

# Starmark<sup>®</sup> Consumer Health Plans



Health insurance plans specifically for small to mid-size businesses



**Trustmark**  
LIFE INSURANCE COMPANY

 Starmark<sup>®</sup>

PERSONAL. FLEXIBLE. TRUSTED.



## Encouraging employees to take an active role in managing their healthcare.

Starmark® Consumer Health Plans, fully insured by Trustmark Life Insurance Company, combine two concepts: the cost-savings feature of a high-deductible health plan and the option to pair it with a health savings account (HSA) for tax advantages.

This progressive choice is becoming the preferred plan for many cost-conscious employers wishing to give their employees more control over their healthcare decisions.

## Are You Looking for a Flexible, Qualified Plan to Pair With an HSA to Help you Manage Costs?

**Consumer Health plans** are ideal if you're seeking a progressive health plan that offers:

- **Savings** with a higher-deductible health plan
- **Tax advantages** with a health savings account, and the freedom to choose your HSA administrator
- **Strong network access with discounts** on services when using any in-network provider
- **In-network provider access when traveling outside the service area** through PHCS Healthy Directions
- **True flexibility**, allowing you to mix and match a wide choice of benefit selections to meet your group's needs, and offering freedom of provider choice
- **Easy, paperless employee enrollment** with Express Connect®, saving time and streamlining the process
- Resources to **simplify healthcare, and promote employee health and wellness**
- The unparalleled **personal service you deserve**

## Consumer Health Advantage<sup>SM</sup>

This PPO plan features separate accruals; one for in-network and another for out-of-network services. Ideal for areas with robust networks.

### Customize Your Health Plan

Plan design flexibility allows you to tailor your plan to meet your needs and budget. In order to stay within the government-established guidelines for maximum out-of-pocket expense for an HSA qualified plan, certain deductible, coinsurance and coinsurance limit combinations are not available. Refer to the separate state insert page (MK10) for more information and state-specific plan variances, if applicable. Ask your broker for details.

#### Calendar-Year Deductible<sup>1</sup> (in-network/out-of-network)

	Individual	Family
	• \$ 1,250/\$2,500	\$ 2,500/\$5,000
	• \$ 1,500/\$3,000	\$ 3,000/\$6,000
	• \$ 2,000/\$4,000	\$ 4,000/\$8,000
	• \$ 2,500/\$5,000	\$ 5,000/\$10,000
	• \$ 3,000/\$6,000	\$ 6,000/\$12,000
	• \$ 4,000/\$8,000	\$ 8,000/\$16,000
	• \$5,000/\$10,000	\$ 10,000/\$20,000

#### Coinsurance (in-network/out-of-network)

- 100/80<sup>2</sup>
- 90/70
- 80/60
- 70/50
- 60/40

#### Coinsurance Limit (in-network/out-of-network)

- \$5,000/\$10,000
- \$10,000/\$20,000
- \$15,000/\$30,000

#### Deductible Type Choose one.

- **Aggregate** – Benefits are payable once the entire family deductible is met.
- **Embedded** – Benefits are payable for a member once either the individual deductible is met, or for the entire family once the family deductible is met.

In order for the plan to be qualified for use with an HSA, the embedded deductible must be selected only with individual deductibles of \$2,500 (\$5,000 for families) or higher.

#### Lifetime Maximum Benefit

Unlimited for essential health benefits (as defined by federal regulation)

#### Annual Out-of-Pocket Limits<sup>1</sup>

**Individual:** The amount of covered charges the member must pay each year. When the out-of-pocket limit is reached, covered charges will be paid at 100 percent until the end of the calendar year or until a plan maximum is reached, whichever occurs first.

- Family:**
- 1 times the individual out-of-pocket limit
  - 2 times the individual out-of-pocket limit

Note: For members with family coverage, benefits are paid at 100 percent once the entire family out-of-pocket limit is met. The annual out-of-pocket limit does not include the deductible. Refer to your proposal for the annual out-of-pocket limits applicable to your plan.

Example: Using an 80/60 coinsurance, the \$5,000/\$10,000 coinsurance limit and a family annual out-of-pocket limit of two times the individual out-of-pocket limit, the out-of-pocket limits are calculated as follows:

	In-network	Out-of-network
<b>Individual</b>	20% of \$5,000 = \$1,000	40% of \$10,000 = \$4,000
<b>Family</b>	2 x \$1,000 = \$2,000	2 x \$4,000 = \$8,000

The calendar-year deductibles and out-of-pocket limits are based on the Consumer Price Index (CPI). Federal law requires an annual cost-of-living adjustment based on changes in the CPI; therefore, these plan designs may be adjusted annually.

<sup>1</sup> In- and out-of-network deductibles and out-of-pocket limits accrue separately on Consumer Health Advantage.

<sup>2</sup> The 100/80 coinsurance cannot be selected with the \$1,250/\$2,500 individual calendar-year deductible.

## Benefit Options

### Supplemental Accident Option

Choose supplemental accident coverage to help prepare your employees for an unexpected accident or injury by providing first-dollar coverage.

- The first \$500 of covered charges per accident is paid at 100 percent.
- Additional covered charges are subject to the calendar-year deductible and coinsurance.
- Coverage includes medical charges resulting from accidental injury incurred within 90 days of the accident.

### Maternity Option

Selecting the maternity option provides your employees with peace of mind when planning for pregnancy and delivery. Normal maternity and nursery care covered charges are subject to the calendar-year deductible and coinsurance.



## Outpatient Prescription Drug Benefit

### Price Assurance Program

This program provides prescription drug savings at participating pharmacies nationwide.

When members present their medical ID card at a participating pharmacy, they receive:

- The lowest price available in that store, on that day
- Generic drug savings
- Drug utilization review

The Price Assurance Program includes most drugs that, by federal law, require a prescription. Covered prescription drugs are subject to the in-network calendar-year deductible and coinsurance when the prescription is filled at a participating pharmacy. If a prescription drug is excluded from coverage under the health plan, members may still receive a discount on their prescription through this program.

### Prescription Safeguards

To encourage the safe and appropriate use of prescription drugs, Starmark plan designs utilize quantity limits and prior authorization for certain drug classes covered by the prescription benefit. These limits and prior authorizations are intended to ensure proper prescription utilization and clinically appropriate quantities. Additionally, Specialty Guideline Management, provided by Starmark's contracted pharmacy benefit manager, helps to ensure members receive the most appropriate specialty medication for managing their complex medical conditions. Refer to the separate brochure, *Safety, Savings and Convenience*, for more information.

To learn more about the prescription drug benefit, specialty pharmacy services and ways to save on prescriptions, refer to the separate brochure, *Making the Most of Your Prescription Benefit*.

### Visit a Participating Pharmacy to Maximize Benefits

Participating pharmacies have contracted with Starmark's contracted pharmacy benefit manager to charge a fixed amount for prescription drugs. Nonparticipating pharmacies may charge a price significantly above this amount, which may mean higher prescription expenses for members. When a nonparticipating pharmacy is used, the member pays the full price of the prescription drug at the time of purchase.

## Plan Features

### Preventive Care Services

Covered preventive care services received in-network will be paid at 100 percent.<sup>1</sup> Covered preventive care services include, but are not limited to:

- Physician office visits for preventive care services
  - Adult physicals
  - Routine ob/gyn visits
  - Well-child visits
- Routine mammograms
- PSA (prostate-specific antigen)
- Colorectal cancer screening
- Adult and child immunizations (including flu and pneumonia shots)

Age and frequency schedules apply. For a complete list of preventive care services, visit [www.healthcare.gov/center/regulations/prevention/recommendations.html](http://www.healthcare.gov/center/regulations/prevention/recommendations.html).

In no event will benefits for preventive care services be less than that which is required by state or federal law, as applicable. Reasonable medical management techniques may be used to determine appropriate frequency, method or setting for a preventive care service to the extent such service is not specified in the guidelines or recommendations.

### Physician/Hospital PPO Network Selection

(Consumer Health Advantage<sup>SM</sup> and Consumer Health Select<sup>SM</sup> Only)

Offering employees a choice of PPO networks encourages in-network utilization while maintaining freedom of choice in provider care.

- You may select two networks per business location up to a maximum of five networks.
- By using in-network providers, your employees can take advantage of negotiated discounts. If an out-of-network provider is used, the member is responsible for any amount exceeding the Reasonable and Customary Fee<sup>2</sup>.

<sup>1</sup>Preventive care benefits are in accordance with guidelines from the U.S. Preventive Services Task Force, Health Resources and Services Administration, and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

<sup>2</sup>Reasonable and Customary Fee is the lesser of the provider's actual charge, or a percentage of the Medicare reimbursement rate in effect at the time services are provided.

### Receive Network Access While Outside the Primary PPO Service Area

When members and their eligible dependents encounter an unexpected illness or need medical treatment while outside their primary PPO network's coverage area, they can take advantage of in-network benefit levels, subject to the terms of your plan, and PHCS-negotiated discounts by using PHCS Healthy Directions. Members can visit a PHCS Healthy Directions provider when:

- Traveling for business or vacation
- Attending an out-of-area educational institution
- Residing outside their primary PPO network's coverage area

Members with Consumer Health Freedom<sup>SM</sup> can also visit a PHCS Healthy Directions provider and receive PHCS-negotiated discounts at any time. Members who have the Aetna Signature Administrators<sup>®</sup> (ASA) PPO Network, GWH-Cigna Network or Private Healthcare Systems (PHCS) as their network maintain provider access through these networks when outside the primary PPO service area.

For more information about PHCS Healthy Directions, refer to the separate flyer (MK60b).

### Lab Card<sup>®</sup> Select Program

All Starmark Consumer Health Plans include the Lab Card Select Program. This voluntary discount program offers outpatient laboratory testing at significant savings compared with other labs when testing is directed to a participating Quest Diagnostics laboratory as part of the Lab Card Select Program. For more information, visit [www.labcardselect.com](http://www.labcardselect.com).

Note: The Lab Card Select Program is not available when the GWH-Cigna Network or the SuperMed<sup>®</sup> Network is selected. Quest Diagnostics Incorporated is a provider of laboratory testing, information and services, and is not affiliated with Trustmark or Starmark<sup>®</sup>.

### Discount Program Means Big Savings

This program helps members save money and maintain their overall health, and offers discounts on:

- Vision services and supplies
- Hearing services and supplies
- Vitamins

Note: This program from New Benefits, Ltd., a discount medical plan organization, is not insurance and is not available to Vermont residents. Trustmark and Starmark are not affiliated with New Benefits, Ltd.

## Covered Services

When medically necessary, eligible charges for the following services are payable subject to the calendar-year deductible, coinsurance and, for out-of-network providers, Reasonable and Customary Fee<sup>1</sup>:

### Hospital and Provider Services

- Semiprivate hospital room, board and general inpatient nursing care
- Intensive care unit
- Miscellaneous services and supplies provided by a hospital on an inpatient basis
- Miscellaneous services and supplies provided by a hospital or free-standing surgical center and related to outpatient surgery or outpatient treatment of injury
- Anesthetics and their administration
- Physician's fees except as otherwise noted
- Preventive care services<sup>2</sup>

### Other Services and Supplies

- Prescription drugs (See page 4 for details on outpatient prescription drug benefits.)
- Blood and blood plasma, oxygen and rental of equipment for its administration
- Local licensed ambulance service to or from a hospital
- X-rays (not dental x-rays) and laboratory tests performed for diagnosis and treatment
- X-ray, radium, cobalt and radioactive isotope therapy
- Artificial limbs and eyes
- Casts, splints, trusses, crutches and nondental braces
- Rental of a wheelchair, hospital-type bed or other durable medical equipment
- Complications of pregnancy
- Outpatient pre-admissions testing
- Hospice care
  - Maximum of 6 months per lifetime
- Home healthcare
  - Maximum of 100 days per calendar year
- Skilled nursing care
  - Maximum of 81 days per calendar year
- RN and LPN fees for private-duty nursing recommended by a physician
- Nondental treatment of temporomandibular joint dysfunction (TMJ)
- Chronic pain treatment programs
  - Maximum of 10 visits per calendar year

<sup>1</sup> Reasonable and Customary Fee is the lesser of the provider's actual charge, or a percentage of the Medicare reimbursement rate in effect at the time services are provided.

<sup>2</sup> Coverage for preventive care services is described in the Plan Features section of this brochure.



Comprehensive coverage provides peace of mind.

## Therapies

- Speech, occupational and physical therapist's fees, when prescribed by a physician
  - 60-visit limit per therapy per calendar year
- Manipulative therapy
  - 20-visit limit per calendar-year

## Mental Illness, Nervous Disorders, Substance Abuse and Alcohol Abuse

### Groups with up to 50 employees

- Outpatient expenses
  - 40-visit limit per calendar year; 120 visits per lifetime
  - Covered charges are paid at 60 percent for an in-network provider (100 percent if the 100 in-network coinsurance is selected); 50 percent for an out-of-network provider or Consumer Health Freedom<sup>SM</sup>.
- Inpatient expenses
  - 20 days per calendar year; 40 days per lifetime. These limits do not apply to inpatient alcohol abuse treatment.
  - Covered charges are paid according to the in- and out-of-network coinsurance selected.

### Groups with 51 or more employees

- Outpatient and inpatient expenses
  - Covered charges are paid the same as any other covered service.

## Organ Transplants

- Designated transplant facility
  - Covered charges for approved transplant services, including organ procurement or acquisition, are paid at 100 percent.
  - Coverage is provided for transportation, lodging and meals for a companion, subject to the following limits:
    - a. Transportation benefit: maximum of \$1,000 per approved transplant procedure
    - b. Lodging and meals benefit: maximum of \$250 per day; \$10,000 per lifetime
- Nondesignated transplant facility
  - Covered charges for approved transplant services at an out-of-network facility, including organ procurement or acquisition, are paid at 70 percent.
  - No coverage is provided for transportation, lodging or meals for a companion.

## Resources to Help Members Get and Stay Healthy

Starmark<sup>®</sup> offers resources to help simplify healthcare and maximize the health potential of plan members.

### CareChampion 24/7<sup>®</sup> – Healthcare Simplified

CareChampion 24/7 is a health advocacy service that supports members as they navigate through the healthcare system. Advisors are available anytime, day or night, and can help members find a doctor or hospital in-network, understand healthcare benefits and claim payments, identify cost-saving opportunities, handle eldercare issues and more!

### Healthy Foundations<sup>®</sup> – Health and Wellness Management Suite

Healthy Foundations provides a comprehensive suite of health and wellness management tools to help maximize the health potential of every member. Healthy Foundations includes the YourCare health and wellness program, MyNurse 24/7<sup>®</sup>, MaternalLink<sup>®</sup> maternity wellness program, online support tools and the Healthy Foundations wellness e-newsletter.

To learn more about CareChampion 24/7 and Healthy Foundations, visit [www.starmarkinc.com](http://www.starmarkinc.com).





# Starmark<sup>®</sup> Provides Unparalleled Personal Service

- Starmark calls each new group to welcome them and follows up to ensure satisfaction continues throughout the year.
- Representatives assist to make plan renewal easy.
- Starmark's website provides information and resources to help members better manage their healthcare.
- Members have quick access to benefit information at [www.starmarkinc.com](http://www.starmarkinc.com) and can quickly access claim status using their telephone keypad.

## Precertification

Precertification is required for all hospital, rehabilitation or skilled nursing admissions, behavioral health residential treatment, hospice, home healthcare or transplant-related services, and high-tech outpatient radiology services, including CT, MRI and PET scans.

- To precertify, the member must call the toll-free number listed on the medical identification card.
- Failure to precertify will result in a \$300 penalty per occurrence. This penalty will not count toward the individual or family calendar-year deductibles, or toward out-of-pocket limits.
- Precertification does not guarantee benefits are payable. The person must be eligible at the time of service.

## Emergency Admissions

In the case of an emergency admission, the member must call the toll-free number listed on the medical identification card within 48 hours after the admission or on the next regular business day after the start of treatment, if later.

Failure to call will result in a \$300 penalty per occurrence. This penalty will not count toward the individual or family calendar-year deductibles, or toward out-of-pocket limits.

## Pre-existing Conditions

A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received during a six-month period immediately preceding the effective date of coverage.

For persons ages 19 and older, benefits will not be paid for a pre-existing condition during the first 12 months of coverage under the plan (18 months for late enrollees). If a person had creditable coverage with no more than a 63-day gap in coverage, time covered under the prior plan will be credited toward satisfying the 12- or 18-month pre-existing condition limitation period.

## Deductible Credit for New Groups

A member continuously covered under a prior individual or group health plan with a calendar-year deductible will be credited for any portion of the deductible satisfied under the prior plan during the same calendar year. Deductible credit will not be given if moving to or from a health plan with a plan-year deductible.

Credit is not provided for out-of-pocket amounts or for employees added to a plan after the group's initial effective date.

## Enrollee Definitions

### Timely Enrollees

Timely enrollees are eligible employees who complete and sign an Employee Enrollment Form for themselves and/or their dependents during the employer's waiting period and prior to the end of the initial enrollment period. The initial enrollment period is the 31 days following the waiting period.

### Special Enrollees

Special enrollees are employees or dependents who previously waived coverage, but may now be eligible because they have involuntarily lost their other coverage, had a benefit/coverage change or had a life-changing event. The enrollment period for a special enrollee is the 31 days following the special enrollment event (60 days for special enrollees who have lost their Medicaid or State Children's Health Insurance Program coverage).

### Late Enrollees

Late enrollees are eligible employees or dependents who request enrollment following the initial enrollment period. The initial enrollment period is the 31 days following the employer's waiting period or special enrollment event.

Special guidelines apply for special enrollees and late enrollees. For more details, refer to the separate state insert page (MK10) or ask your broker.

## Limited Occupational/ 24-Hour Coverage

Work-related injuries and illnesses are covered when the member is not covered by workers' compensation or similar coverage and is not eligible for such coverage.

## Renewability

Coverage for a participating employer or individual employee may not be canceled or nonrenewed on the basis of the health status of one or more members. Coverage for a participating employer may be canceled for:

- Failure to meet minimum participation requirements
- Failure to meet minimum employer contribution requirements
- Nonpayment of the monthly bill
- Fraud or intentional misrepresentation of material fact(s) in connection with the coverage

## Hospital Bill Reward Program

If a member detects and resolves an error when reviewing hospital bills, he or she will be rewarded 50 percent of the savings, up to \$1,000.



# Save Money on Monthly Administration Fees

You may be able to reduce your monthly group administration fee by doing all three of the following:

- Sign up to use Starmark's Internet-based Automated Customer Environment (A.C.E.) to access enrollment records and payment history.
- Use electronic funds transfer (EFT) to pay your monthly bill.
- Sign up to receive billing statements by email.



## Exclusions and Limitations

### Major Medical

No benefits are payable for the following expenses:

- Services and supplies not prescribed by a physician or required to treat a covered condition, or in excess of the Reasonable and Customary Fee, or not medically necessary
- Dental care and treatment; hearing aids, eyeglasses and contact lenses; eye or hearing exams<sup>1</sup>; some foot treatment, including orthotics
- Cosmetic surgery; hair prosthesis and transplants; treatment for abnormal male breast enlargement
- Charges the member is not legally required to pay; charges for missed appointments; surcharges for weekend nonemergency office visits and home visits by a physician; treatment rendered by a member of the member's family; work-hardening programs; occupational sickness and injury, except for members who are not covered by workers' compensation or similar coverage and are not eligible for such coverage
- Normal pregnancy, elective abortions and routine nursery care, unless maternity benefits are selected; surrogate parenting; reversal of sterilization; some assisted conception
- Weight reduction<sup>1</sup>; smoking deterrent medications<sup>1</sup>; sex transformation or its reversal; restoration or enhancement of sexual activity
- Sensory integration therapy, central auditory processing disorder; most treatment for snoring; excessive sweating; phonophoresis; surface electromyogram; therapeutic cold devices; x-rays or tests not related to diagnosis or treatment of sickness or injury, unless otherwise specified
- Maintenance speech, occupational and physical therapy; speech therapy for psychosocial speech delay, behavioral problems (including impulsive behavior and impulsivity syndrome), attention disorder, conceptual handicap or mental retardation
- Nutritional counseling<sup>1</sup> for chronic fatigue and ADD/HDD; most dietary supplements<sup>1</sup>; alternative treatments; experimental/investigational drugs or treatment; items for comfort or convenience; expenses at a health spa; family or marriage counseling, aversion therapy, nonmedical self-care or self-help programs; home traction devices; custodial care
- Suicide, attempted suicide or intentional self-inflicted injury, if not the result of a medical condition; injury resulting from one's own negligent or illegal use of alcohol, drugs or over-the-counter medications
- Acts of war; participation in a riot; commission of or attempt to commit a felony; engaging in an illegal occupation

## Pair Your Plan with an HSA

### Freedom of Choice

By selecting a Starmark® Consumer Health Plan, you can:

- Save on health plan costs by choosing the cost-savings feature of a high-deductible health plan compared to a traditional health plan.
- Design a plan with options that help attract and retain valued employees.
- Use the plan on a stand-alone basis or pair it with a health savings account (HSA).
- Establish an HSA through a Starmark-recommended HSA custodian, or through any other administrator or financial institution that offers HSAs.

Ask your broker to help determine the plan design that best suits your business needs and budget.

## What Is an HSA?

An HSA is a personal bank account owned by an individual with a high-deductible health plan and used to pay for qualified medical expenses not reimbursed under the health plan.

## Why Use an HSA?

### Tax Advantages

Contributions to an HSA can be made by anyone and are either made pretax or are tax deductible. Any balances in the account are not taxed when used to pay for qualified medical expenses. Additionally, interest on the HSA grows tax deferred. Note: Tax advantages vary by state.

### Full-Year Contribution

Employees can open an HSA in any month and still have the ability to make the maximum annual contribution to the account, regardless of the effective date. Restrictions apply. Consult your financial advisor.

### Portability

Funds roll over at the end of each year and belong to the employee, even when changing employers or switching to a different high-deductible health plan.

### Choice

Employees select how their HSA funds are spent and invested. Funds can also be accumulated to enhance a retirement portfolio.

For more information about HSAs, refer to the separate brochure, *Get the Most Out of Your Health Plan. HDHPs and HSAs: A Powerful Combination*. For investment, tax or legal advice, consult a licensed professional.

## Offer a complete benefit package

by selecting:

- Dental
- Vision
- Life/Accidental Death and Dismemberment
- Short-Term Disability
- Long-Term Disability

For more information, refer to the separate product brochures.





Trustmark, an employee benefits company for 100 years, helps people increase well-being through better health and greater financial security. The Trustmark Companies serve more than 2 million covered lives or plan participants. Trustmark Life Insurance Company is rated A- (Excellent) by A.M. Best. Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company.

Starmark® is a distinguished leader in group healthcare benefits offering self-funded and fully insured plan designs. With paperless employee enrollment, health and wellness programs, nationwide network access and seamless HRA administration, Starmark is the choice in employer healthcare benefits.

The information contained in this product brochure is a general description of features, benefits, requirements and restrictions of Trustmark Life Insurance Company policy number SMP/1003. More details are provided in the Certificate of Insurance, which is the prevailing document and the basis for benefit payment. Plan benefits are subject to change to comply with federal healthcare reform, as necessary. Plan design availability and/or coverage may vary by state.



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[www.starmarkinc.com](http://www.starmarkinc.com)