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Customer Satisfaction on the Rise**

Trustmark Group Insurance received some very encouraging news about how well it serves its customers. According to a recent LOMA Survey of Plan Administrators, Trustmark scored well in Overall Satisfaction, Loyalty, Plan Administration and Personnel. Every year LOMA polls plan administrators who work with Trustmark to gauge how happy they are with the products and services the company provides.

“Overall we’re pleased with what our customers had to say about us,” said Mark Schmidt, Executive Vice President, Trustmark Group Insurance. “We’re performing well in the industry in almost every phase of customer service.”

The 2005 LOMA survey showed the Overall Satisfaction rating of Trustmark among plan administrators was nearly 90 percent. The industry average for Overall Satisfaction was 82 percent.

Trustmark posted an 80 percent Loyalty rating in 2005 compared to the industry benchmark of 74 percent.

Trustmark also did well in the Service Quality category. Trustmark scored a 98 percent approval rating relative to reliability, responsiveness, empathy and accuracy of the services it provides. The industry benchmark for Service Quality was 93 percent.

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someone you should know**Meet Lyn Manna**

In each new issue of *For Your Benefit*, we’re featuring a Trustmark employee who exemplifies our commitment to delivering outstanding customer service. We’d like to introduce you to Lyn Manna, a Group Underwriting Executive in Lake Forest. Lyn’s background in insurance spans 12 years. She has been with Trustmark for the last seven of those 12 years.

Outstanding Service Personified

Trustmark recently recognized Lyn for her outstanding work and creative proposal writing for an important new Trustmark customer. The account took nearly a year to close and during that

Lyn Manna
Underwriting
Lake Forest, Illinois



year, Manna visited the broker and the client, adjusted and updated the proposal on multiple occasions and provided a creative solution to a last minute issue.

“Lyn’s work is an excellent illustration of her commitment to her job and meeting the needs of an important new client,” said Dan Hindman, a Trustmark Sales Executive based in Indianapolis.

Building Cultures of Health

healthy hints

Lunchbox Makeovers: Tips for Healthy Back-to-School Lunches

Lifelong eating patterns start during childhood and can have a significant impact on your child's future health. What you pack in your child's lunch can be important in helping your child develop healthy eating habits. Here are 10 easy tips for healthy lunches.

Low fat milk. Select 1 percent or fat-free milk instead of 2 percent or whole milk to help keep your child's heart healthy and her arteries clear.

Cut the cheese. Though cheese is a good source of calcium, it's the second leading source of saturated fat in kids' diets. Low-fat cheeses along with low-fat yogurt and calcium-fortified orange juice are healthier sources of calcium.

Low-fat sandwich meats. There are many tasty, low-fat or fat-free brands of turkey or chicken breast, ham, and roast beef available.

Fruit. Include at least one serving of fruit and try different fruits each week so your child can discover new favorites.

Sneak in vegetables. Eating fruits and vegetables reduces your child's risk of heart disease, cancer, blindness and stroke later in life.

Whole grain bread. Choose breads that list whole wheat as the first ingredient.

Limit sweet snacks. Sweet baked goods (cookies, doughnuts, brownies) are the second leading source of sugar and the fourth leading source of saturated fat in Americans' diets today. There are low-fat and fat-free sweet alternatives, but even those crowd out healthier foods like fruits.

Select baked chips instead of chips made with oil. Fat-free chips made with fat substitutes (such as Olean) should also be avoided which can cause abdominal cramping and diarrhea.

100 percent fruit juice. Watch out for juice drinks that contain little fruit juice, but are instead mostly high fructose corn syrup and water.

Skip the pre-made lunch packs. Pre-made lunch packs with a treat and a drink get 2/3 of their calories from fat and sugar. Making your own healthy "lunch pack" alternative is as easy as packing low-fat crackers, low-fat lunchmeat, a piece of fruit and a box of 100 percent juice.

Source: Center for Science
in the Public Interest (CSPI)

news you can use

Vacationing? Have a student away at college? Remember Healthy Directions from Trustmark!

At Trustmark, making smaller businesses feel like they're a big business is our niche. And one of the ways we do that is through a program called Healthy Directions. Healthy Directions is a nationwide extension of your Primary PPO coverage area, and it's now standard on every Trustmark Group Insurance policy beginning Jan. 1, 2005.

Healthy Directions is from Trustmark and Private Healthcare Systems (PHCS), one of the largest PPO networks in the United States. Healthy Directions provides in-network benefits when a PHCS provider is used for medical care when a member is traveling on business or vacation, has a student who's away at college, or has a covered dependent (such as a former spouse) who lives outside your primary network area.

To find a PHCS provider, just call Trustmark or log onto the PHCS website at www.phcs.com. Healthy Directions is generally for non-emergency situations, since most emergencies are already considered in-network cases.

Rx corner

Allergy Sufferers: Save Money with Over-the-Counter Drugs

Did you know you could save as much as 94 percent by purchasing an over-the-counter (OTC) drug instead of filling a prescription? Many commonly prescribed allergy medications, such as Claritin® and Alavert™ are now available over the counter at substantial savings to you.

Why OTC?

With prescription drug costs continuing to soar, consumers are searching for ways to save money when purchasing medications. Often, you can replace your prescription allergy medication with an over-the-counter equivalent.

In-Network Benefits Are a Click Away

Make sure you're getting the most out of your medical benefits plan by using in-network providers every time you need medical care. For an up-to-date list of in-network medical providers in your area, log on to www.trustmarklife.com. Select 'Group' under Insured/Participants. Then click on Physician/Hospital Look Up. Or to shortcut the process, add this address to your list of favorites: <http://www.trustmarklife.com/group/members/lookup.cfm>. You can also use the telephone number or website listed on the back of your Trustmark Medical ID card.

New Hires and Late Enrollees

Remember to send in Creditable Coverage Certificates for all new hires and late enrollees. To avoid an investigation into pre-existing conditions, this certificate must indicate continuous coverage for the past 12 months for a new hire and for 18 months for a late enrollee.

Over-the-counter medications don't require a prescription and can be purchased at your local convenience store or drugstore, as well as many grocery and discount stores. Plus, you can purchase a brand name OTC product without paying the higher copays generally required for brand name prescription drugs.

Tools You Can Use

To learn more about the drug options available to you, log onto <http://www.trustmarklife.com/group/products/prescript.html>.

Allergy Over-the-Counter vs. Prescription Drugs

Drug Type	Drug Name	Quantity per Pkg.	Sample OTC Cost*	Sample Cost of 30-Day Supply
Over the Counter All the over-the-counter non-sedating antihistamines listed in this chart contain loratadine, the active ingredient in Claritin	Claritin 24 Hour (loratadine)	30	\$22.99	\$22.99
	Claritin D 12 Hour	10	\$10.99	\$26.97
	Claritin D 24 Hour	10	\$12.99	\$32.97
	Loratadine	100	\$44.99	\$13.50
	Member's Mark Loratadine (Source: Sam's Club)	180	\$15.24	\$2.54
	Kirkland Signature Aller-Clear (loratadine) (Source: Costco)	180	\$15.99	\$2.66
	Rite Aid Loratadine	60	\$16.99	\$14.99
	Rite Aid Lorata-D	10	\$ 9.99	\$29.97
	Alavert 24 Hour	24	\$18.99	\$15.99
Prescription	Allegra	60-day supply	\$42.82	\$40
	Allegra D	30-day supply	\$40	\$40
	Clarinet	30-day supply	\$40	\$40
	Zyrtec	30-day supply	\$40	\$40
	Zyrtec D	30-day supply	\$40	\$40

*Over-the-counter product prices taken from Drugstore.com as of Feb. 18, 2004, unless otherwise noted. Prices are subject to change and may vary by retail pharmacy. The prescription co-pay of \$40 is based on the standard health plan. The actual co-pay will be determined by plan.

Trustmark

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FOR YOUR

benefit

Building Cultures of Health

Embracing health as an integral part of a corporate culture leads to healthier employees *and* fiscally fit bottom lines. That's what *Building Cultures of Health* is all about. At Trustmark, *Building Cultures of Health* is an ongoing goal and a commitment we all share. We're helping employers better manage their health-care costs with products and services designed to help employees feel good and stay productive.

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LOMA Study: Customer Satisfaction on the Rise

For Plan Administration, Trustmark scored a 96 percent approval rating versus the industry benchmark of 91 percent. Plan Administrators also think highly of our claims and customer service staff. Under the Staff category of the survey, Trustmark scored a 98 percent satisfaction rating for meeting or exceeding customer expectations against an industry norm of just below 94 percent.

In terms of the Claim Process, Trustmark's 94 percent showing was just below the industry average of 95 percent.

The LOMA survey results are based on responses from 130 Plan Administrators out of 436 sampled. The Trustmark 2005 Plan Administrator and Producer Satisfaction Survey was conducted by Tom Moorman, PhD, Director of Organizational Assessment at LOMA.

LOMA is an international association through which more than 1,200 insurance and financial services companies from over 80 countries engage in research and educational activities to improve company operations.

What would you like to see in **For Your Benefit?** Contact Lisa Sulzbach at lisa.sulzbach@trustmarklife.com.

Trustmark
GROUP INSURANCE

Trustmark Group Insurance is a division of Trustmark Life Insurance Company
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