

**THE
TRICARE SUPPLEMENT
PROGRAM FOR
STATE OF GEORGIA
STATE HEALTH BENEFIT
PLAN**

**EMPLOYEES AND THEIR
DEPENDENTS**

TRICARE is the Department of Defense's medical program for the active duty families, retiree military and family members and survivors under age 65.

TRICARE offers beneficiaries three choices for healthcare needs:

- TRICARE Standard – formerly CHAMPUS – (an indemnity plan)
- TRICARE Prime – HMO style plan
- TRICARE Extra – PPO style plan

SHBP is pleased to offer the TRICARE Supplement Program for employees entitled to TRICARE and listed in DEERS (Defense Enrollment Eligibility Reporting System). Association & Society Insurance Corporation (ASI) is the administrator of this TRICARE Supplement Program. The Hartford Life and Accident Insurance Company is the plan underwriter.

The TRICARE Supplement Plan pays deductibles, cost shares, copayments and applicable excess charges after TRICARE pays.

WHO IS ELIGIBLE FOR THE TRICARE SUPPLEMENT PROGRAM?

All benefit eligible active and retired employees who are TRICARE eligible, including:

- Military retirees who are entitled to retiree, retainer or equivalent pay
- Spouses of Retired military or Active Duty
- Some former spouses of the military retiree/active duty (must have been married to the same military member or former member for at least 20 years and not remarried)
- Surviving spouses of active duty/retired military personnel
- Reservist and National Guardsmen who are at least age 60 and have at least 20 years of military service.
- Families of disabled veterans who are eligible for CHAMPVA

Dependent Eligibility:

- Coverage is extended to your unmarried dependent children under age 19 (23 if a full-time student). Each dependent child's insurance terminates on the premium due date following the date the child reaches age 19 unless a full-time student.
- Incapacitated dependents may continue coverage past policy age limits as long as TRICARE continues and with requested proof.
- Newborn children not named in your enrollment form are automatically covered from birth for injury or sickness, including treatment of congenital defects and birth abnormalities for 31 days. You must notify the State Health Benefit Plan within 31 days of birth for coverage to continue beyond this period.

Exceptions to Age 65 Eligibility Rule:

- Employees/spouses over age 65 but are ineligible for Medicare – These individuals must provide their Benefits Office with a copy of the Social Security Administration "Notice of Disallowance" or new TRICARE ID card showing continued TRICARE eligibility.
- Employees and retirees and their spouses who are over age 65 but reside overseas – Since Medicare does not cover medical expenses incurred outside of the United States of America these individuals are eligible to enroll in the Supplement Plan. However, these individuals must be entitled to Medicare Part A and enrolled in Medicare Part B. Enrollment in Medicare Part B results in automatic enrollment in TRICARE for Life.

To determine your eligibility for the TRICARE program, please contact DEERS. Information on TRICARE can be found on the TRICARE web site (www.tricare.osd.mil or www.tricare.org).

EFFECTIVE DATE

Your coverage and that of your covered dependents becomes effective on July 1, 2005. Current eligible employees may enroll during the initial Open Enrollment Period or during subsequent annual Open Enrollment Periods. New employees may enroll when they become benefit eligible.

PORTABILITY

The TRICARE Supplement plan is portable. This means that when employment ends, for any reason, you may continue the supplement coverage directly with ASI. You will be responsible for paying the full monthly premium. To continue the TRICARE Supplement coverage after termination, please download, print and complete the portability form. Mail the form along with your premium payment check to ASI at the address indicated on the form.

COBRA

The State Health Benefit Plan offers continuation of coverage under COBRA legislation. If COBRA is elected and the premiums paid, there is NO break in SHBP coverage. If you elect coverage through the Association & Society Insurance Corporation's portability feature instead of COBRA, you will no longer be covered under SHBP.

IMPORTANT CONSIDERATIONS

- TRICARE continues coverage to age 23 for a full-time student. To cover a full-time student from age 23 to age 26, you must select another SHBP option during the Open Enrollment Period prior to your full-time student reaching age 23. (Reaching age 23 is not a qualifying event to change options).
- The TRICARE Supplement is not offered to individuals age 65 or older (See Exceptions to Age 65 Eligibility Rule). When you reach age 65 and become eligible for Medicare, you will experience a qualifying event and be allowed to change to another SHBP Plan option at that time. However, your spouse's attainment of Medicare eligibility does not meet the requirements of a qualifying event. When your spouse will reach age 65 and become Medicare eligible, if you wish to cover your spouse under another SHBP option, you will need to select another option during the Retiree Option Change Period prior to your spouse's Medicare eligibility.
- When you turn 65 and are eligible for Medicare, Medicare will be your primary insurance, TRICARE for Life your secondary, and TRICARE Supplement tertiary.

PRE-EXISTING CONDITIONS

There is not a Pre-existing condition limitation under the Supplement Plan. Benefits are payable immediately for all covered sickness and accidental injuries.

WHAT IS NOT COVERED

Treatment or confinement not ordered by a physician or necessary for medical care; intentionally self-inflicted injury; suicide or attempted suicide, whether sane or insane; sickness or injury resulting from acts of war, whether declared or undeclared; routine physical exams, eye exams, eye refractions and immunizations, except for well baby care covered by TRICARE; custodial care; hearing aids, orthopedic footwear, eyeglasses or contact lenses; cosmetic lenses; cosmetic procedures, except those resulting from sickness or injury occurring while a covered person; drugs (other than insulin) which do not require a prescription; any confinement, service or supply not covered under TRICARE, or for expenses paid in full by TRICARE; care of the mentally retarded or physically handicapped which is required due to the mental retardation or physical handicap; any part of a covered expense which the covered person is not legally obligated to pay because of payment by a TRICARE alternative program.

LIMITATIONS

Routine newborn and well baby care, hospital nursery charges for a well newborn, dental care, treatment for prevention or cure of alcoholism or drug addiction, and prosthetic devices are limited to expenses covered by TRICARE. If approved by TRICARE, INPATIENT treatment for mental, nervous or emotional disorders is limited to 30 days for insureds age 19 or older, or 45 days for insureds under age 19, not to exceed 90 days in a fiscal year, if approved by TRICARE. OUTPATIENT benefits for mental, nervous or emotional disorders, drug addiction or alcoholism are limited to a maximum of \$500 per person in a fiscal year.

TO ENROLL IN THE TRICARE SUPPLEMENT:

- Complete the State of Georgia's electronic enrollment. **Be sure to check the box for TRICARE Supplement.**
- If you have questions on the TRICARE Supplement, contact ASI at 1-800-638-2610, ext. 255. **(When you first hear the voice-response, enter the extension 255 to be directed immediately to the Customer Service Call Center).**

Upon enrollment, employees will receive their enrollment packet directly from **ASI**, the Plan Administrator. Enrollment Packets include:

- Certificate of Coverage
- Identification Cards
- Claim Forms
- Employee Handbook
- Information on how to submit claims

AFTER ENROLLING IN THE SUPPLEMENT:

- If you are covered under an SHBP option or other group health insurance and are now choosing to use your TRICARE benefits and the TRICARE Supplement, you will need to complete a TRICARE Other Health Insurance Change form (OHI). Forms may be downloaded from the www.asitrisuppga.com Web site.
- After completion of the OHI form, please mail or fax it to TRICARE at the address or fax number provided on the form.
- Remember to update your address, spouse and dependent information and renew your family's military ID cards by contacting DEERS at 1-800-538-9552.

SUBMITTING CLAIMS TO ASI:

- **If you have no other health insurance, TRICARE will be your primary carrier. Your claims must be submitted to TRICARE first.** Be sure to inform your medical care providers of your TRICARE coverage by providing them with a copy of your military ID card.
- Also be sure to provide your medical care providers with a copy of your supplement ID card for secondary claims filing.
- After TRICARE has processed your claim, they will send you an Explanation of Benefit (EOB) Statement. Either you or the provider may then submit the supplement claim. If you are submitting the claim, simply:
 - Write your Certificate number (found on your supplement ID card) on your TRICARE EOB.
 - If you would like claims payments to go to the provider, write "Pay Provider" on your TRICARE EOB.
 - Fax the TRICARE EOB to ASI at 1-800-310-5514
 - Or mail to the following address:

ASI
P.O. Box 2510
Rockville, MD 20847

The TRICARE Supplement Program is administered by
Association & Society Insurance Corporation (ASI)

Claims Office
P.O. Box 2510,
Rockville, Maryland 20847

Claims Fax: 1-800-310-5514

Toll free Customer Service number - 1-800-638-2610, ext. 255
In the Washington, DC metro area call (301) 816-0045, ext. 255.

Web Site Address: www.asitrisupppga.

The TRICARE Supplement Plan is underwritten by:
The Hartford Life and Accident Insurance Company (SRP-1269-CRT/HLA
(1983))

Eligibility Questions call: SHBP Eligibility Unit (800) 610-1863