



TAGCO Multiple Employer Trust Plan Frequently Asked Questions (FAQ)

- Question:** Is it necessary for me to obtain a referral from my primary care physician to seek care from a medical specialist?
- Answer:** No—you may schedule an appointment directly with any medical specialist, as long as they provide services to Medicare eligible retirees.
- Question:** What network do I access for care?
- Answer:** None—there is no network; you may access care at any Medicare approved facility in the United States.
- Question:** Is my coverage portable and may I travel outside of the United States?
- Answer:** Yes—The Hartford’s TAGCO MET Plan is portable and coverage is available for emergency care outside of the United States.
- Question:** May I keep my same providers and doctors?
- Answer:** Yes—you may keep your same providers and doctors, as long as they continue to provide services to Medicare eligible retirees.
- Question:** If I decide to not enroll in The Hartford’s TAGCO MET Plan, may I enroll in it at a later date?
- Answer:** Yes—you may enroll in The Hartford’s TAGCO MET Plan at your employer’s next scheduled annual open enrollment period.
- Question:** If I decide to opt out of The Hartford’s TAGCO MET Plan, may I elect it at a later date?
- Answer:** Yes—you may enroll in The Hartford’s TAGCO MET Plan at your employer’s next scheduled annual open enrollment period.
- Question:** Will I receive a new membership card?
- Answer:** Yes—The Hartford’s administrator will send a medical ID card and a certificate of coverage to your home address.
- Question:** Who do I contact regarding my claims?
- Answer:** Please call The Hartford’s claims administration at (800) 368-3653.