



State of Louisiana

Office of Group Benefits
P.O. Box 4403
Baton Rouge, Louisiana 70804



Dear OGB Plan Members:

The Office of Group Benefits is pleased to offer a new program to eligible **military retirees** that will significantly reduce the cost of their coverage. This special program, known as the **TRICARE Supplemental** medical plan, may be available to you and your eligible dependents, effective January 1, 2007.

You may be eligible if you:

- Are retired from the military with at least 20 creditable years of military service
- Are a spouse, former spouse of a retired military or Active Duty service member
- Are enrolled in TRICARE Reserve Select (TRS)
- Are a spouse of a disabled veteran and have CHAMPVA.

Your OGB colleagues have scheduled scores of meetings across the state for plan members who may be eligible to enroll in this new program. A list of these meetings is included in this mailing.

TRICARE is the Department of Defense's health benefit program for the military community. The TRICARE Supplement Plan wraps around your TRICARE coverage so that in most cases, you will obtain 100-percent reimbursement for covered services. In addition, you may seek care from any TRICARE or Medicare authorized civilian facility or provider. **The state will pay 100 percent of your monthly supplement premium for you and your family to enroll.**

OGB plan members who are eligible to enroll in this TRICARE Supplement Plan **must be under age 65** and include:

- Military retirees eligible for retired, retainer or equivalent pay
- Spouses, surviving spouses or some former spouses of military retirees
- Spouses of Active Duty military personnel
- Retired Reservists and National Guardsmen (between the ages of 60 and 65 with at least 20 creditable years of military service)
- Former Active Duty service members who are enrolled in TRICARE Reserve Select (TRS)
- Surviving spouse of a 100-percent disabled veteran

This TRICARE Supplement Plan is administered by Association & Society Insurance Corporation (ASI) and underwritten by The Hartford Life and Accident Insurance Company. The TRICARE Supplement Plan is available regardless of rank, service or duty status with no medical exam required or pre-existing condition limitations. The Office of Group Benefits offers this supplemental plan as an additional health care choice. Covered employees and family members receive coverage that is coordinated with and designed to work with TRICARE.

This plan is portable for plan members and their families should they terminate their eligibility for an OGB plan. **In such cases, the former plan member will be responsible for making premium payments directly with ASI.**

A special enrollment period has been set for plan members to enroll in the TRICARE Supplement Plan. Plan members are encouraged to enroll and notify their payroll department between October 1, 2006, and November 30, 2006. Enrolling in the TRICARE supplement during this special enrollment period is considered a qualifying event under Internal Revenue Service guidelines. This allows enrollees to make changes to their OGB Flexible Benefits Plan election. The IRS qualifying event is "Significant Increase in Coverage." **Plan members who are not in the OGB Flexible Benefits Plan should consult with their Cafeteria Plan Administrator.**

Choosing the right coverage for you and your family is very important. Effective, January 1, 2007, OGB will allow these select employees to make a family status change electing to opt out of their current health plan and enroll in the new TRICARE Supplement Plan. The statewide informational meetings will provide you with the information you need to make the best choice for you and your family.

To learn more about the TRICARE Supplement Plan, please log on to ASI's web site at www.asicorptricaresupp.com or call ASI's toll-free Customer Service number at 1-800-638-2610, ext. 255, or attend a meeting near you.

Sincerely,



Tommy D. Teague
Chief Executive Officer

ARE YOU OR YOUR SPOUSE TRICARE ELIGIBLE?

Attention: Military Veterans Who Are Military Retirees, their Spouses or Spouses of Active Duty Service Members

You have the option of using your Military Health Benefit as primary coverage.

If you are eligible for health insurance coverage under the State of Louisiana Office of Group Benefits health benefit plan and are also eligible for TRICARE or CHAMPVA, this is an opportunity for you and your eligible dependents to enroll in our State of Louisiana funded TRICARE Supplement Plan. **The State of Louisiana pays the premium for you and eligible family members to enroll in this Supplement Plan.**

Eligible employees include the following:

- Military Retirees of the uniformed services, their spouses under age 65, and unmarried dependent children up to age 21, or 23 if a full-time student
- Spouses, surviving spouses, some former spouses of active duty or military retirees, under age 65 and unmarried dependent children age 21, or 23 if a full-time student
- Retired National Guardsmen or Reservists between the ages of 60 and 65 with 20 years of creditable service and their spouses and eligible dependent children age 21, or 23 if a full-time student
- Spouses, surviving spouses, some former spouses under age 65 and unmarried dependent children eligible for CHAMPVA
- Military Retirees, their spouses and Active Duty spouses over age 65 but not eligible for Medicare. They must have received a Statement of Disallowance from the Social Security Administration
- Military Retirees, their spouses and Active Duty Spouses who live or work overseas. They must be enrolled in Medicare Part B and eligible for Medicare Part A.

Eligibility for TRICARE depends on the individual's registration in the Defense Enrollment Eligibility Reporting System (DEERS). To confirm your TRICARE eligibility, update your DEERS records or register your family members in DEERS, please call 1-800-538-9552.

Enrolling in the TRICARE Supplement Plan allows you to:

- [Maximize your benefits](#)
- [Increase your savings](#)
- [Increase your flexibility in seeing the civilian provider of your choice](#)

The TRICARE Supplement Plan offers the following benefits:

| EMPLOYEE RESPONSIBILITY AFTER TRICARE AND THE SUPPLEMENT PAYS FOR TRICARE COVERED SERVICES | | | |
|--|-------|--|---------------|
| TRICARE DEDUCTIBLE | | THE TRICARE SUPPLEMENT PAYS | EMPLOYEE PAYS |
| Individual | \$150 | The Supplement pays the \$150 | \$0 |
| Family | \$300 | The Supplement pays the \$300 | \$0 |
| TRICARE COST SHARE | | | |
| TRICARE Standard | 25% | The Supplement pays the 25% cost share | \$0 |
| TRICARE Extra | 20% | The Supplement pays the 20% cost share | \$0 |
| TRICARE Rx COPAY | | | |
| Generic | \$3 | The Supplement pays the \$3 copayment | \$0 |
| Brand Name | \$9 | The Supplement pays the \$9 copayment | \$0 |
| Non-Formulary | \$22 | The Supplement pays the \$22 copayment | \$0 |

- Pays 100 percent of TRICARE Deductible (\$150/\$300)
- Pays 100 percent of TRICARE cost share
- Pays 100 percent of excess charges (difference between TRICARE’s allowed amount and your non-participating provider’s billed charge)
- Pays 100 percent of prescription drug cost shares and copayments (retail and mail order)

Some of the TRICARE Supplement Plan Features include:

- No plan deductible
- No pre-existing condition limitation
- Premium, if any, paid by pre-taxed dollars
- Freedom to see any TRICARE and Medicare authorized civilian provider
- Prompt claims processing
- Portability if employment ends for any reason

For more information or questions on the Supplement Plan:

- **Call** ASI Customer Service Call Center at 1- 800-638-2610, extension 255
- **Visit** ASI’s web site at www.asicorporatricsup.com
- **Attend** a meeting near you.

(Refer to next page for schedule of Open Enrollment Meetings.)

STATE OF LOUISIANA
OFFICE OF GROUP BENEFITS (OGB)

TRICARE Supplement Open Enrollment Meetings

| Locations | Date & Time |
|--|---|
| Department of Public Safety Training Academy Auditorium 7901 Independence Blvd Baton Rouge, 70806 | 10/16/06 Monday 10:00 AM 1:30 PM |
| Greater Covington Center Bogue Falaya Center 317North Jefferson Street Covington 70434 | 10/16/06 Monday 10:00 AM 1:30 PM |
| DHH – Region V Room 39 2300 Broad Street Lake Charles 70601 | 10/16/06 Monday 10:00 AM 1:30 PM |
| Jefferson Parish East Bank Library Napoleon Room B 4747 W. Napoleon Avenue Metairie 70001 | 10/16/06 Monday 10:00 AM 1:30 PM |
| Louisiana State Exhibit Museum 3015 Greenwood Road Shreveport 71109 | 10/16/06 Monday 10:00 AM 1:30 PM |
| State of Louisiana Military Dept Bldg 9 (Theater Auditorium) 5445 Point Clair Road Carville 70721 | 10/17/06 Tuesday 10:00 AM 1:30 PM |
| Clifton Chenier Community Center Town Hall, Bldg C, Auditorium 220 W. Willow Street Lafayette 70502 | 10/18/06 Wednesday 10:00 AM 1:30 PM |
| West Monroe Convention Center East Conference Hall 901 Ridge Avenue West Monroe 71291 | 10/18/06 Wednesday 10:00 AM 1:30 PM |
| Military Department Post Theatre 720 E. Street – Camp Beauregard Pineville 71360 | 10/19/06 Thursday 10:00 AM 1:30 PM |
| Beauregard Parish Title One Center 506 Dr. Martin Luther King Drive DeRidder 70634 | 10/19/06 Thursday 10:00 AM 1:30 PM |
| Peltier Lawless Developmental Center Annex Building 690 E First Street Thibodaux 70301 | 10/20/06 Friday 10:00 AM 1:30 PM |