

**LCTCS CENTRALIZED PEOPLESOFT PAYROLL
MEMORANDUM
#2006-41**

TO: All Employees of Louisiana Community & Technical College System
Office, La. Delta Community College, Louisiana Technical College,
Nunez Community College, River Parishes Community College, South
Louisiana Community College, SOWELA Technical Community College
and L.E. Fletcher Technical Community College

FROM: Lura A. Kamiya
LCTCS Human Resources Director

DATE: October 9, 2006

RE: OGB Offering TRICARE Supplement Plan – Military Health Benefit Program
Special enrollment October 1-November 30, 2006 with an
Enrollment effective date of January 1, 2007

What is TRICARE Supplement Plan?

TRICARE is the military's health benefit program which Office of Group Benefits is offering as a voluntary health benefit option available to active or retired OGB plan members and their dependents who meet the military's eligibility for TRICARE.

Who is ASI (Association & Society Insurance Corporation)?

ASI is the vendor that will be the plan administrator of the TRICARE benefit program through the Office of Group Benefits. Hartford Life and Accident Insurance Company is the plan underwriter working with ASI. Hartford has an A+ rating by A.M. Best and an AA rating by Standards and Poor's.

May an active or retired OGB plan member elect TRICARE and continue their current coverage with another OGB approved vendor?

No. When an active or retired plan member voluntarily elects to enroll in the TRICARE Supplement, they must dis-enroll from any other commercial health plan.

TRICARE SUPPLEMENT PLAN



Monthly premium cost for the TRICARE Supplement Plan

Monthly cost	Employer	Employee
Plan Member Only	\$60.00	\$0
Plan Member + Child(ren)	\$119.00	\$0
Plan Member + Spouse	\$119.00	\$0
Plan Member + Family	\$160.00	\$0

Plan member terminates existing coverage (commercial health plan)

Enrolls in the OGB sponsored TRICARE Supplement

Employer saves the difference in premium

Who are TRICARE eligible individuals?

- Individuals listed in the Defense Enrollment Eligibility Reporting System (DEERS), which is a military database that lists everyone who is eligible for TRICARE. Individuals are from all branches of the armed services (Army, Navy, Marine Corp, Air Force, Coast Guard, Public Health Service or National Oceanic and Atmospheric Administration-NOAA)
- OGB plan members and their spouses are eligible for the TRICARE Supplement Plan up to age 65, if they are:
 - Military retirees receiving retired, retainer or equivalent pay
 - Spouses of Military Retirees or Active Duty service members
 - Reservists and National Guardsmen who separated from active service and are enrolled in TRICARE Reserve Select (TRS)
 - Retired Reservists and National Guardsmen between the ages of 60 and 65 with 20 years of creditable service
 - Some former spouses of Military Retirees or Active Duty service members
 - Surviving spouses of Military Retirees or Active Duty service members
 - Spouses of 100% disabled veterans entitled to CHAMPVA

Dependent Eligibility Age

- Eligible dependents are covered up to age 21 or 23 if a full-time student
- Coverage will continue past age 21 or 23 for dependents who are incapacitated and continue TRICARE eligibility

Exceptions to the Age 65 Eligibility Age

- Active or retired plan members and their spouses who are over age 65 are eligible to enroll in the TRICARE Supplement Plan, if they:
 - Reside outside the US and its territories (these individuals must be enrolled in Medicare)

Part B and eligible for Medicare Part A)

- Are not eligible for Medicare (these individuals must have received a Statement of Disallowance from Social Security Administration and their DEERS files must be updated)

Medicare and TRICARE for Life

- When a plan member becomes Medicare eligible at age 65, eligibility for the TRICARE Supplement Plan ends. At that time, eligibility begins with Medicare and TRICARE for Life
- If the employee's date of birth is August 11, he/she will be eligible for Medicare on 8/1 (the first day of the month of the 65th year)
- If date of birth is on August 1, eligibility for Medicare will be on July 1 (the first day of the month prior to the 65th year)
- To have access to TRICARE for Life benefits, individuals must be enrolled in Medicare Part B and eligible for Medicare Part A
- Plan members who are eligible for Medicare and TRICARE for Life do not need to enroll in any other commercial health insurance plans
- Plan members who have Medicare and TRICARE for Life will only be responsible for their Medicare Part B premium. TRICARE for Life is free.

Tricare Offers Three Options for Obtaining Medicare Care

- Standard – Indemnity Fee-for-Service
- Extra – PPO (Preferred Provider Organization)
- Prime – HMO (Health Maintenance Organization) with POS (Point of Service) option

TRICARE SUPPLEMENT PLAN



Features of TRICARE Standard

Standard:

Indemnity- Fee-for-Service Plan

- ▶ No enrollment required/ No enrollment fee to pay
- ▶ Flexibility and freedom of choice when selecting civilian healthcare (participating or non-participating) (TRICARE or Medicare) providers
- ▶ Freedom to obtain inpatient services from any civilian hospital - non-availability statement not required
- ▶ Access to Military Treatment Facility (MTF) on a space available basis
- ▶ TRICARE pays 75% of allowed amount after \$150 individual/\$300 family deductible
- ▶ No referral required
- ▶ Worldwide access
- ▶ Works with TRICARE Extra

TRICARE SUPPLEMENT PLAN



TRICARE Standard

On 12/28/03, TRICARE Standard beneficiaries were no longer required to obtain a non-availability statement for certain care.

If they reside within a 40 mile radius of a military treatment facility (MTF) they can seek care from any TRICARE authorized hospital of their choice.

If they reside within a 200 mile radius of an MTF, they can seek obstetric care and/or specialty care from any obstetrician or specialists of their choice.

A non-availability statement is still required for in-patient mental health care.



TRICARE SUPPLEMENT PLAN



How the Supplement Plan works with Standard and Extra

	TRICARE Standard	TRICARE Supplement	TRICARE Extra	TRICARE Supplement
Enrollment Fee	N/A			
Deductible	\$150 individual / \$300 Family	Pays the Standard deductible	\$150 individual / \$300 Family	Pays the Extra deductible
Copayment	None			
Cost Share	Pays 75% Allowed charge	Pays your 25% cost share	Pays 80% negotiated cost	Pays your 20% cost share
Excess Charges	Does not pay excess charge	Pays 100% excess charges	N/A	
Prescription Civilian NW/MO	Pays all but \$3/\$9/\$22	Pays copayments of \$3/\$9/\$22	Pays all but \$3/\$9/\$22	Pays copayments of \$3/\$9/\$22
Prescription Civilian Non-NW	Pays all but deductible & \$9/20% or \$22/20%	Pays deductible plus \$9/20% or \$22/20%	N/A	



TRICARE SUPPLEMENT PLAN



Example of a Non-Participating Provider's charge and what the Supplement Plan pays after TRICARE has paid

- Assumption - Non-Participating Provider under TRICARE Standard
 - Dr. bills the patient - \$1000.00
 - TRICARE Standard allowed amount - 500.00
 - TRICARE applies deductible (patient's responsibility) 150.00
 - 350.00
 - TRICARE pays 75% of the \$350 262.50
 - Cost Share (patient's responsibility) 87.50
 - Dr. bills for the full excess charge (patient's responsibility) \$500 (1000 - 500)
 - Total patient responsibility is \$737.50 (150 + 87.50 + 500)
 - The TRICARE Supplement pays \$737.50



TRICARE SUPPLEMENT PLAN



How the Supplement Plan works with Prime /POS

	TRICARE Prime	The Supplement Plan Pays	Prime POS	The Supplement Plan Pays
Enrollment Fee	\$230 individual /\$460 family	None	Same	
Deductible	N/A	N/A	\$300 individual / \$600 family	\$150 individual / \$300 family
Copayment	All but copayments	All copayments	N/A	
Cost Share	Pays 85% of allowed charge for DME	15% cost share	Pays 50% of allowed charge	The 50% cost share
Excess Charges	N/A		Does not pay excess charge	100% excess charges
Prescription Civilian NW/MO	Pays all but \$3/\$9/\$22	All copayments of \$3/\$9/\$22	N/A	
Prescription Civilian Non-NW	N/A		50% of allowed amount	Deductible plus, the 50% cost share



How to Select a TRICARE Provider

- TRICARE Prime
 - You must use a Primary Care Manager if you reside within 40 miles of the Military Treatment Facility, then your primary care manager must be at the Military Treatment Facility.
 - Your Primary Care Manager provides referrals to other doctors or specialists
- TRICARE Standard
 - Allows freedom to select any civilian provider who is TRICARE or Medicare authorized

- You self refer to any doctor, specialist or hospital
- Providers either are participating or non-participating with TRICARE
- TRICARE Extra
- Allows freedom to select any civilian TRICARE network provider

How to Submit the TRICARE Supplement Claims to ASI

- Notify your provider of change of insurance by providing your military ID card for primary claims filing to TRICARE and Supplement ID card for secondary claims filing to ASI
- Most providers will submit claims
- If you must submit claims:
- Write your certificate number (found on ID card) on the TRICARE explanation of benefits (EOB)
- If payment should go to provider, write "Pay Provider" on the EOB
- Fax or mail the EOB to ASI
- If prescription drug charges from TRICARE Mail Order Pharmacy or Civilian Network Pharmacy – fax or mail drug copay receipt (not cash register receipt)
- If using Civilian Non-network Pharmacy – Fax or mail TRICARE EOB

OGB Plan members who enroll in the TRICARE Supplement Plan must notify TRICARE that they no longer have Other Health Insurance by completing the Other health Insurance (OHI) change form.

- Forms may be found on the TRICARE web site at www.mytricare.com or from ASI's website at www.asicorptricaresupp.com
- Send completed forms to TRICARE at the address on form or fax to number on form
- Since Express Scripts, Inc. is the administrator of the TRICARE prescription drug program, they too must be notified by calling 1-866-363-8667

Special Enrollment Dates October 1-November 30, 2006 – effective January 1, 2007

- This is a flex plan qualifying event and should be noted on the GB-01 form and flexible benefits change form as "Transfer to ASI"
- This is a new health plan option for the state that is not using e-enrollment at this time
- HR must send in the original GB-01 and a copy of the military ID card. HR must keep copies for file.
- ASI determines eligibility, not HR.
- OGB is sending letters to plan members
- Packets will be sent from ASI to the participant and he/she must send in the OHI form located on the TRICARE website and also must contact Express Scripts that they have joined the plan. This is mandatory.

TRICARE SUPPLEMENT PLAN



TRICARE Contact Information

- TRICARE Web Site: www.tricare.osd.mil or www.tricare.org
- TRICARE Claims Web Site: www.mytricare.com
- DEERS Phone Number: 1-800-538-9552
- DEERS Fax Number: 1-831-644-8317
- TRICARE for Life Phone Number: 1.888.363.5433

Plan members who are unsure of their TRICARE eligibility should contact DEERS to verify.

TRICARE SUPPLEMENT PLAN



ASI Contact Information

- QUESTIONS: Call Customer Service at 1-800-638-2610, ext. 255
– Call Center hours of operation - 8:30 am to 8:00 pm
- Fax number for customer service: 800-311-1124
- Fax number for claims: 301-816-1125 or 1-800-310-5514
- Claims Address:

ASI
P.O. Box 2510
Rockville, MD 20847

ASI Web Site Address: www.asicorptricaresupp.com



Continuation of Coverage /Portability

If employment terminates for any reason, the TRICARE Supplement Plan may be continued on portability directly with ASI.

- ▶ Pays same monthly premium cost as paid by the employer
- ▶ No yearly premium rate increase unless employer gets a rate increase
- ▶ Coverage continues up to age 65 or until the plan member chooses to terminate



TRICARE Meetings for ASI

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

Road 1:30 PM Carville 70721	Street 1:30 PM Lafayette 70502	Avenue 1:30 PM West Monroe 71291	1:30 PM Pineville 71360	1:30 PM
October 20 Peltier Lawless Developmental Center Friday Annex Building 10:00 AM 690 E. First Street 1:30 PM Thibodaux 70301				