

# Quick. Convenient. Secure.

## Health Plan Enrollment Made Easy

### **EXPRESS CONNECT: ENROLLMENT GUIDE FOR EMPLOYERS**

Express Connect® streamlines enrollment for your employees. Employees simply go online or call a toll-free number to enroll. It's that easy.



With Express Connect, you benefit from:

- **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.

### What You Need to Do

1. Provide your agent with the following:
  - Completed application for coverage, signed and dated
  - Current carrier billing statement, if a takeover group from another carrier
  - Complete census listing of all employees, including those waiving coverage and new hires
  - Most recent quarterly wage and tax statement, including status of all employees
2. Determine whether your employees should go online, call by telephone or use both options to enroll.
3. Request an enrollment period.
4. Distribute the *Enrollment Guide for Employees* to all employees, and instruct them to read it before enrolling.

### Enrollment Hours and Time Frame

For an average group of 15, Starmark recommends scheduling three days for employee enrollment. **All employees** must go online or call to enroll, even if waiving coverage.

### Completing the Process

Once all employees have completed the enrollment process and all underwriting requirements are provided and reviewed, you will receive an offer indicating the final rate for your group health plan.

Express Connect®

Paperless Medical Underwriting and Enrollment

## Online Option

For the greatest convenience, employers may choose the online enrollment option through Express Connect.

Express Connect's online enrollment option provides:

- **Automatic Alerts:** Employees must read *Express Connect: Online Enrollment Guide for Employees* prior to enrolling. Those who indicate they have not read this document will not be able to proceed until they have done so.
- **Support:** If employees run into problems or have questions, Starmark is ready to help. Employees can send their questions by e-mail to [starmarkexpressconnect@starmarkinc.com](mailto:starmarkexpressconnect@starmarkinc.com) or speak to a customer service representative by calling a toll-free number.

## Telephone Option

If many of your employees do not have access to the Internet, it may be best to select Express Connect's telephone option. You should instruct your employees to read the *Express Connect: Telephone Enrollment Guide for Employees* before enrolling.

The telephone option through Express Connect offers:

- **Simplicity:** Employees call a toll-free number during a pre-arranged time. All employees must call, even those waiving coverage.
- **Personal Service:** Employees get the same great personal service that employers and employees have come to expect from a leader in the industry.

**Remember, you can select both enrollment options if that would best meet the needs of your employees.**

*Express Connect is not available for new business groups with 50 or fewer employees in Arizona, Iowa, Montana or Wisconsin.*

## Adding Employees Is Easy

### What You Need to Do

1. Provide your new employees with the *Express Connect: Online Enrollment Guide for Employees*.

#### To download the guide:

- Visit [www.starmarkinc.com](http://www.starmarkinc.com).
  - Login to the Employer section.
  - Select Administration Tools, then Adding New Employees.
  - Click on the link to open the file.
  - Download the PDF file to your computer and e-mail it to your employees, or print the enrollment guide for your employees to review before enrolling.
2. Provide your new employees with your Group Number, as this information is necessary to begin the enrollment process.
  3. If you offer ancillary coverage or more than one health plan, discuss these options with your new employees before they enroll.

### Enrolling for Coverage

After your new employees read the enrollment guide, they can login to a secure website to enroll.

### Completing the Process

Employees should view or print a copy of their enrollment form upon finalizing their enrollment online, as a copy will not be mailed to them.

You will receive confirmation of your new employees' enrollment from Starmark when you receive the Plan Document (within 7 to 10 business days) to distribute to your new employees.

*Express Connect is not available for add-ons in Arizona.*

Starmark's sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses. By offering HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as seamless HRA administration, easy and innovative paperless employee enrollment and valuable online healthcare decision support tools, Starmark continues to be a distinguished leader in small group healthcare benefits.

 **Starmark**<sup>®</sup>  
Small business is our only business.

Plan availability and/or coverage may vary by state. Fully insured plans are administered by Starmark and insured by Trustmark Life Insurance Company. Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company.

400 Field Drive • Lake Forest, Illinois 60045-2581 • [www.starmarkinc.com](http://www.starmarkinc.com)