

# 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 Selman & Company, 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 Selman & Company 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.

Selman & Company

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.