TRICARE Supplement Insurance Plan

For Broker Use Only

Our customers have counted on us since 1810.

The Hartford's commitment to offering **TRICARE Supplement Insurance plans** began when we partnered with our first military Association in 1971. These supplement plans, endorsed by each Association, help cover the gaps left by deductibles and coinsurance or copay amounts on TRICARE for eligible military members and their families. When TRICARE is teamed with our supplement programs, members could see big savings on out-of-pocket medical expenses.

TRICARE, while an excellent program for military members and their families, doesn't cover ALL medical expenses. With rising healthcare costs and uncertainty about future TRICARE changes, these supplement offerings can help provide additional peace of mind to Association members within the military community.

Partnering with The Hartford means taking advantage of the knowledge our industry-leading team of professionals have about TRICARE in order to effectively service administrators and Associations as the program evolves.

Plans designed specifically for military members

Coverage is available for:

- Active Duty Family (Spouses and Children only) – TRICARE Prime, Select, Reserve Select, Young Adult
- Retirees, Spouses and Children – TRICARE Select, Prime, Retired Reserve Select, Retired Reserve, Young Adult

Advantages include:

- Guaranteed acceptance* coverage, eligible members cannot be turned down for coverage for any reason
- Affordable group rates
- Plan design flexibility to accommodate any individual Association's needs, deductible options, inpatient/outpatient coverage, option to supplement Prime Point of Service benefits, and more
- As TRICARE changes, so does our supplement in order to provide a seamless transition for members
- Pays copays and coinsurance for doctor visits, hospital stays, surgeries, prescriptions and more up to the catastrophic cap
- Provides dependents with continued coverage if something happens to the member

The Hartford

Available Benefits	TRICARE Select Out-Of-Pocket Costs (after deductible)	Select Supplement Pays (after deductible, if applicable)	Group A Retired Member Pays
Inpatient Benefit	In-Network: $250 per day or up to 25% hospital charge, whichever is less; plus 20% separately billed services Non-Network: $953 per day or up to 25% hospital charge, whichever is less; plus 25% separately billed services	25%-100% of Member cost-share	In-Network: 0%-18.25% or $0-$187.50 plus allowable charge for separately billed services Non-Network: 0%-18.25% or $0-$715 plus allowable charge for separately billed services
Primary Care Outpatient Benefit	In-Network: $30 Non-Network: 25% of allowable charge	25%-100% of Member cost-share	In-Network: $0-$22.50 Non-Network: 0%-18.25% of allowable charge
Ambulance Services	In-Network: $90 Non-Network: 25% of allowable charge	25%-100% of Member cost-share	In-Network: $0-$67.50 Non-Network: 0%-18.25% of allowable charge
Pharmacy Reimbursement Benefit	90-day home delivery supply: • Generic formulary drug: $10 • Brand-name formulary drug: $29 • Non-formulary drug: $60 30-day retail network pharmacy supply: • Generic formulary drug: $13 • Brand-name formulary drug: $33 •Non-formulary drug: $60	25%-100% of Member cost-share	90-day home delivery supply: • Generic formulary drug: $0-$7.50 • Brand-name formulary drug: $0-$24.27 • Non-formulary drug: $0-$45 30-day retail network pharmacy supply: • Generic formulary drug: $0-$9.75 • Brand-name formulary drug: $0-$24.27 •Non-formulary drug: $0-$45
Emergency Room Benefit	In-Network: $118 Non-Network: 25% of allowable charge	25%-100% of Member cost-share	In-Network: $0-$88.50 Non-Network: 0%-18.25% of allowable charge
Urgent Care Center Benefit	In-Network: $30 Non-Network: 25% of allowable charge	25%-100% of Member cost-share	In-Network: $0-$22.50 Non-Network: 0%-18.25% of allowable charge
Services Not Covered by TRICARE			
Chiropractic Benefit	TRICARE doesn't cover chiropractic services. National average initial visit cost $61-$161[1]	50%-100% of the remaining covered expenses after the copayment per visit is satisfied	Initial visit based on national average: $0-$80.50
Acupuncture Benefit	TRICARE doesn't cover acupuncture. National average initial visit cost: $75-$95[2]	50%-100% of the remaining covered expenses after the copayment per visit is satisfied	Initial visit based on national average: $0-$47.50

Visit TheHartford.com/association

The Hartford

* This policy is guaranteed acceptance, but does contain a Pre-Existing Condition Limitation.
[1] "How Much Does a Chriopractor Cost? - CostHelper.com." CostHelper, 2024, health.costhelper.com/chiropractor.html. View on date March 2025.
[2] "How Much Does Acupuncture Cost? - CostHelper.com." CostHelper, 2024, health.costhelper.com/acupuncture.html. View on date March 2025.

25-GB-3034700 - 7700 BR - 06-25