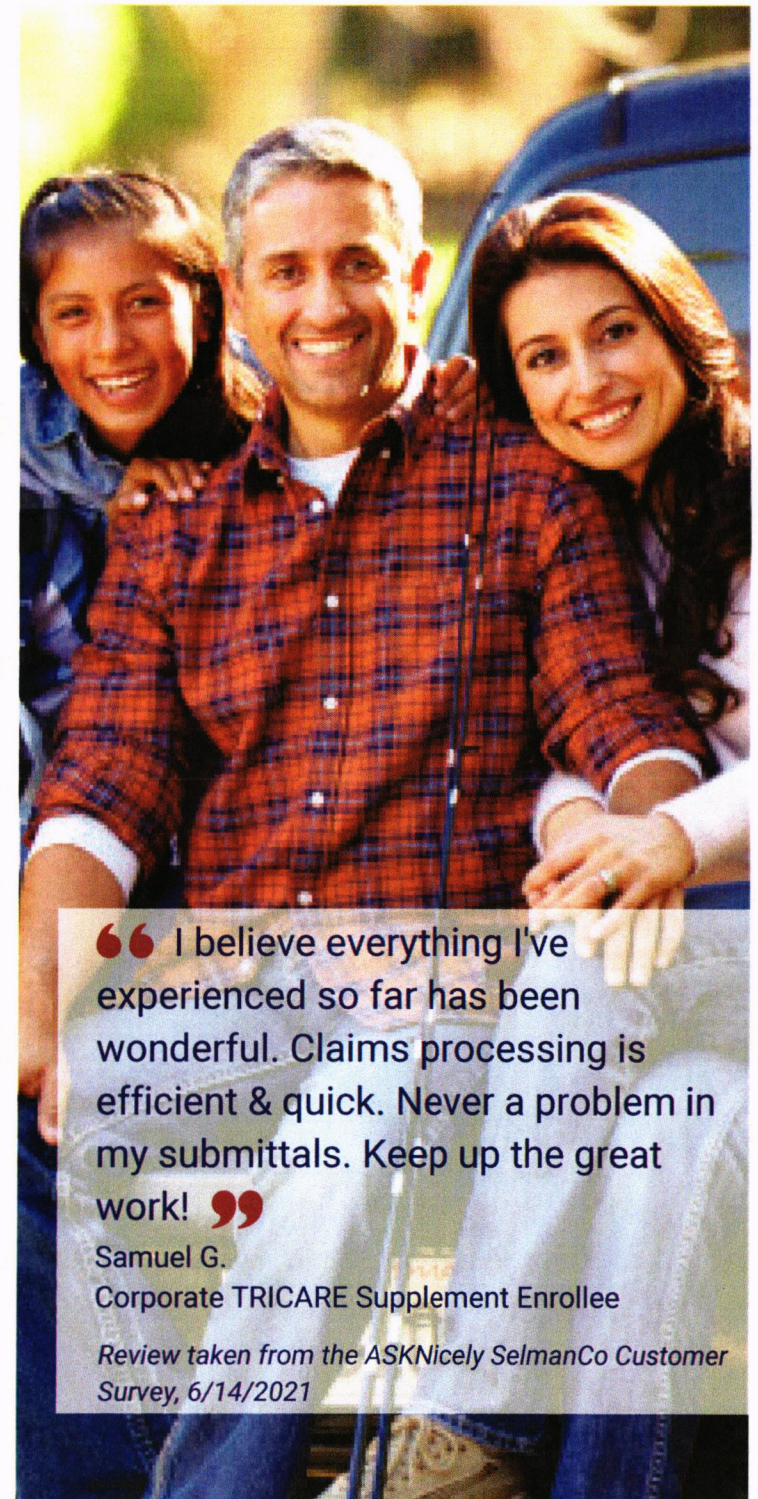
with TRICARE and a TRICARE Supplement Insurance Plan

The below table illustrates who pays with a TRICARE Supplement Insurance Plan. You must meet the Supplement Plan Deductible (Individual \$100/Family \$200) before the supplement pays.\*

NUMBERS BELOW ARE FOR TRICARE SELECT GROUP A PARTICIPANTS.

	TRICARE PAYS	SUPPLEMENT PAYS	YOU PAY
<b>TRICARE DEDUCTIBLE</b>			
Individual \$150 / Family \$300	\$0	\$150 / \$300	\$0
<b>SUPPLEMENT PLAN DEDUCTIBLE*</b>			
Individual \$100 / Family \$200	\$0	\$0	\$100 / \$200
<b>DOCTOR VISITS</b>			
In Network	All but \$35	\$35	\$0
Out of Network	75%	25%	\$0
<b>RETAIL NETWORK PHARMACY CO-PAYMENTS</b>			
General RX	All but \$10	\$10	\$0
Brand Name RX	All but \$24	\$24	\$0
Non-Formulary RX	All but \$50	\$50	\$0
<b>OTHER OUT OF POCKET CHARGES</b>			
Excess Charges	0%	100%	\$0

\*TRICARE Supplement insurance policies AGP-5943, AGP-594301, AGP-594302, AGP-594307 do not have a deductible.



“ I believe everything I've experienced so far has been wonderful. Claims processing is efficient & quick. Never a problem in my submittals. Keep up the great work! ”

Samuel G.  
Corporate TRICARE Supplement Enrollee

Review taken from the ASKNicely SelmanCo Customer Survey, 6/14/2021

# COMMON QUESTIONS AND CONCERNS

These conversations are fictitious and for illustrative purposes. Images are stock photos.



**Shawn:** *How does the TRICARE Supplement work with drug co-pays?*

**SelmanCo:** If TRICARE covers that prescription, we will reimburse the co-pays after your deductibles are met.



**Sam:** *Our son has been recently diagnosed as a Type 1 diabetic. We're looking for insurance assistance for glucose monitors and insulin pumps. He is age 15.*

**SelmanCo:** We can definitely help your family! We will pick up the portion that TRICARE does not pay.\*



**Janet:** *My husband is going through a psychiatric treatment of about 39 treatments. A co-pay every time. How would we be reimbursed?*

**SelmanCo:** Co-payments are paid when a claim is submitted after a deductible(s) is met (if applicable). After the co-payments are paid, submit the claim to be reimbursed.



**Jim:** *I recently got a prescription and TRICARE didn't pay any of it. Will my Supplemental Plan cover it?*

**SelmanCo:** TRICARE covers most prescription drugs approved by the Food and Drug Administration. Unfortunately, if TRICARE does not cover your prescription, your Supplemental Plan will not either.



**Mike:** *I am a TRICARE Prime Retiree and have excess out-of-pocket expenses. How can this supplemental coverage help me? What are the costs of something like this?*

**SelmanCo:** The supplement is designed to cover excess out-of-pocket expenses!\*

\*Some plans have a cap.



## AM I ELIGIBLE?

Military retirees and their spouse and dependent children who are enrolled in TRICARE can obtain this coverage.

## WHAT IS COVERED?

The supplement pays eligible out-of-pocket expenses, after any applicable deductibles, as follows:

- Covers cost shares, co-pays, and excess charges
- Reimburses for all/most of your TRICARE deductible\*
- Reimburses for prescription copays up to 100%
- Offered on a pre-tax, payroll deducted basis
- Guaranteed issue
- Extends access to civilian care providers for Prime TRICARE participants
- Provides coverage even for pre-existing conditions!
- Portable if you leave your job for any reason

\* TRICARE deductible reimbursement amount is dependent on type of TRICARE (Prime, Select, Retired Reserves)

**CALL 1-800-638-2610, Option 1 Monday-Friday, 9:00 AM to 7:00 PM Eastern Time.**

The savings examples in this document are for illustrative purposes only. Actual savings may vary by case. TRICARE's portion of coverage is provided here for your convenience, but is subject to change by DHA (Defense Health Agency); Visit [www.tricare.mil](http://www.tricare.mil) for the most up-to-date information. Important Documents: All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations and terms under which the policies may be continued in force or discontinued. Read details for your type of supplement insurance plan: Corporate Plan Details for [AGP-5942](#), [AGP-5943](#), and [AGP-5944](#).

The TRICARE Supplement Insurance Plans are administered by SelmanCo. Underwritten by: Hartford Life and Accident Insurance Company, Hartford, CT 06155. TRICARE Form Series includes GBD-3000, GBD-3100, or state equivalent. Policy Numbers: AGP-5942, AGP-5943, AGP-5944. Not available in all states.

# TRICARE + TRICARE Supplement Insurance Plan

## WHAT IS TRICARE?

TRICARE insurance is the Department of Defense's health care benefit program for the military community. It consists of many different type of TRICARE plans. TRICARE Prime (HMO-style plan), TRICARE Select (PPO-style plan), and TRICARE Retired Reserve (PPO-style plan) work best with the TRICARE Supplement product.

## WHAT IS A TRICARE SUPPLEMENT INSURANCE PLAN?

A TRICARE Supplement Insurance Plan is voluntary insurance designed to supplement TRICARE to help with out-of-pocket healthcare expenses.

## WHO IS ELIGIBLE?

Military personnel who have TRICARE that are not active duty, not eligible for Medicare, and under the age of 65. This could include the following individuals:

- Military retirees
- Spouses and Surviving Spouses
- Retired Reservists and National Guardsmen
- Eligible Dependent Children

**YOU MUST HAVE TRICARE IN ORDER TO QUALIFY FOR A TRICARE SUPPLEMENT INSURANCE PLAN**

## HAVE A QUESTION?

Please contact SelmanCo, the Plan Administrator.  
**Phone: 800-638-2610**, Monday - Friday, 9:00 a.m. to 7:00 p.m. EST

**Email:** [memberservices@selmanco.com](mailto:memberservices@selmanco.com)

**Web:** [www.SelmanCo.com](http://www.SelmanCo.com)

**Social Media:** @SelmanCompany

**Manage your account**

## COVERAGE

The supplement pays eligible out-of-pocket expenses, after any applicable deductibles, as follows:

- Covers cost shares, co-pays, and excess charges
- Reimburses for all/most of your TRICARE deductible\*
- Reimburses for prescription co-pays up to 100%
- Offered on a pre-tax, payroll deducted basis
- Guaranteed issue
- Extends access to civilian care providers for Prime TRICARE participants
- Provides coverage for pre-existing conditions
- No medical examination required to apply
- Portable if you leave your job for any reason

\*TRICARE deductible reimbursement amount is dependent on the type of TRICARE (Prime, Select, Retired Reserves)

## FILE A CLAIM

The supplemental insurance pays secondary to TRICARE. Therefore, your claims for medical expenses must be submitted to TRICARE for primary processing. After processing your claim, TRICARE will send you an Explanation of Benefits (EOB). To obtain your supplement benefits, a claim should be submitted to SelmanCo either by you or your medical provider.

1. Claim form (completed and signed)
2. Copy of the provider's bill showing the diagnosis, provider's name, address, and Tax ID Number
3. Copy of the corresponding TRICARE EOB; write your Identification Number (found on your Supplement ID card) on your TRICARE EOB.

Submit a Claim by Mailing to:

Attn: Claims Dept.

SelmanCo

PO Box 14043

Lexington, KY 40512

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, and terms under which the policy may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states. The TRICARE Supplement Plans are administered by Selman & Company and underwritten by Hartford Life and Accident Insurance Company, One Hartford Plaza, Hartford, CT 06155. AGP-5942, AGP-5943, AGP-5944. TRICARE Form Series includes GBD-3000, GBD-3100, or state equivalent.