

# Helping Heroes Save



Offering a TRICARE Supplement Insurance Plan as part of your portfolio will set you apart from the competition.



## Benefits of Providing the Supplement

- Earn commission
- Provide healthcare options to employers that hire America's veterans
- Help veterans save on out-of-pocket healthcare costs

## What is TRICARE?

- TRICARE is the Department of Defense's healthcare program for active duty, retired military personnel, and their families.
- A TRICARE Supplement Insurance Plan is a voluntary benefit program that covers many charges the government leaves behind.

## Contact Jim to Request a Broker Proposal



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# Product Highlights\*

- Covers cost shares and prescription co-pays
- Compatible with most types of government TRICARE plans
- Adds provider choice for employees with TRICARE Prime (an HMO-style plan with out-of-network charges)
- No pre-existing conditions limitations
- Guaranteed issue
- Offered on a pre-tax basis
- Fully portable, in most states, if employment ends for any reason
- ACA-exempt
- No employer fees for plan participation

## Eligibility Overview

Employees must be eligible for TRICARE to qualify for the TRICARE Supplement Insurance Plan. These are typically employees who have given at least 20 years of military service, who are not eligible for Medicare and under age 65. Military retirees, retired reservists, their spouses, and dependent children can be covered by TRICARE + TRICARE Supplement Insurance subject to eligibility requirements.

## Benefits

### For Brokers:

- Helps grow revenue
- Differentiation from competition
- Co-branding opportunities with unique military focus
- Strengthen your response to government proposals
- Turn-key marketing
- Fully outsourced administration

### For Employers:

- Offer retired military employees an optional benefit that supplements their TRICARE health coverage, at no cost to the employer
- No administration fees and fully outsourced administration
- Improve acquisition and retention of skilled military employees
- Full promotional support: Pre-Announcements | Email Employee Benefit Onboarding Kits | Employee Educational Webinars | Employee Presentations | Microsite | Online Enrollment

### For Employees:

- Covers out-of-pocket costs
- Guaranteed issue
- Covers most/all of TRICARE deductible
- Available pre-tax as a payroll deduction
- Fully portable if employment ends
- No pre-existing conditions limitations

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