

Starmark®



Signature and Consumer Health Plans

Health insurance plans specifically for small businesses

Trustmark
LIFE INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.

 **Starmark**
Small business is our only business.

Agenda

- Starmark[®] Signature Plans
- Starmark[®] Consumer Health Plans
- Express Connect[®]
- Website
- Healthy Foundations[®]
- *CareChampion 24/7*[®]



Starmark Signature Plans



- **Traditional** PPO and indemnity healthcare benefit plans
- **Strong network access** with freedom to choose any provider
- **Copay features** like prescription drug card with \$0 generic copay and physician office visit coverage up to \$500 per visit after copay
- **Flexibility** to customize coverage to meet specific needs and achieve desired price point
- **Attractive options**, such as supplemental accident and maternity

Flexibility in Plan Design

Signature Plans

- **Calendar-Year Deductible**
- **Coinsurance**
- **Coinsurance Limit**
- **Office Visit Feature**
 - **Lab Choices:**
 - With labs (diagnostic)
 - Without labs
 - **Encounter Fee Choices:**
 - \$20, \$30, \$40 or no office visit feature
 - Up to \$500 of covered charges per office visit are paid at 100%
 - Balance subject to deductible and coinsurance

For details, refer to the product brochure and Certificate of Insurance. Refer to the state insert page for state-specific plan variances.

Outpatient Laboratory Testing

Signature Plans

- **Lab Card[®] Program**
 - Included with all Signature plans, whether or not labs are selected with the Office Visit Feature
 - Outpatient laboratory testing covered at no additional cost* when testing is directed to a participating Quest Diagnostics laboratory
 - For more information visit www.labcard.com

*Provider collection and handling fees may apply, and are subject to health benefit plan provisions.

Quest Diagnostics Incorporated is a provider of laboratory testing, information and services, and is not affiliated with Trustmark or Starmark.

Familiarity in Benefits

Signature Plans

- **Prescription Drug Card**

- Choice of separate prescription calendar-year deductibles:
 - \$0, \$250 or \$500 per person
 - Deductible does not apply to generic drugs
- Choice of copay combinations:

Retail Copay

(up to a 30-day supply)

\$0/\$30/\$50

\$0/\$45/\$75

\$10/\$30/\$50

\$15/\$45/\$75

\$20/\$60/\$100

Mail Service Copay

(up to a 90-day supply)

\$0/\$75/\$150

\$0/\$110/\$225

\$20/\$75/\$150

\$30/\$110/\$225

\$40/\$150/\$300

Note: The \$0 generic prescription copays can be selected only with the \$0 prescription calendar-year deductible.

Consumer Health Plans



- **Qualified HDHPs** (high-deductible health plans) that are HSA compatible
- **Lower premium** alternative to traditional plans
- **Flexibility** in plan design
- **Attractive options**, such as supplemental accident and maternity
- **Freedom** to choose HSA administrator

Flexibility in Plan Design

Consumer Health Plans

- **Calendar-Year Deductible**
- **Deductible Type – Embedded or Aggregate**
- **Coinsurance**
- **Coinsurance Limit**

For details, refer to the product brochure and Certificate of Insurance. Refer to the state insert page for state-specific plan variances.

Aggregate vs. Embedded Deductible

Consumer Health Plans

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

Prescription Drug Discounts

Consumer Health Plans

- **Price Assurance Program**
 - Included with all Consumer Health Plans
 - Prescription drug discount program
 - Members receive:
 - Lowest price available in that store, on that day
 - Generic drug savings
 - Drug utilization review
 - Potential for discount on noncovered prescription drugs

Outpatient Laboratory Testing

Consumer Health Plans

- **Lab Card[®] Select Program**
 - Included with all Consumer Health Plans
 - Outpatient laboratory testing at significant savings when testing is directed to a participating Quest Diagnostics laboratory
 - For more information visit www.labcardselect.com

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Options and Coverage

Signature and Consumer Health Plans

- **Supplemental Accident Option**
 - First-dollar benefit of \$500 per accident
- **Maternity Option**
 - Payable same as any other covered service
- **Covered Services**
 - Preventive Care
 - Hospital & Provider
 - Other Services & Supplies
 - Therapies
 - Mental Illness
 - Organ Transplants

Covered charges are paid subject to health benefit plan provisions.

Express Connect[®]

Easy, Paperless Employee Enrollment

- **Convenience:** Employees can enroll on the job or at home.
- **Confidentiality:** Medical information submitted is safeguarded for each employee's protection.
- **Simplicity:** The enrollment process is easy to understand and complete.

Express Connect availability may vary by state. Contact your broker for more information.



Website



- Quick access to information at **www.starmarkinc.com**
 - Employers
 - Review a summary of your group health plan benefits
 - Use plan administration resources
 - Access pharmacy information
 - Sign up to receive our e-newsletters
 - Members
 - View claims and a summary of benefits
 - Access tools and information to better manage healthcare costs
 - Review HRA and HSA activity to keep track of expenses and account balance

Health and Wellness



- Healthy Foundations[®]: A unique, comprehensive suite of health and wellness management tools to maximize the health potential of plan members
 - *YourCare* health and wellness outreach program
 - *MyNurse24/7*[®] nurse line
 - *MaternaLink*[®] maternity wellness program
 - Online decision support tools
 - Healthy Foundations[®] e-newsletter

CareChampion 24/7[®]



- A health advocacy program that helps members navigate the healthcare system
- CareChampion advisors are available 24-hours a day, seven days a week to help members:
 - Find a doctor or hospital in-network
 - Understand explanation of benefits (EOB)
 - Identify cost-saving opportunities on prescription drugs
 - Search for a specialist
 - And much more!

The Starmark[®] Advantage



- Flexible plan design ... achieve lower price points
- Easy, paperless employee enrollment and a simplified application for employers
- Expansive network access
- Comprehensive suite of health and wellness resources through Healthy Foundations[®]
- Ancillary coverage available, such as dental, life/AD&D, short- and long-term disability
- True, personal service

Questions?



Plan design availability and/or coverage may vary by state. Starmark Signature and Consumer Health Plans are administered by Starmark and fully insured by Trustmark Life Insurance Company, Lake Forest, Illinois.

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