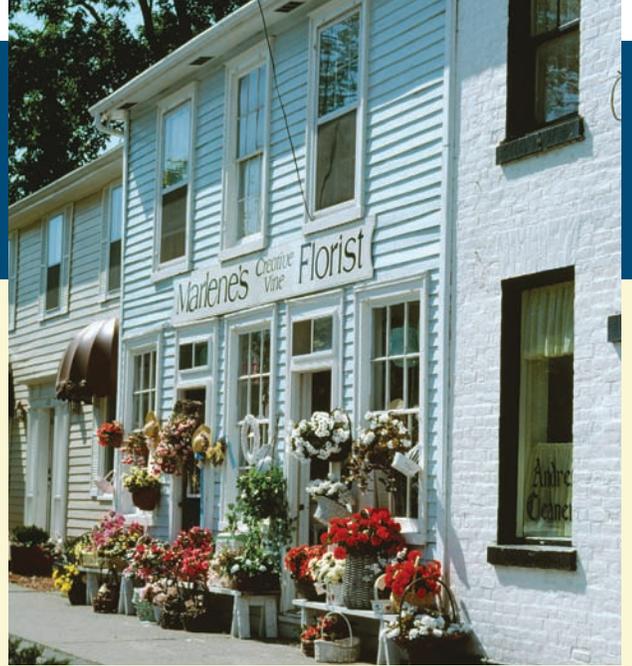


# 10 Great Reasons to Choose Starmark



Ideal for small businesses.

1. **Affordable coverage** through flexible health plans employers can customize to meet their needs and budget.
2. **Greater network access and in-network discounts** with access to national and regional PPO networks, including Aetna Signature Administrators<sup>SM</sup> (ASA) PPO Network and Private Healthcare Systems (PHCS). Plus, network access while outside the primary PPO area through PHCS Healthy Directions.<sup>1</sup>
3. **Easy enrollment** online or via telephone through Express Connect.<sup>®</sup>
4. **Cost-effective, consumer-focused solutions** such as a health reimbursement arrangement (HRA) or a health savings account (HSA) can be used to offset out-of-pocket costs.
5. **Seamless integration of claims processing and HRA administration** with the Starmark HRA.
6. **A personal welcome call** is made to each newly issued group and courtesy calls are made throughout the year to ensure customer satisfaction.
7. **Easy plan administration for employers** with online tools and helpful renewal information.
8. **Healthy Foundations<sup>®</sup>** provides a comprehensive suite of wellness and condition management tools to help maximize the health potential of every plan member.
9. **Quick access to benefit information** through [www.starmarkinc.com](http://www.starmarkinc.com) enables members to view claims and a summary of benefits, as well as access tools and information to better manage healthcare costs.
10. **Healthcare fraud detection and investigation services** through The Sentinel Group prevent payment of fraudulent claims.

Plans are **backed by Trustmark Life Insurance Company**, a leading health and life insurer for nearly 100 years. Trustmark is rated A- (Excellent) by A.M. Best and A- (Strong) by Fitch Ratings.

Learn how Starmark can help small businesses with the flexible healthcare benefits they deserve.

**Contact your Starmark distribution partner today!**



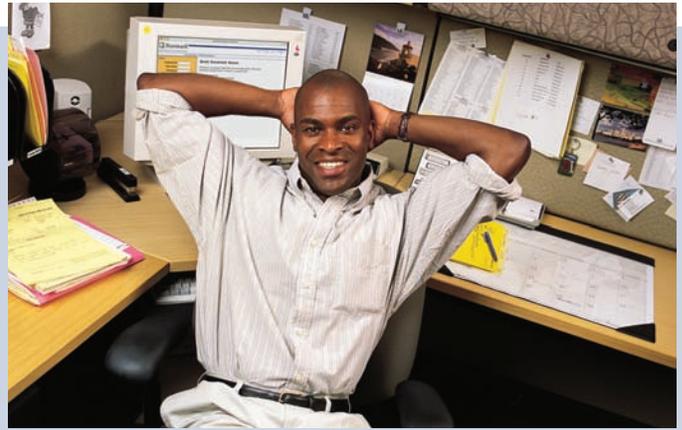
<sup>1</sup> PHCS Healthy Directions is a program for groups with a PPO network other than Aetna Signature Administrators<sup>SM</sup> (ASA) PPO Network or Private Healthcare Systems (PHCS). Members who have the ASA PPO Network or PHCS as their network maintain coverage through these networks when outside their primary PPO service area.

# A Health and Wellness Management Suite through Healthy Foundations®

Healthy Foundations provides a comprehensive suite of wellness and condition management tools to help maximize the health potential of every plan member. Healthy Foundations features:

- **Health and Wellness Outreach Program** provides proactive, timely and personalized reminders and notifications to help members get and stay healthy.
- **MyNurse 24/7®** provides around-the-clock access to a registered nurse, so members get the answers they need, when they need them most.
- **MaternalLink®** links mothers-to-be with important information and resources about pregnancy, childbirth and baby care.
- **Online Decision Support Tools** help members make smart, informed decisions about their healthcare. Our online suite includes HealthAtoZ, Hospital Comparison, Treatment Cost Comparison and Rx Price Comparison tools.
- **Healthy Foundations® E-Newsletter** gives members diet and nutrition tips, health and exercise articles, home safety tips and more.

To learn more about the Healthy Foundations suite of wellness and condition management tools, visit the Visitor Section of Starmark's website at [www.starmarkinc.com](http://www.starmarkinc.com).



## Quick. Convenient. Secure. Express Connect.®

Save time when enrolling your groups with Express Connect from Starmark. Employees simply go online or call a toll-free number to enroll. It's that easy.

### With Express Connect, you benefit from:

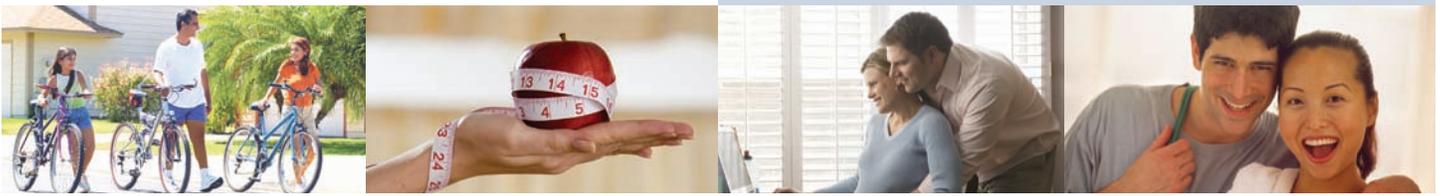
- More time for selling, servicing and staying in touch with your clients.
- Less administrative functions during enrollment.
- No back and forth to groups for clarification.
- No distribution or collection of paper employee enrollment forms.

And your clients benefit, too! Employees can enroll where it's **convenient** for them, whether it's on the job or at home. Plus, enrolling through Express Connect is **faster** than conventional paper enrollment, medical information submitted is safeguarded for each employee's **privacy and protection**, and there are **fewer errors** because information is typed.

Express Connect®

Paperless Medical Underwriting and Enrollment

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



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®**  
Small business is our only business.

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. Plan availability and/or coverage may vary by state.

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