

## Enhancements to Starmark Signature Series Health Plans

Present this insert in conjunction with the Starmark Signature Series brochure [MK74 (10-07)]. This brochure will be revised at reprint to incorporate the information contained in this insert.

### New Prescription Drug Card Options Effective May 1, 2009

**States: AK, AZ, DC, IA, IL, IN, MI, MO, NM, NV, OH, OK, PA, SC, TX, VA, WI, WV, WY**

Retail Copay <i>(up to a 30-day supply)</i>			Mail Service Copay <i>(up to a 90-day supply)</i>		
Generic	Preferred Brand	Nonpreferred Brand	Generic	Preferred Brand	Nonpreferred Brand
\$0	\$30	\$50 or 30%, whichever is greater; up to \$200 per prescription	\$0	\$75	\$150
\$0	\$45	\$75 or 30%, whichever is greater; up to \$200 per prescription	\$0	\$110	\$225

*These prescription drug card options can be selected only with the \$0 prescription calendar-year deductible.*

**States: AL, AR, DE, GA, ID, KS, LA, MS, NE, NC, SD, TN**

Use the appropriate state insert page (MK10) in conjunction with the Starmark Signature Series brochure [MK74 (10-07)]. For NC, use the state insert page [MK10NC (5-09)] in conjunction with the Starmark Signature Series brochure [MK80 (10-07)].

### 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.

Annual Out-of-Pocket Limits <sup>1</sup> :	Individual	Family
	The percentage of covered charges the member must pay each year.	<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 Signature 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 Signature Series brochure at reprint. Contact your Starmark distribution partner if you have any questions.

**See back page for more enhancements.**

## 100 Percent Coinsurance Availability Expanded

### **Signature Advantage, Select and Freedom Plans**

The 100 percent coinsurance can be selected with calendar-year deductibles of \$1,000 and \$1,500 in the following states:

State	Effective Date
AL, AK, AR, AZ, DE, DC, GA, IA, ID, IL, IN, LA, MI, MO, MS, NE, NV, OH, PA, SC, SD, TN, TX, VA, WI, WY	October 1, 2008
NC <sup>2</sup> , WV	April 1, 2009
KS, NM, OK	May 1, 2009

## 50 Percent Coinsurance Added

### **Signature Advantage Plan<sup>3</sup>**

The 50/50 (in-network/out-of-network) coinsurance can be selected with any calendar-year deductible option in the following states:

State	Effective Date
AL, AR, AZ, DE, DC, ID, IL, IN, LA, MI, MO, MS, NE, NV, OH, PA, SC, SD, TN, TX, VA, WI, WY	January 1, 2009
WV	April 1, 2009
KS, NM	May 1, 2009

## \$0/\$3,000 Deductible Added

### **Signature Advantage Plan<sup>3</sup>**

The \$0/\$3,000 (in-network/out-of-network) calendar-year deductible can be selected with only the 50/50 (in-network/out-of-network) coinsurance in the following states:

State	Effective Date
AL, AR, AZ, DE, DC, ID, IL, IN, LA, MI, MO, MS, NE, NV, OH, PA, SC, SD, TN, TX, VA, WI, WY	January 1, 2009
WV	April 1, 2009
KS, NM	May 1, 2009

<sup>2</sup> For North Carolina, use the state-insert page [MK10NC (5-09)] in conjunction with the Starmark Signature Series brochure [MK80 (10-07)].

<sup>3</sup> These enhancements are not available in AK, GA, IA, NC or OK.

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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MK96 (5-09)