## Affordable Reference-Based Pricing Solutions



For Small to Mid-Size Employers

**Small Business Benefits** 

Our Trustmark Healthy Choices<sup>SM</sup> self-funded health benefit plan designs use reference-based pricing<sup>1</sup>, a strategy leveraged by large employers to help control plan costs. Employers have the flexibility to customize a plan design with a choice of deductible, coinsurance, out-of-pocket limit, provider copays and other optional benefits.

## Additional advantages include:



**Freedom of provider choices** means members can select providers, based in the U.S., that best suit their needs for most covered services.<sup>2</sup>





**Streamlined process** for resolving balance bills and member updates on the status of balance bills.

most out of their benefits.



**Balance bill protection** ensures members are not responsible for paying balance bills.



**Stop-loss insurance** provides protection against the financial impact of a large number of covered claims, an individual catastrophic covered claim or both.



**Cost-effective pharmaceuticals** provides members with nationwide access to retail pharmacies, as well as home delivery and mail order pharmacy services and PrudentRx specialty drug copay assistance program.



Cost-saving services are available to members, including telemedicine services via Teladoc<sup>™</sup>
Health, the Healthcare Bluebook<sup>™</sup> online quality and cost transparency tool, Included Health medical second opinions, Active&Fit Direct<sup>™</sup> for access to discounted gym memberships, and more.

## Reach out to your sales contact for more information.

<sup>1</sup>Refer to the plan document for more details.

<sup>2</sup>Except for organ transplants and specialty drugs, when benefits are available, and services are performed as outlined in the plan document. Trustmark\*, Trustmark Healthy Choices™ and Trustmark Small Business Benefits\* are trademarks of Trustmark Life Insurance Company.

Trustmark Small Business Benefits®

Plan design availability and/or coverage may vary by state. Plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance and ancillary coverage are provided by Trustmark Life Insurance Company.

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