

# Starmark® Consumer Health Plans

For Small Businesses



Health plans specifically for small businesses



**Trustmark**  
LIFE INSURANCE COMPANY  
PERSONAL. FLEXIBLE. TRUSTED.

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

# 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:

- **Premium 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 coverage 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. Ask your agent for details. Refer to the separate state insert page (MK10) for state-specific plan variances, if applicable.

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

	Individual	Family
•	\$ 1,200/\$2,400	\$ 2,400/\$4,800
•	\$ 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 by one or more family members each year.
- **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 by one or more family members each year.

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 percentage of covered charges the member must pay each year.

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

The annual out-of-pocket limit does not include the deductible. Refer to your rate 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 figures 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 \$1,200/\$2,400 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 members with peace of mind when planning for pregnancy and delivery. Normal maternity and nursery care covered charges are payable the same as any other covered service.



## Prescription Benefit

All Starmark® Consumer Health Plans include a prescription drug discount program. Prescription drugs are subject to the calendar-year deductible and coinsurance as described in the Covered Services section of this brochure.

### Price Assurance Program

This program provides prescription drug savings at thousands of 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. 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 has implemented 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. 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

Preventive care services, as defined by federal regulation, are paid at 100 percent when received in-network. Age and frequency schedules apply. 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)
- Colonoscopy
- Adult and child immunizations (including flu and pneumonia shots)

### 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.

- Employers may select two networks per business location up to a maximum of five networks.
- By using in-network providers, members 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.

### 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 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>SM</sup> (ASA) PPO Network or Private Healthcare Systems (PHCS) as their network maintain coverage through these networks when outside the primary PPO service area.

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

### Lab Card<sup>®</sup> 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).

### 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.

## Covered Services

When medically necessary, 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

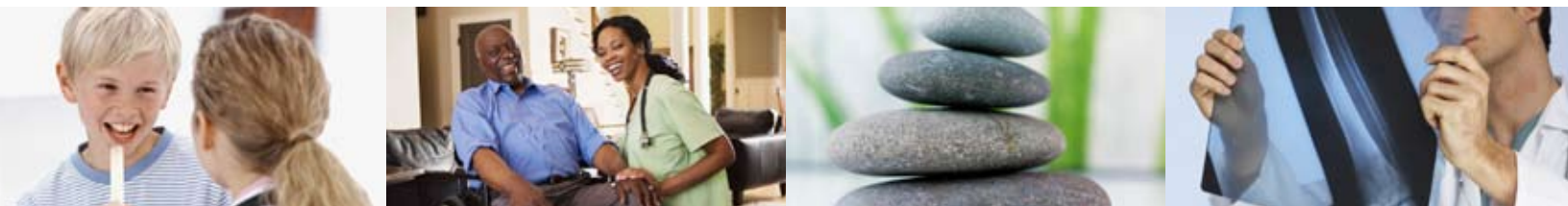
- Semiprivate hospital room, board and general inpatient nursing care
- Intensive care unit
- Miscellaneous services and supplies provided by a hospital on an inpatient basis
- Miscellaneous services and supplies provided by a hospital or free-standing surgical center and related to outpatient surgery 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
  - Subject to the in-network deductible and coinsurance on Consumer Health Advantage<sup>SM</sup> and Consumer Health Select<sup>SM</sup>
- 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 six 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
- 20-visit limit per calendar-year for manipulative therapy

## 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.

*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
  - 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
  - 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 plan member. Healthy Foundations includes the YourCare health and wellness outreach 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).



# 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 agent.

## Limited Occupational/ 24-Hour Coverage

Work-related injuries and illnesses are covered for members 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 premiums
- 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 premium payment history.
- Use electronic funds transfer (EFT) to make premium payments.
- Sign up to receive billing statements by e-mail.



## 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

## Freedom of Choice

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

- Save premium dollars 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 an HSA.
- Establish an HSA through a Starmark-recommended HSA custodian, or through any other administrator or financial institution that offers HSAs.

Ask your agent 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 adviser.

### 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, 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, a leading health and life insurer and benefits administrator for nearly 100 years, delivers competitive benefits to employer groups at a competitive price. Plans administered by Starmark® are fully insured by Trustmark Life Insurance Company, a subsidiary of Trustmark Mutual Holding Company. Trustmark Life is rated A- (Excellent) by A.M. Best and A- (Strong) by Fitch Ratings.

Starmark is a distinguished leader in small group healthcare benefits. By offering flexible health plans, unparalleled personal service, innovative, paperless employee enrollment, comprehensive health and wellness management tools, nationwide network access, and seamless HRA administration, Starmark is *the* choice to meet the diverse needs of small businesses today.

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 availability and/or coverage may vary by state.

Fully insured by  
**Trustmark**  
LIFE INSURANCE COMPANY

Administered by  
 **Starmark**®

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# Illinois

## Insert Page for State-Specific Product and Underwriting Information

This information replaces or supplements corresponding sections in the product brochure. Please refer to the Certificate of Insurance for more details.

## Plan Choices

### Coinsurance

The 60/40 coinsurance is not available for any plans.

### Combinations for the Consumer Health Series

Each year, the government establishes the maximum out-of-pocket expense for an HSA-qualified plan. To stay within this maximum, the guidelines listed below apply.

Note: For plans with networks, the numbers refer to the in-network amounts. For example, 70 percent coinsurance refers to the 70/50 in-network/out-of-network coinsurance.

Deductible	\$5,000 Coinsurance Limit					\$10,000 Coinsurance Limit					\$15,000 Coinsurance Limit				
	Coinsurance Percentage					Coinsurance Percentage					Coinsurance Percentage				
	100	90	80	70	60	100	90	80	70	60	100	90	80	70	60
\$1,200	X					X					X				
\$1,500															
\$2,000															
\$2,500															
\$3,000															
\$4,000															
\$5,000															

■ – Combination is not available for an HSA-qualified plan.

■ X – Combination is not available per Starmark guidelines.

■ – Combination is not available per state mandate.

## Covered Services

### Preventive Care Services

- Mammograms
  - A baseline mammogram for women ages 35 to 39
  - An annual mammogram for women ages 40 and older
  - A mammogram at the age and intervals considered medically necessary by a health care provider for women under age 40 with a family history of breast cancer, prior personal history of breast cancer, positive genetic testing, or other risk factors
  - A comprehensive ultrasound screening of an entire breast or breasts if a mammogram demonstrates heterogeneous or dense breast tissue, when medically necessary as determined by a physician licensed to practice medicine in all of its branches.

Mammograms are paid at 100% (for in-network providers).

Fully insured by  
**Trustmark**  
 LIFE INSURANCE COMPANY

Administered by  
 **Starmark**<sup>®</sup>

## **IMPORTANT NOTICE**

### **PRE-EXISTING CONDITION LIMITATIONS and SPECIAL ENROLLMENT RIGHTS**

#### **Pre-existing Condition Limitation**

This group health plan contains a pre-existing condition exclusion for persons ages 19 and older that is limited to a maximum of 12 months (18 months for late enrollees). This exclusion period can be reduced by the number of days of your prior creditable coverage. When applying creditable coverage to the pre-existing condition limitation, the plan is not required to take into account any days of creditable coverage that precede a break in coverage of 63 days or more. To determine if any pre-existing condition limitation will apply to you, you may present your certificate or certificates of prior creditable coverage.

Creditable coverage can include coverage under another group health plan, an individual health policy including a short term plan, Medicare, Medicaid, CHAMPUS, Federal Employees Health Benefit Plan (FEHBP), a medical health care program of the Indian Health Service or tribal organization, a state health benefits risk pool, any public health plan, governmental plans, church plan or a health plan issued under the Peace Corps Act, Social Security, or State Children's Health Insurance Program. You may request a certificate of creditable coverage from a previous employer, insurance company or Health Maintenance Organization (HMO). If necessary, we will assist you in obtaining a certificate from any of these entities. This Pre-existing Condition Limitation notice is being issued to you pursuant to the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) and reflects the protections afforded under federal law. If the state law applicable to your plan is more beneficial to covered individuals as to the length of the pre-existing condition limitation and permissible break in coverage, the relevant state law provisions will apply to and be part of your plan.

#### **Special Enrollments**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may, in the future, be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after coverage was terminated as a result of loss of eligibility for the coverage or termination of employer contribution (60 days for special enrollees who have lost their Medicaid or State Children's Health Insurance Program coverage). In addition, if your current coverage changes or you have a life-changing event, such as your marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the qualifying event. Coverage will become effective on the date of the qualifying event.

#### **Late Enrollees**

If you waive coverage at the original effective date of your employer's plan and do not qualify as a special enrollee, coverage will start as follows:

- If your employer's plan has been in force for less than 12 months, coverage will start on the plan's first anniversary.
- If your employer's plan has been in force for 12 months or more, coverage will start on the first day of the month following the date the Employee Enrollment Form is signed.

If you are hired after the original effective date of your employer's plan and request enrollment for yourself or eligible dependents following the initial enrollment period, coverage will start on the first day of the month following the date the Employee Enrollment Form is signed.

An enrollment form that is more than 60 days old will be returned for updated information and signature, and the effective date will be the first of the month following the date the original enrollment form was received by Starmark or the group's first anniversary, whichever is later. The pre-existing condition limitation above applies.

For more information, refer to your Certificate of Insurance or plan sponsor/employer.