

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

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



**"Not only has the Tricare Supplement plan covered my deductibles for routine exams and prescriptions, but I additionally had surgery this past year and all costs were covered between my primary and supplemental insurance."**

Andy B.

TRICARE Supplement Enrollee

Review taken from the GEA TRICARE Supplement Survey, January 2025

# 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.**

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. The Hartford Insurance Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](#).

TRICARE Form Series includes GBD-3000, GBD-3100, or state equivalent. Policy Numbers: AGP-5942, AGP-5943, AGP-5944. Not available in all states.