

Cost-Saving Services Can Help Control Plan Costs



Covered members can access resources that promote health and wellness while helping to reduce plan costs.



Healthcare Bluebook™ is a quality and cost transparency tool designed to help consumers save on healthcare spending.*

The tool:

- Helps covered employees locate doctors and facilities in their area with the best quality and price on a medical test, imaging or procedure.
- Helps covered employees view their estimated out-of-pocket costs, based on their health benefit plan.
- Shows their plan's provider rates for items and services.



Teladoc™ Health gives members access to U.S. board-certified doctors through the convenience of phone, video or mobile app visits.

- Doctors can treat common medical conditions, such as cold and flu symptoms and allergies, and write prescriptions when medically necessary.
- Mental Health services are available for adolescents and adults covered under a major medical plan.
- U.S. board-certified dermatologists can conduct virtual consults with members covered by major medical plans.
- Members simply register their Teladoc account and request a consultation. A consult fee may apply depending on the plan design.



Included Health provides medical second opinions from expert physicians specializing in the area of need – without any required travel.*

This service helps employees choose the most appropriate care for themselves or covered dependents.

Key benefits:

- Opinions from expert physicians spanning various specialty areas.
- A Dedicated Care Team to help ensure a smooth process, including collecting medical records.
- Delivery of an online second opinion via a summary report.



CareChampion 24/7*** health advocacy service advisors help navigate, educate, support and advise employers and members about healthcare-related issues.

Advisors can be contacted at any time to assist with:

- Understanding health plan benefits
- Finding a doctor, hospital or specialist
- Identifying cost-saving opportunities on prescription drugs
- Understanding test results, diagnoses or treatment options

*Available at no additional cost to employees.

**Available as an optional benefit with some plan designs.



The **Lifestyle Management**** health improvement program provides:

- Timely age- and gender-appropriate reminders to encourage preventive tests and screenings
- Personalized notifications to encourage care to manage certain chronic conditions.
- Online resources powered by Vitality, with the opportunity to earn points and rewards
- Coaching outreach for lifestyle improvement needs identified in a health risk assessment.



Active&Fit Direct™ provides covered employees and their spouse or domestic partner 18 or older with access to discounted gym memberships for more than 12,500 fitness centers nationwide and more than 10,000 online workout videos for home.

Membership options:

- Standard gym membership – access to 12,500 fitness centers nationwide, including Curves® fitness and 24 Hour Fitness, for \$28 per month.
- Premium gym membership – a la carte access to higher-cost gym memberships and boutique studios for 20 percent to 70 percent off normal fees.

When employees are on vacation or traveling for business, they may be able get free passes to a nearby gym, at no additional cost. No long-term gym membership contracts are required.

Cost-saving services are available to employees and dependents covered under a major medical health benefit plan administered by Star Marketing and Administration, Inc. Healthcare Bluebook and general medical services from Teladoc are also available for employees and dependents covered under a preventive-only plan. Availability may vary by state and plan design.

**Available as an optional benefit with some plan designs.



PrudentRx, a specialty drug copay assistance program, is available for employees and their dependents covered by a major medical health benefit plan (with or without a PPO) that offers a prescription drug card.

The program:

- Offers participants a \$0 copay for specialty drugs included in the program.
- Helps enroll employees and dependents in manufacturer copay assistance programs for eligible specialty drugs on the PrudentRx Specialty Drug list.

PrudentRx will reach out to your eligible participants. CDHP plan designs are not affected by this program.

By encouraging members to use these valuable resources, employers may:

- Have the opportunity to receive a refund if claims are lower than expected
- Control healthcare spending
- Attract and retain employees

If members take advantage of all the benefits available to them, employers may see better claim experiences for current and following plan years.

Trustmark® and Trustmark Small Business Benefits® are trademarks of Trustmark Insurance Company. CareChampion 24/7® is a trademark of Trustmark Insurance Company. All other trademarks are the property of their respective owners, which are not affiliates of Star Marketing and Administration, Inc., and Trustmark Life Insurance Company.

Trustmark Small Business Benefits®
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.

400 Field Drive
Lake Forest, IL 60045
TrustmarkSB.com

