

FOR YOUR Benefit

A PUBLICATION FOR THE CUSTOMERS OF TRUSTMARK GROUP INSURANCE, A DIVISION OF TRUSTMARK LIFE

February 2005

PHCS e-price Saves Time, Money on PPO Discounts



Applying discounts for in-network claims is now an automated

function with PHCS e-price from Private Healthcare Systems, Inc. PHCS e-price is an online, automated service that Trustmark is using to streamline its repricing operations and reduce claim costs. Historically, applying PPO discounts on claims was a manual, time-consuming process that resulted in provider dissatisfaction, inconsistencies and costly delays.

PHCS e-price will provide productivity gains, faster turnaround, and even better customer service," said Melissa Kerz, Assistant Vice President, Benefits Division.

PHCS e-price references an online database that provides continuous updates of providers and facilities for availability and reimbursement rates. Updates to PHCS network providers were previously done internally on a scheduled basis. Now, 80 percent of all PHCS network claims can be repriced within 24 hours.

Comparing HSAs and HRAs

As Consumer Directed Healthcare Products (CDHCs) like Health Savings Accounts (HSAs) and Health Reimbursement Arrangements (HRAs) continue to evolve and become more prominent in the healthcare market, the need for accurate and reliable information and an easy-to-communicate product becomes increasingly clear.

"We feel that CDHC is influencing the shape of things to come. Our goal is to be known as a dependable source

for CDHC plans and information as market acceptance grows," said Steve Salzman, Assistant Vice President of Group Marketing.

Trustmark's CDHC plans, including TrustFund HRA and Preferred HSA, are available as stand-alone plans or within a multi-option offering. Alternate funding, such as Minimum Premium, is also available. Below is a quick comparison of HSAs and HRAs to help you decide which plan may best fit your needs.

HSA vs. HRA? Comparing the two will help you decide.

HSA

- Owned by employee
- Individual Bank Account
- Earns Interest
- Fully Portable
- Funded by "anyone"
- Tax Free Usage
- Substantiation Kept in Personal Tax Records
- Eligible Expenses Determined by IRS
- Includes 10% Early Withdrawal Penalty
- Data Owned by Employee

HRA

- Owned by employer
- Promise to Pay
- Does Not Earn Interest
- Portable via COBRA
- Funded by Employer
- Tax Free Usage
- Substantiation at Time of Reimbursement
- Eligible Expenses Determined by Employer
- No Employee Withdrawal
- Data Owned by Employer

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WELLNESS WORKS

February 2005

FYB network news

Notice on Women's Health Issues

The U.S. federal government has released new guidelines on maternity lengths of stay in a hospital and reconstructive surgery following mastectomy. The new rules do not require coverage from a health plan for maternity or breast cancer.

Maternity Length of Stay

For plans including maternity benefits, the guidelines for hospital length of stay is at least 48 hours for a vaginal delivery and 96 for a Cesarean delivery. An earlier release is possible if the mother has been consulted and the provider authorizes it.

Pre-certification for maternity hospital stays is required as described in the member's Policy or Certificate coverage.

Reconstructive Surgery Following Mastectomy

Individuals receiving mastectomy benefits may elect breast reconstruction in connection with that mastectomy as follows:

- *Reconstruction of the breast on which the mastectomy was performed.*
- *Surgery and reconstruction of the other breast for a symmetrical appearance.*
- *Prosthesis and physical complications of all stages of mastectomy, including lymphedemas.*

These benefits are subject to the terms, conditions and limitations of the health coverage provided by Trustmark Group Insurance, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles also continue to apply.

Trustmark Gets Proactive in Fighting Identity Theft

Identity theft has become one of the most prevalent crimes in the 21st century. And when it happens, victims don't just lose money; they lose a lot of valuable time trying to repair the damage.

To prevent identity theft, many states have enacted laws aimed at curbing this growing problem in America by limiting the use of Social Security numbers as personal identifiers. Trustmark supports those measures and will transition to a Unique Member Identifier (UMI) in place of the member Social Security number (SSN) on all health coverage ID cards and outbound communications.

"We want to help protect our members from identity theft, so we're going forward with this change throughout our organization," said Candi Opal, Trustmark Group Insurance Project Coordinator.

The initial phase of the implementation will begin in the first quarter of 2005. Trustmark Group Insurance will remove SSN/Member IDs from all outbound claims correspondence, HIPAA Certificates, Explanation of Benefits, and Member Coverage Letters.

Trustmark Group Insurance is also developing a strategy where members will no longer be directed to write their SSN/Member ID on their card. Further details about this plan will be provided in future issues of For Your Benefit.

Communications about this upgrade were mailed to Trustmark Group Insurance agents and plan administrators in December 2004.

FYB healthy hints

Making Sure Your "Ticker" Runs Like Clockwork

It's time to make a commitment to your heart health. Here are some healthy lifestyle habits that can help reduce your risk for heart disease.

Make Healthy Food Choices

Fruits, vegetables, grains and legumes are low in fat and have no cholesterol. They're also high in complex carbohydrates and fiber. The American Heart Association suggests eating 25-30 grams of dietary fiber per day.

Cholesterol Check

Diet, weight and physical activity all have an effect on cholesterol. Eat foods low in saturated fat such as nuts and seeds. Cook using oils such as canola, corn, olive and sunflower oils. Watch your weight. Being overweight is a major risk factor for heart disease and tends to increase your cholesterol as well.

Regular Exercise

Swim. Jog. Take a walk or go on a bike ride. Strive to include physical activity for at least 30 minutes on most, if not all, days.

Take an Active Role in Managing Your Healthcare

Next time you visit your doctor, discuss all aspects of your treatment including diet changes, exercise and medicines. What foods to eat, what foods to avoid? What the cholesterol numbers mean? What should your blood pressure be?

Family History Tree

The more you know about your family's health history, the better. Diseases such as diabetes can increase your risk of heart attack.

Have a Little Fun

Stress contributes to heart disease. Take time each day to relax and do something you enjoy. Your heart will thank you for it!

Source: American Heart Association Inc.

FYB Rx corner

Does your New Year's Resolution include getting in shape? If you're suffering from a sports related injury, joint pain or arthritis, consider over-the-counter (OTC) pain relievers instead of a prescription. You may save as much as 99 percent* in the process.

Drug Type	Drug Name	Quantity per Pkg.	Payment	Est. cost of 30 day supply
OTC	Motrin IB	100	\$8.99	\$2.70
	Rite Aid Ibuprofen (200mg)	50	\$3.99	\$2.39
	Advil	50	\$5.99	\$3.59
	Aleve	24	\$3.99	\$4.99
	Kirkland Signature Ibuprofen (200 mg)	750	\$6.79	\$0.27
Generic	Naproxen	30-day supply	\$10.00	\$10.00
	Diclofenac	30-day supply	\$10.00	\$10.00
Preferred Brand	Celebrex	30-day supply	\$25.00	\$25.00
Non-preferred Brand	Bextra	30-day supply	\$40.00	\$40.00

*figure based on comparison between Kirkland Signature Ibuprofen 200mg and the Rx drug copay of \$40 for Bextra; adjusted for quantity.

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.trustmarkins.com. Select 'Group' under Insured/Participants. Then click on Physician/Hospital Look Up. Or to short cut that 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 Group Medical ID card.

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'No Day Limit' Available with Minimum Premium Plan

'No Day Limit'

Available with Minimum Premium Plan

Trustmark Group Insurance recently announced an unlimited terminal liability option called "No Day Limit" with its Minimum Premium plan. Most ASO or Minimum Premium plans have a terminal liability period of 365, 90, or even 60 days following the termination date of the contract. With Trustmark, employers can extend that period indefinitely.

"Employers would rather avoid unexpected costs when the insurer's liability ends," said Robert Stahnke,



Second Vice President and Product Actuary. "By choosing the 'No Day Limit' option, they know up front the maximum cost of the policy."

Minimum Premium plans offer employers the cash flow advantages of a self-funded plan, while retaining the security and legal protection of a fully insured plan. Trustmark added the No Day Limit option for employers who want alternative funding without gaps in coverage.

For Your Benefit is a bi-monthly newsletter for Trustmark Group Insurance policyholders and producers. It presents the latest information about your contract and benefits, wellness topics and healthcare issues. Open the newsletter and post the inside wellness section for your employees.

What would you like to see in For Your Benefit? Contact Charlie Cabanski at charlie.cabanski@trustmarklife.com.