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Daily Developments Helping Babies Get Off to a Healthy Start

Having a baby is one of the greatest joys a woman can experience. An important first step in delivering a healthy baby is maintaining a healthy pregnancy.



Trustmark offers *Daily Developments* as a standard part of all its plans. *Daily Developments* is a voluntary, confidential program for expectant mothers. It encourages prenatal care, provides educational materials and explains how expectant mothers can

take an active role in getting their baby off to a healthy start.

A *Daily Developments* nurse works closely with a mother-to-be and her doctor to help ensure the best possible maternity care is received, and to help minimize complications.

The program also provides two free books. *What to Expect When You're Expecting* is delivered to mothers free of charge once they join the program. And upon completion of the program, mothers may choose either *What to Expect the First Year* or *What to Expect the Toddler Years*, from authors Arlene Eisenberg, Heidi E. Murkoff and Sandee E. Hathaway.

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someone you should know

Meet Tammie Wormley

In each new issue of For Your Benefit, we're featuring some of the Trustmark employees who work with many of our covered groups. We'd like to introduce you to Tammie Wormley, a Claims Supervisor in Boardman, Ohio. Tammie is a 22-year veteran of the industry, the last nine of which has been with Trustmark. Trustmark is a company known for delivering outstanding customer service and Tammie is one of the many reasons why.

Outstanding Service Personified

Trustmark recently recognized Tammie for her excellence in customer service, perseverance on behalf of the client and her problem solving abilities.

Tammie Wormley
Claims Supervisor
Boardman, Ohio



"Tammie's help with claim issues can be a lifesaver sometimes," said Lisa Kloiber, Trustmark Client Manager. "She always lets me know when I can expect a resolution and she always delivers."

"Tammie is always working on special and difficult situations," said Sharon Gunn, Trustmark Client Manager. "She can come up with out-of-the-box solutions and has been instrumental in our ability to meet the unique needs our customers sometimes have."

Building Cultures of Health

healthy hints

The Dos and Don'ts of Running

With the summer months upon us, many people are lacing up their running shoes for some quality exercise. Running is an effective way to shed excess pounds and feel healthy. Check out the following list of dos and don'ts to help make running an enjoyable, injury-free experience.

Do...

Start slow. Walk to warm up.

Wear loose-fitting clothes. They allow heat to escape.

Drink cold water. Cold water leaves your stomach quicker than any other liquid and produces a cooling effect both physiologically and psychologically.

Keep your head up. This helps keep the rest of your body in alignment, key for preventing injuries, and allowing you to run faster.

Run your own race. Run at a pace that's comfortable for you. You can challenge yourself, but don't overextend yourself.

Cool down. Five to 10 minutes of light jogging or walking slowly decreases your body temperature and removes waste products from working muscles.

Don't...

Eat a big meal before you run. Big meals can put extra stress on your system when you exercise.

Run in the dark. You might trip over an object and injure yourself. If you must run in the dark, wear reflective clothing, don't run alone and bring a cell phone or whistle in case you need help.

Run your hardest every day. Recovery days prevent injuries.

Run on your toes. Shin splints or other injuries will quickly develop.

(from discoveryhealth.com)

healthy hints

A Weight Loss and Fitness Q&A

If you're planning on losing weight and getting in shape this summer, keep these answers to some motivating questions in mind to help you stay motivated and healthy.

Q: What is the role of exercise in a weight loss regimen?

A: Exercise burns calories. Aerobic exercise of 50 percent intensity for 30 minutes burns 200 to 250 calories. Aerobic exercise of 75 percent intensity for 30 minutes burns 300 to 350 calories. The longer the duration of exercising or more intense the activity, the longer the metabolic rate stays increased afterward and more calories are burned. Resistance or weight training is a good idea, too. It helps replace body fat with muscle mass. Exercise is also a mild appetite suppressant.

Q: How many calories burned are required to lose one pound of fat?

A: 3,500.

Q: What is a good way to lose weight and keep it off?

A: Changing your lifestyle or behavior usually offers a more permanent weight-loss solution than quick weight-loss methods. The body usually readjusts to water loss that is associated with quick-fix diets.

Q: What is a safe amount of weight to lose per week?

A: Weight loss should generally not exceed one to two pounds per week, or eliminating 3,500 to 7,000 calories. The average person consumes between 2,000 and 3,000 calories per day. One strategy is to lower the amount of fat in your diet to 30 to 35 percent of your calories and reduce the amount of simple sugar you consume.

*(Source: Fit Society Magazine,
American College of Sports Medicine)*

news you can use

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 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.

Be Prepared When Students Start College

Remember to complete a Dependent Student Verification form if you have dependent children aged 19 and over who are full-time college or trade-school students. Doing so will continue prompt payment of benefits. It will also save premium if the child is no longer a full-time student and is therefore ineligible for coverage. Dependents aged 19 and over who are no longer full-time students can be covered under COBRA for 36 months.

Find the form on the Trustmark Group website at www.trustmarkins.com/group in the Employer section. The form is under Administration Forms and is called a Dependent Student Certification form.

Rx corner

Generics Provide Relief From Soaring Drug Costs

Last year, the cost of many popular brand-name drugs increased more than seven percent – a new record according to a recent report from AARP. Over the same time period, the price of 75 of the most widely used generic drugs rose by just half a percentage point (0.5).

"For brand name drugs, we are still seeing that on average, manufacturers are raising their prices more than double the rate of inflation," said David Gross, author of the study and a senior AARP policy advisor.

In 2004, the average price increase for 195 brand name drugs was 7.1 percent, while the general rate of inflation was 2.7 percent, the largest price hike in any of the past five years.

The AARP study found that all but one of the 25 top-selling drugs saw price increases that were greater than the inflation rate. The price of 16 of these drugs increased at more than double the rate of inflation. Of the 75 generic drugs looked at in the study, most prices remained unchanged in 2004.

Trustmark encourages the use of generic drugs over brand names, whenever there's an opportunity to do so, by offering attractive low co-pay options on many of its healthcare plans.

"In terms of ingredients, there is literally nothing different between a brand name drug and its generic equivalent," said Barbara Engelhard, Pharmacy Strategies Specialist for Trustmark. "There's probably never been a better time to make the switch to generics than now."

*(Source: AARP report, Trends in Manufacturer
Prices of Brand Name Prescription Drugs Used by
Older Americans, 2004 Year-End Update)*

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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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Why Maternity Assessment?

One out of every four women experiences some type of medical problem during her pregnancy. The sooner those problems are identified, the more successfully they can be treated and the better the chances for a healthy pregnancy.

Here are some real comments from real mothers who took advantage of *Daily Developments*:

"The nurse was very nice and respectful of my time. I enjoyed the reading material and was surprised at the 'personal' care."

"It was nice to have another resource in addition to my doctor."

"Everything was great. The nurse was very, very good. I enjoyed the kindness and helpful information. The world needs more people like you."

Encouraging good baby health is easy with *Daily Developments*. Simply call (800) 688-8188.

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
400 Field Drive Lake Forest, Illinois 60045 800-247-4179 www.trustmarklife.com/group