



# Executive Summary

**TAGCO**  
ASSOCIATES, LP  
TAGCO Multiple Employer Trust

# TAGCO MET Executive Summary

- TAGCO MET Retiree Medical and Rx plans are group employer plans for Medicare beneficiaries 65 and older, who are enrolled in Medicare Part A and B, and can be sponsored and endorsed by an employer with or without contribution;
- TAGCO MET Retiree Medical and Rx plans are group employer plans for Medicare beneficiaries 65 and older, who are enrolled in Medicare Part A and B, and can be sponsored and endorsed by an employer with or without contribution;
- TAGCO MET Group Retiree Medical plans are fully insured by The Hartford and guaranteed issue to the Retiree, his or her Spouse or surviving spouse;
- TAGCO MET Group Retiree Medical plans provide for an alternative to individual Standardized Medicare Supplement alphabet plans and can be issued with employer group Medicare Part D Rx coverage that provides full coverage thru the DoNut hole;
- TAGCO MET Retiree Medical plans are underwritten by Hartford Life & Accident Insurance Company—rated “A” by AM Best and Standard and Poor’, as of March 25, 2010; TAGCO MET employer group Medicare Part D Rx plans are offered via Express Scripts and CVS Caremark Silver Scripts;
- The Hartford issues such fully insured group Retiree Medical Master Policy(s) to the TAGCO Multiple Employer Trust; such Group Retiree Medical plan is guaranteed issue to the Retiree, his or her Spouse or Surviving Spouse;
- TAGCO MET Employer Group Retiree Medical plans may be issued with or without employer contribution for eligible Retirees and their Spouses and provide national rates;
- TAGCO MET group Retiree Medical plans do NOT include medical questions or history and are guaranteed issue and group rated;
- Composite rates are provided for employer groups with 50% or more employer contribution; age and gender banded rates are available for employer sponsored voluntary plans, e.g. 65-69, 70-74, 75-80 and 80+;
- TAGCO MET Group Retiree Medical plans are not zip code rated and do not include smoker surcharges;
- TAGCO MET Employer Group Retiree Medical and Rx plans can be issued to employer groups with as few as two (2) lives and up to 250 or more;
- TAGCO MET plans can be customized for employer groups with 250 or more Retirees;
- TAGCO MET Employer Group Retiree Medical and Rx plan(s) are administered by The Hartford’s approved Third Party Administrator(s) and includes the following services:

Case Set-Up  
Medical Card  
Commission Reporting

Welcome Letter  
Employer Billing  
Customer Service

Certificate Issue  
Individual Billing  
Claims Payment