

Starmark *HealthyEdge*SM

The benefits you want. The protection you need.

100% Cash Surplus

When you want traditional health benefits for your employees, but need a way to manage your budget, choose Starmark *HealthyEdge*.

The self-funded plan designs can help you control healthcare costs and manage your budget, while the stop-loss insurance protects you from large claims. And, if you have a surplus of funds in the claim pre-fund account at the end of the year, you get cash back! Starmark *HealthyEdge* gives you peace of mind so you can focus on your business.

Here's how the 100% Cash Surplus Works

If you have a surplus of funds in the claim pre-fund account at the end of the year, you get 100% of the surplus as a cash refund!

Example #1: Claims run favorably

In this example, the employer receives a \$36,000 cash refund at the end of the plan year.

Annual Claims Pre-Funding	\$200,000
Paid Claims	(\$160,000)
Terminal Liability Reserve Fund*	(\$4,000)
Difference	\$36,000
100% cash refund	\$36,000

Example #2: Claims run unfavorably

In this example, the claims are more than what was paid into the claim pre-fund account. As a result, the stop-loss insurance pays the balance so the employer doesn't have to. The stop-loss insurance limits the financial risk to the employer.

Annual Claims Pre-Funding	\$200,000
Paid Claims	(\$240,000)
Terminal Liability Reserve Fund*	(\$4,000)
Difference (paid by stop-loss insurance)	(\$44,000)

These examples are for illustrative purposes only. The actual numbers will vary by group.

*The terminal liability reserve fund is the amount that Starmark estimates based on the group's experience and sets aside to pay claims during the 15-month runout period. The accounting will be adjusted at the 13th or 16th month mark, depending on the group size and plan design chosen at the time of purchase.

Surplus availability may vary by state.

Plan design availability and/or stop-loss coverage may vary by state.

Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company.



PERSONAL. FLEXIBLE. TRUSTED.

Starmark® is a distinguished leader in group healthcare benefits offering self-funded and fully insured plan designs. With paperless employee enrollment, health and wellness programs, nationwide network access and seamless HRA administration, Starmark is the choice in employer healthcare benefits.

400 Field Drive • Lake Forest, IL • www.starmarkinc.com