

## Enhancements to Starmark Consumer Health Series Health Plans

Present this insert in conjunction with the Starmark Consumer Health Series brochure [MK75 (10-07)]. This brochure will be revised at reprint to incorporate the information contained in this insert.

### Family Annual Out-of-Pocket Limit Options Effective May 1, 2009

Employers can select a family annual out-of-pocket limit of either 1 or 2 times the individual annual out-of-pocket limit.

<b>Annual Out-of-Pocket Limits<sup>1</sup>:</b>	<b>Individual</b> The percentage of covered charges the member must pay each year.	<b>Family</b> <ul style="list-style-type: none"><li>• 1 times the individual out-of-pocket limit</li><li>• 2 times the individual out-of-pocket limit</li></ul>
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.		

<sup>1</sup>In- and out-of-network deductibles and out-of-pocket limits accrue separately on Consumer Health Advantage.

### Routine Colonoscopies Now Covered Under Preventive Care Services

Beginning with service dates of December 1, 2008, and later, Starmark will cover a routine colonoscopy once every five years for persons ages 50 and older. Any claim for a colonoscopy submitted with a diagnosis of "family history of...", which is prompting the procedure, will also be considered a routine colonoscopy. Routine colonoscopies are subject to the calendar-year deductible and coinsurance under standard preventive care services.

When the employer selects the Preventive Care Plus option, routine colonoscopies are covered up to the amount selected, either \$250 or \$500 per person. Depending on the selection, either the first \$250 or \$500 of covered preventive care services per calendar year is paid at 100 percent. Covered charges in excess of these amounts are subject to the deductible and coinsurance. State mandates, when richer, supersede Starmark payment policy.

This benefit will be added to the Preventive Care Services section of Covered Services in the Consumer Health Series brochure at reprint. Contact your Starmark distribution partner if you have any questions.

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. Plans administered by Starmark are fully insured by Trustmark Life Insurance Company.

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