

Maximize benefits. Get discounts. Save on prescriptions.

# Get the Most Out of Your Health Plan

## Using Your HSA at the Provider and Pharmacy.

Starmark wants to help you get the most out of your health plan. And, because using a health savings account, or HSA, is a new concept for many, understanding how and what to pay when visiting your provider or pharmacy is crucial to effectively managing your healthcare dollars. Because there are no copays involved, you must pay the full cost of any provider visits and prescription drugs. To ensure you receive the best price for services, visit a participating network provider or pharmacy.



## At the Provider

- 1. Maximize your benefits.** Receive the lowest fees by verifying that your provider participates in your PPO network at the time you make an appointment.
- 2. Present your Starmark ID card** to the office manager at the beginning of your visit.
- 3. Inform your provider.** Because your provider is used to collecting copays at the point of service, he or she may not realize that copays do not apply to your plan. Just explain that all charges associated with your visit should be forwarded to the claims address on your ID card.

**STARMARK IS READY** to assist you with any questions about your plan benefits. Call 800.522.1246, select option 7, then option 2, Monday through Friday between 7 a.m. and 6 p.m. ET. Please refer to your plan document for specific information.

- 4. Receive all available discounts.** Once your provider sends in claims, charges are repriced to reflect any applicable network discounts and then forwarded to Starmark. Even if you have an indemnity plan or use a provider who is not in your plan's network, there may be a discount that can be applied.
- 5. Pay for services.** Starmark creates and mails an explanation of benefits (EOB) to you and your provider. Once you receive a bill reflecting the network repricing from your provider, pay your provider the amount due. You choose whether to pay from your HSA funds or out of your own pocket. If you have satisfied your deductible, you will be reimbursed based on your plan provisions.

## When Providers Request Immediate Payment

**If your provider requests immediate payment**, pay the charges, and request a receipt. Your provider should still forward the information to the claims address on your ID card.

**Compare the EOB you receive from Starmark** with your receipt for any difference. Pay particular attention to items that may be billed to the patient.

- **If you overpaid:** Take your receipt and EOB to your provider's office, and request a refund. To avoid taxation on the original amount you withdrew from your HSA to pay for these services, you must deposit the refund into your HSA. Simply inform your HSA administrator that the amount is a return of withdrawals – not a new deposit.
- **If you underpaid:** Pay your provider the amount due.

**Reimbursement.** Once you receive your EOB, you may reimburse yourself for the exact cost of the visit from your HSA, if you paid the provider out of your own pocket and have funds available in your HSA.

## At the Pharmacy

1. **Save money on prescriptions.** Verify that your pharmacy participates in the WellPoint NextRx network by visiting the Member section of [www.starmarkinc.com](http://www.starmarkinc.com).
2. **Present your Starmark ID card to your pharmacist.** The information your pharmacist needs is on your ID card, next to the WellPoint information.
3. **Get the best price.** When your pharmacist enters your ID card information into the electronic database, it confirms your plan participation and automatically gives you the best price.
4. **Pay for your drug at the point of purchase.** You may choose to pay for your drug with your HSA funds (if available) or out of your own pocket.

## Save Money on Prescriptions

Some pharmacies may have price variations on certain drugs. To maximize your benefit, check the cost of your drug before filling your prescription by calling several pharmacies.

Plus, identify lower-cost alternatives online by visiting the secured Member page at [www.starmarkinc.com](http://www.starmarkinc.com) to access:

- **WellPoint drug search** and pricing, available by accessing WellPoint NextRx through the Pharmacy section
- **WellPoint NextRx Mail Service Pharmacy**, also available within the Pharmacy section
- **Rx Price Comparison**, which features more than 200 drugs with lower-cost drug alternatives for ongoing conditions, available through the Healthy Foundations link

Your pharmacy drug expense information is sent electronically to Starmark. Starmark will then send you an explanation of benefits (EOB), which will show any prescription costs applied to your deductible and/or coinsurance. If you have satisfied your deductible, you will be reimbursed based on your plan provisions.

## Get Answers Quickly Through Healthy Foundations®

Log on to [www.starmarkinc.com](http://www.starmarkinc.com) to take advantage of online healthcare decision support tools through Healthy Foundations:

### Decision Support Tools

- **HealthAtoZ** – Health information and interactive health management tools
- **Hospital Comparison** – Comparisons by procedure or type of care based on the hospital's experience
- **Rx Price Comparison** – More than 200 drugs with lower-cost alternatives for ongoing conditions
- **Treatment Cost Comparison** – A range of cost estimates for in- and out-of-network providers based on ZIP code

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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