

# TRICARE Supplement Plan



**This benefit applies to the military community only. Once an employee enrolls, he/she does not have to re-enroll each year.**

## What is TRICARE Supplement Plan?

TRICARE Supplement Plan is administered by Selman & Company and underwritten by Hartford Life and Accident Insurance Company.

If an employee currently has TRICARE Select, Prime, or TRR benefits offered to the military community, he/she may be eligible and interested in the TRICARE Supplement Plan.

The TRICARE Supplement Plan works with TRICARE to pay the balance of covered medical expenses after TRICARE pays. The TRICARE Supplement Plan helps to pay 100% of members' TRICARE outpatient deductibles, cost shares, copayments plus 100% of covered excess charges. Members have flexibility and freedom of choice in selecting civilian providers (i.e., physicians, specialists, hospitals, and pharmacies).

There are no pre-existing conditions or deductibles.

## Who is Eligible?

Employees must follow the NCFlex eligibility guidelines. Eligible employees are retired uniform service members enrolled in either TRICARE Select, Prime, or TRR and are not eligible for Medicare, including:

- Retired military entitled to retired or retainer pay.
- Retired reserve members between the ages of 60 and 65 and entitled to retired and retainer pay.
- Retired reserve members under age 60 and enrolled in TRICARE Retired Reserve (TRR).
- Spouses/surviving spouses of the above.
- Retired military personnel, spouse/surviving spouse age 65 or older and resides outside the U.S. or its territories (must be enrolled in Medicare).
- Retired military personnel, spouse/surviving spouse age 65 or older and ineligible for Medicare (must have Statement of Disallowance form Social Security Administration).

## Eligible Dependents

- Unmarried dependent children up to age 21 or if the child is a full-time student, up to age 23. Documentation that a child, age 21-22, is a full time-student must be provided.
- Incapacitated dependents are covered after age 21, 23, or 26, if the child(ren) are dependent on the member for primary support/maintenance and eligible for TRICARE. Proof of continued incapacity and dependency is required. Documentation must be provided. Incapacitated dependents must be enrolled in the TRICARE Supplement Plan before reaching age 21, or age 23 if a full-time student.
- Adult dependent children who are younger than 26 and who are enrolled in TRICARE Young Adult (TYA). The child must provide a copy of his TYA Enrollment ID card to Selman & Company.

Eligible individuals must be registered with the Defense Enrollment Eligibility Reporting System (DEERS) and must not be eligible for Medicare. An individual who is unsure if he/she is eligible for TRICARE should confirm eligibility with DEERS before enrolling in the TRICARE Supplement. If a dependent's Military ID card has expired or if information has changed (i.e., address corrections), call DEERS at 1-800-538-9552.

## How the TRICARE Supplement Works with TRICARE

TRICARE and the TRICARE Supplement Plan are separate plans. However, these plans work together to maximize benefits and minimize out-of-pocket expenses. Not all services are covered by TRICARE and the TRICARE Supplement Plan. For a complete list of covered services under TRICARE, please visit [www.tricare.mil](http://www.tricare.mil).

## Monthly Cost

Coverage Tier	Cost
Employee Only	\$60.50
Employee and Child(ren)	\$119.50
Employee and Spouse	\$119.50
Employee and Family	\$160.50

## Coverage will terminate at the end of the month in which:

- Employee reaches age 65
- Dependent child(ren) reach age 26
- Eligibility is lost through NCFlex

*Note: TRICARE eligibility must remain in place prior to these events.*

There is no deductible for this plan and it covers 100% of the TRICARE Select deductible or 50% of the TRICARE POS deductible.

Please note that the TRICARE Supplement Plan follows the eligibility requirements of TRICARE. Since this is a Supplement to TRICARE, the rules and procedures of TRICARE must be followed.

## Continuation of Coverage

Employees who terminate employment may continue coverage by paying their monthly premiums directly to Selman & Company. A Continuation of Coverage letter will be mailed to the terminating employee within five business days of receipt of the termination date received from the employer.

Premium payments will be offered at the same rates offered through NCFlex. There is no separate administrative fee required.

Continuation of coverage does not apply to an employee, spouse, or dependent child who no longer meets the TRICARE Supplement Plan eligibility requirements. For example, an employee or spouse who attains age 65 and has Medicare as primary coverage or a dependent child who reaches age 21/23 and has not enrolled in the TRICARE Young Adult (TYA) program or is listed in DEERS.

## Contact

<b>Customer Service Call Center</b>	1-800-638-2610, Option 1 Monday - Friday from 9:00 a.m. - 7:00 p.m. (ET)
<b>E-mail</b>	<a href="mailto:memberservices@selmanco.com">memberservices@selmanco.com</a>
<b>Website</b>	<a href="http://www.selmantricareresource.com">www.selmantricareresource.com</a>