

Trusted Member Care Enhances Customer Experience



Our Trusted Member Care specialists deliver a high level of personalized support to help you make the most of your benefits. From helping you find a healthcare provider to offering education about your self-funded health benefit plan and explaining your Explanations of Benefits (EOBs), we deliver the support you need at any point along the way. Keep reading to learn more about how your plan works, and don't hesitate to call with questions. Ask for a translator if needed.

Small Business Benefits



Freedom of provider choice

Select any doctor or hospital in the United States that best meets your needs.¹ Present your medical ID card, or send a digital version from our website in advance. If providers have questions, they should call us at the number below.



Provider payment

Your benefit plan² typically pays providers up to the Reasonable Fee, which in most instances, is calculated at a multiple of the Medicare reimbursement rate³. An EOB shows the amount paid by your employer-sponsored plan and your responsibility.



Claims processing

Providers should send claims to the address on the back of your ID card for processing. You are responsible for copays/access fees, deductibles, coinsurance and out-of-pocket limits for covered services in accordance with your plan document, which can be found in the Document Center at TrustmarkSB.com/login.



Balance bill protection

You are not responsible for paying amounts in excess of what is shown as "patient responsibility" on your EOB – known as "balance bills" – as long as claims are submitted and processed by Star Marketing and Administration, Inc., by the deadline specified in your plan document.⁴ Specialists can explain our streamlined process for resolving balance bills.

We're here to help

Monday through Friday 7 a.m. to 5 p.m., CT **800.522.1246, ext. 26300**

¹Except for organ transplants and specialty drugs, when benefits are available and services are performed as outlined in the plan document. ²If your plan offers the Multiplan Network for practitioners only, your plan pays: (a) in-network providers at a PPO contracted rate for covered services, and (b) facilities and out-of-network providers for billed charges up to the Reasonable Fee for most covered services. ³See your plan document for details. ⁴Qualified high-deductible health plans provide balance bill protection after the deductible is met in accordance with federal law.

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


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benefits beyond benefits