

## Guidelines for Selecting Dual Plan Designs

Dual plan designs offer flexibility for today's employers. Employers simply combine currently marketed plans with the same deductible structure, such as plans with separate in- and out-of-network deductibles. They can then choose to pair different deductible levels, coinsurance percentages and coinsurance limits to create a plan to meet their business needs and budget, by following these simple guidelines.

### Participation

Employers with six or more employees can choose dual plans, as illustrated in the chart below.

Group Size (no. of employees)	Minimum no. of employees required in each plan
6 to 25	3
26 to 50	5

### Single-Location Businesses

- **Deductibles:** Starmark allows a deductible spread of three deductible levels (see chart) without an underwriting load. If the maximum spread is exceeded, an underwriting load will apply.
- **Deductible type:** Within a single product, the deductible type must be the same. If pairing different products together, the deductible type can vary.
- **Coinsurance:** Each plan can have a different coinsurance percentage and coinsurance limit.
- All other plan options and benefit selections must be the same (i.e., maternity, prescription drug card, preventive care plus and supplemental accident).

### Multiple-Location Businesses

Groups with multiple locations may design dual plans for each location using the guidelines for single-location businesses. The Starmark contract will be based on the group's domicile state and the current plan offering as of the group's effective date. Contact Starmark to discuss the rating procedure for multiple locations desiring different dual plans by location.

### Dual Plan Deductible Levels

Level	Deductible*
0	\$ 250
1	\$ 500
2	\$ 750
3	\$ 1,000; \$1,100; \$1,200
4	\$ 1,500; \$1,800
5	\$ 2,000; \$2,250
6	\$ 2,500; \$2,700
7	\$ 3,000
8	\$ 4,000
9	\$ 5,000
10	\$10,000

\* Levels shown represent individual in-network deductibles only. Not all deductibles are available for all plans; however, they are in place to define the maximum spread.

### Class Distinction

Employers may make separate plans available to different employee classes (i.e., management and workforce). Dual plans are available for each class of employees following these guidelines.

All plan combinations are subject to underwriting approval.

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.



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.

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