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## Trustmark Group Insurance Adds Charles Schwab to Healthy Foundations Portfolio

Trustmark Group Insurance has added the MyHSA product from Charles Schwab to its Healthy Foundations portfolio of consumer-directed healthcare plan (CDHP) products and services. Charles Schwab joins HSA Bank™ as a preferred trustee of HSA accounts.

In September, Trustmark reached an agreement with Charles Schwab Trust Company, the HSA Custodian, and Alliance Benefit Group of Illinois (ABG), the administrator for the HSA, to serve as one of its preferred HSA custodians for the organization.

MyHSA is the brand name used by Charles Schwab for its HSAs. ABG is based in Peoria, Ill. HSA Bank, located in Sheboygan, Wis., is also a Trustmark preferred HSA custodian.

“Many HSA members want their accounts coordinated by brand name institutions. This agreement is all about giving consumers the choices and easy access they want,” said Robert Stahnke, Second Vice President and Actuary for Trustmark’s Healthy Foundations.

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**someone you should know**

## Meet Dorothy Davis

In each 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 Dorothy Davis, an Employer Service Representative (ESR) in the Trustmark Lake Forest office.

Davis, who has been with the Trustmark Companies since 1993, transferred to Group division in June 2005. During that brief period, Dorothy Davis has quickly earned the respect and admiration of her coworkers.

“I can be out of the office and never have to worry about my clients’ needs being taken care of in a timely and professional manner,” said Yolanda van Oost, Client Manager at the Trustmark Lake Forest

**Dorothy Davis**  
Employer Service  
Representative  
Lake Forest, Illinois



location. “On numerous occasions Dorothy has proven that her problem-solving skills are outstanding. My clients have mentioned that they enjoy working with her and feel very comfortable with her assisting them in their day-to-day administration of their plans.”

“She has become indispensable to me,” said Lisa Kloiber, Trustmark Group Insurance Client Manager, in the Trustmark Lake Forest office. “Dorothy has new ideas that are very helpful in many situations.”

## Building Cultures of Health

### healthy hints

#### January is National Cervical Cancer Screening Month

Cervical cancer rates are higher among women aged 40 years and older; however, precursor lesions, which can lead to cervical cancer, most often occur among young women.

Screening women using the Pap test is an important strategy that can prevent cervical cancer from developing most of the time by finding lesions at an early stage when they can be removed before they become cancer.

Free or low-cost Pap tests are available to eligible women through programs funded by the National Breast and Cervical Cancer Early Detection Program (NBCCEDP). Find out more information [below link] about cervical cancer, screening and where you can get a free or low-cost Pap test.

[http://www.cdc.gov/cancer/nbccedp/bccpdfs/cc\\_basic.pdf](http://www.cdc.gov/cancer/nbccedp/bccpdfs/cc_basic.pdf)

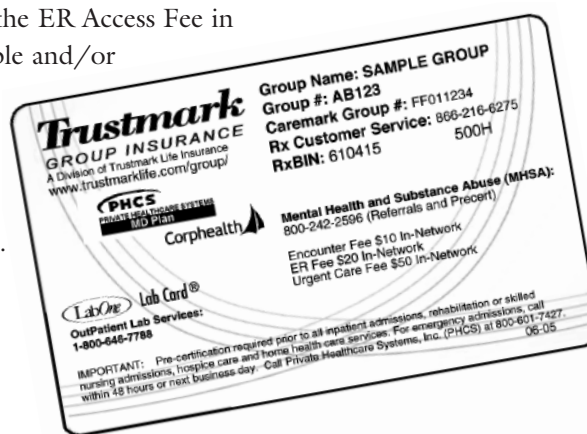
### news you can use

#### Your Emergency Room Access Fee

When visiting an emergency room, your plan may be subject to an "ER Access Fee." To verify if your plan has an Emergency Room (ER) Access Fee, look on the front of your medical ID card. If your plan has the fee, it will be listed as "ER Fee" on the front of your card, along with the fee amount. The ER Access Fee is based on your company's medical plan with Trustmark Group Insurance.

When visiting an emergency room you will pay the ER Access Fee if you are not admitted to the hospital. The fee may be requested at the time of service or may be billed directly to you.

You are responsible for the ER Access Fee in addition to any deductible and/or coinsurance your plan may have. If you visit the emergency room and are admitted, the ER Access Fee is waived.



#### In-Network Benefits are Just 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.trustmarkins.com/group](http://www.trustmarkins.com/group). Select Products/Services and go to Physician/Hospital Look Up. Or to shortcut the process, add this address to your list of favorites: <http://www.trustmarkins.com/group/members/lookup.cfm>.

You can also use the telephone number or website listed on the back of your Trustmark Medical ID card.

### Rx corner

#### Using Your Specialty Drug Benefit Through WellPoint

If you or a dependent suffers from a complex chronic illness such as hepatitis C, rheumatoid arthritis or another chronic disease, you may be required to take an injectable drug. These types of drugs are called "specialty drugs" and are available through our new specialty drug provider, CuraScript (formerly known as Priority Healthcare).

CuraScript provides drug therapies for complex illnesses. Because treatments for these diseases often rely upon biopharmaceutical injectables, traditional retail pharmacies may be unable to supply these medications due to their sensitive handling and storage needs.

If your pharmacy benefits manager is WellPoint (see the front of your medical ID card), CuraScript can

deliver specialty drugs directly to your doorstep. In addition to your medication, you can also order all your related supplies including syringes, monitoring devices, dressings, and other items necessary for your therapy.

Specialty drug orders can be placed by calling WellPoint's toll-free phone number at **(866) 841-8951**.

You can also find a listing of available specialty drugs at the Trustmark Group Insurance website at [www.trustmarkins.com/group](http://www.trustmarkins.com/group). Go to Products/Services, Prescription Drug Coverage, WellPoint and at the bottom of the page you will find a link to a list of the specialty drugs that are offered by CuraScript.

# 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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MyHSA offers a number of investment options. This means employees can easily customize individual HSA accounts.

MyHSA accounts are also considered easy to manage, because they're structured like a 401(k) plan. Employees can choose to invest their HSA funds in conservative or aggressive funds depending on their risk tolerance. And since one account holds both cash and investments, MyHSA does

not require fund transfers from a brokerage account to a transaction account.

Stahnke also said groups can choose any banking entity they want for their HSAs. But employers will be integrated into the Healthy Foundations platform only when they select Charles Schwab or HSA Bank as the trustee of their HSA.

What would you like to see in **For Your Benefit?** Contact Lisa Sulzbach at [lisa.sulzbach@trustmarklife.com](mailto:lisa.sulzbach@trustmarklife.com).

Trustmark  
GROUP INSURANCE

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