

Understanding Your ID Card for Plans Without a PPO Network

Your ID card contains important information that can help you save money and help your healthcare provider file your claims. This flyer explains the various sections of your ID card; however, only the sections that apply to your plan design will display.

Side One
of ID Card

Trustmark Small Business Benefits
800-522-1246 - TrustmarkSB.com

Employee

Member:
ID: 1234-5678 Mem Eff: 01/01/2018
Group ID: SM12345E
Employer:
Dependents: No

Medical:
Copay: OV \$50 \ UC \$125 \ ER \$500
Coins: 70%

In/out network Ind deductible: \$
In/out network Fam Deductible: \$1000
In/out network Indiv out of pocket limit: \$8150
In/out network Fam out of pocket limit: \$16300
Outpatient Advanced Imaging Copay: \$300

Prescription Drugs

CVS pharmacy
877-876-7111

RxID: 12345678C
RxBIN: 004336
RxPCN: ADV
RxGRP: RX0022
ISSUER: 80840

Deductible: \$500 Copay: \$20 \ \$75 \ \$105 \ \$300

Eligibility and Benefits

To confirm eligibility, verify benefits or check claim status, call 800-522-1246, or visit TrustmarkSB.com/login

Providers Only: Use Payer ID TRSMK

THIS CARD DOES NOT GUARANTEE COVERAGE

This sample ID card is for illustrative purposes only.

Employee – This section shows your ID number and indicates dependent coverage. And, if applicable to your plan, it also lists your plan’s copays for office visits (OV), urgent care (UC), emergency room (ER) and outpatient advanced imaging, as well as deductible (Ded), family deductible (Fam Ded) and coinsurance (Coins) amounts.

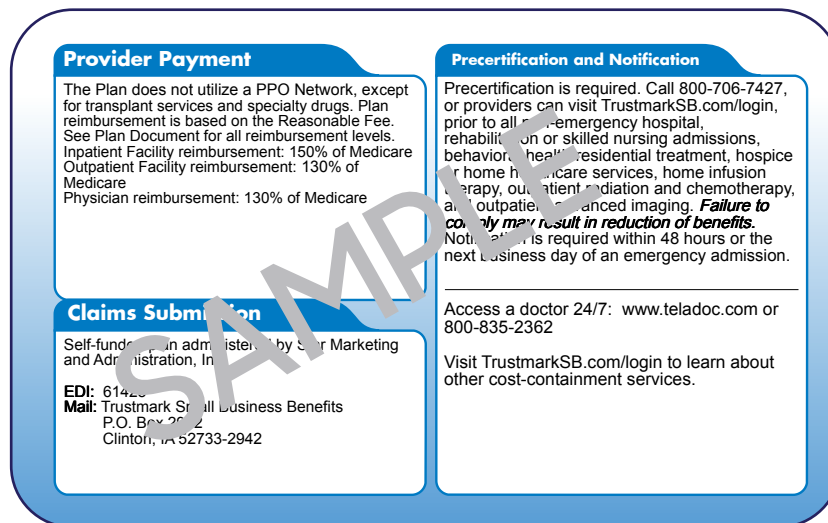
Prescription Drugs – To maximize your benefits, fill your prescriptions at a pharmacy that participates in the pharmacy vendor’s network. To locate a participating pharmacy, log in at TrustmarkSB.com/login or call the phone number shown. If applicable, your plan’s retail prescription copay amounts and prescription calendar-year deductible are also shown.

Eligibility and Benefits – Call our Trusted Member Care Specialists at 800.522.1246 or visit our website at TrustmarkSB.com/login to confirm eligibility, verify benefits or check the status of a claim.

More information about your ID card is on the next page.

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Side Two of ID Card



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Provider Payment – Your employer-sponsored self-funded health benefit plan reimburses a Reasonable Fee, which in most instances is calculated as a multiple of the Medicare reimbursement rate. Contact our Trusted Member Care Specialists if you need assistance. Plan reimbursement is based on the Reasonable Fee as outlined in your plan document.

Claims Submission – To avoid delays in claim processing, make sure your provider submits claims to the address listed. In most cases, your provider will submit claims for you; however, if you need to submit a claim, you may mail it to the address listed. Ask your employer about the time frame to file claims for your plan. Covered claims must be submitted and paid within this time frame.

Precertification and Notification – Prior to receiving certain healthcare services, follow the instructions provided in this section on your ID card. Refer to your Plan Document for a complete list of services requiring precertification. This section also identifies how to access cost-containment services to help you get and stay healthy.

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Plan design availability and/or coverage may vary by state. Self-funded plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance coverage is provided by Trustmark Life Insurance Company.

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TrustmarkSB.com


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benefits beyond benefits