

Starmark Consumer Health Series



Health plans for businesses with two to 50 employees

Choose from a progressive series of high-deductible health plans for use with HSAs:

- Consumer Health Advantage
- Consumer Health Select
- Consumer Health Freedom



A progressive plan. An empowering choice.

ENCOURAGING EMPLOYEES to take an active role in managing their healthcare, the Starmark Consumer Health Series combines two concepts: the cost-savings feature of a high-deductible health plan and the option to pair it with a health savings account (HSA) for tax advantages.

THIS PROGRESSIVE CHOICE is becoming the preferred plan for many cost-conscious employers wishing to give their employees more control over their healthcare decisions.



Flexible, Qualified Plans Help You Manage Costs When Paired With HSAs

Consumer Health Series plans are ideal if you're seeking a progressive health plan that offers:

- **Premium savings** with a higher-deductible health plan
- **Tax advantages** with a health savings account, and the freedom to choose your HSA administrator
- **Discounts** on services when using any provider from our **vast, nationwide quilt of networks**
- **In-network coverage when traveling outside the service area** through PHCS Healthy Directions
- **True flexibility**, allowing you to mix and match a **wide choice of benefit selections** to meet your group's needs
- **Easy, paperless employee enrollment** with Express Connect, saving time and streamlining the process
- Online healthcare decision support tools to **educate and empower employees**
- The unparalleled **personal service you deserve**

Plus, plans are fully insured by Trustmark Life Insurance Company, a subsidiary of Trustmark Mutual Holding Company. A leader in the employee benefits business since 1913, Trustmark Mutual Holding Company has assets of more than \$2.0 billion.

Select a Consumer Health Series Plan

Plan design flexibility allows you to tailor your plan by selecting up to two deductibles and coinsurances, as well as one coinsurance limit. Ask your agent for details about the available combinations. Refer to the separate state insert page (MK10) for state-specific plan variances, if applicable.

Consumer Health Advantage	Consumer Health Select	Consumer Health Freedom																																																
A PPO plan that features separate accruals; one for in-network and another for out-of-network services. Ideal for areas with robust networks.	A PPO plan that features a combined accrual of in- and out-of-network services. Ideal for areas with limited networks.	An indemnity plan that is generally available only to groups located in ZIP codes without network physicians or hospitals.																																																
<div>Calendar-Year Deductible¹ <i>(in-network/out-of-network)</i></div> <table><tr><th>Individual</th><th>Family</th></tr><tr><td>• \$ 1,200/\$2,400</td><td>\$ 2,400/\$4,800</td></tr><tr><td>• \$ 1,500/\$3,000</td><td>\$ 3,000/\$6,000</td></tr><tr><td>• \$ 2,000/\$4,000</td><td>\$ 4,000/\$8,000</td></tr><tr><td>• \$ 2,500/\$5,000</td><td>\$ 5,000/\$10,000</td></tr><tr><td>• \$ 3,000/\$6,000</td><td>\$ 6,000/\$12,000</td></tr><tr><td>• \$ 4,000/\$8,000</td><td>\$ 8,000/\$16,000</td></tr><tr><td>• \$ 5,000/\$10,000</td><td>\$10,000/\$20,000</td></tr></table>	Individual	Family	• \$ 1,200/\$2,400	\$ 2,400/\$4,800	• \$ 1,500/\$3,000	\$ 3,000/\$6,000	• \$ 2,000/\$4,000	\$ 4,000/\$8,000	• \$ 2,500/\$5,000	\$ 5,000/\$10,000	• \$ 3,000/\$6,000	\$ 6,000/\$12,000	• \$ 4,000/\$8,000	\$ 8,000/\$16,000	• \$ 5,000/\$10,000	\$10,000/\$20,000	<div>Calendar-Year Deductible <i>(combined in- and out-of-network)</i></div> <table><tr><th>Individual</th><th>Family</th></tr><tr><td>• \$1,200</td><td>\$ 2,400</td></tr><tr><td>• \$1,500</td><td>\$ 3,000</td></tr><tr><td>• \$2,000</td><td>\$ 4,000</td></tr><tr><td>• \$2,500</td><td>\$ 5,000</td></tr><tr><td>• \$3,000</td><td>\$ 6,000</td></tr><tr><td>• \$4,000</td><td>\$ 8,000</td></tr><tr><td>• \$5,000</td><td>\$10,000</td></tr></table>	Individual	Family	• \$1,200	\$ 2,400	• \$1,500	\$ 3,000	• \$2,000	\$ 4,000	• \$2,500	\$ 5,000	• \$3,000	\$ 6,000	• \$4,000	\$ 8,000	• \$5,000	\$10,000	<div>Calendar-Year Deductible</div> <table><tr><th>Individual</th><th>Family</th></tr><tr><td>• \$1,200</td><td>\$ 2,400</td></tr><tr><td>• \$1,500</td><td>\$ 3,000</td></tr><tr><td>• \$2,000</td><td>\$ 4,000</td></tr><tr><td>• \$2,500</td><td>\$ 5,000</td></tr><tr><td>• \$3,000</td><td>\$ 6,000</td></tr><tr><td>• \$4,000</td><td>\$ 8,000</td></tr><tr><td>• \$5,000</td><td>\$10,000</td></tr></table>	Individual	Family	• \$1,200	\$ 2,400	• \$1,500	\$ 3,000	• \$2,000	\$ 4,000	• \$2,500	\$ 5,000	• \$3,000	\$ 6,000	• \$4,000	\$ 8,000	• \$5,000	\$10,000
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<div>Deductible Type:</div> <div><i>(Choose one.)</i></div> <div><ul style="list-style-type: none">Aggregate — Benefits are payable once the entire family deductible is met by one or more family members each year.Embedded — Benefits are payable for a member once either the individual deductible is met, or for the entire family once the family deductible is met by one or more family members each year.</div> <div>In order for the plan to be qualified for use with an HSA, the embedded deductible must be selected only with individual deductibles of \$2,500 (\$5,000 for families) or higher.</div>																																																		
<div>Lifetime Maximum Benefit:</div> <div>Total in-network and out-of-network — \$5 million</div> <div>Total out-of-network or Consumer Health Freedom — \$2 million</div>																																																		
<div>Annual Out-of-Pocket Limits¹:</div> <div>The percentage of covered charges the member must pay each year. The family out-of-pocket limit is two times the individual out-of-pocket limit. The annual out-of-pocket limit does not include the deductible. Refer to your rate proposal for the annual out-of-pocket limits applicable to your plan.</div>																																																		

The calendar-year deductibles and out-of-pocket limits are based on the Consumer Price Index (CPI). Federal law requires an annual cost-of-living adjustment based on changes in the CPI; therefore, these figures may be adjusted annually.

¹ In- and out-of-network deductibles and out-of-pocket limits accrue separately on Consumer Health Advantage.

² The 100 coinsurance cannot be selected with the \$1,200 individual calendar-year deductible.



Benefit Options

Preventive Care Plus Option

Preventive Care Plus gives members first-dollar coverage for select preventive care services, such as a routine physical and child wellness visits. For a list of preventive care services, refer to the Covered Services section of this brochure.

Choose from two options:

- \$250 per person
- \$500 per person

Depending on the selection, either the first \$250 or \$500 of covered preventive care services per calendar year is paid at 100 percent. Additional covered charges are subject to the calendar-year deductible and coinsurance.

If this option is not selected, preventive care services are subject to the calendar-year deductible and coinsurance.

Supplemental Accident Option

Choose supplemental accident coverage to help prepare your employees for an unexpected accident or injury by providing first-dollar coverage.

- The first \$500 of covered charges per accident is paid at 100 percent.
- Additional covered charges are subject to the calendar-year deductible and coinsurance.
- Coverage includes medical charges resulting from accidental injury incurred within 90 days of the accident.

Maternity Option

Selecting the maternity option provides members with peace of mind when planning for pregnancy and delivery. Normal maternity and nursery care covered charges are payable the same as any other covered service.

Prescription Benefit

All plans in the Starmark Consumer Health Series include a prescription drug discount program. Prescription drugs are subject to the calendar-year deductible and coinsurance as described under the Covered Services section of this brochure.

Price Assurance Program

This program provides prescription drug savings at thousands of participating pharmacies nationwide. When plan participants present their medical ID card at a participating pharmacy, they receive:

- The lowest price available in that store, on that day
- Generic drug savings
- Drug utilization review

The Price Assurance Program includes most drugs that, by federal law, require a prescription. If a prescription drug is excluded from coverage under the medical plan, members may still receive a discount on their prescription through this program.

Prescription Safeguards

To encourage the safe and appropriate use of prescription drugs, Starmark has implemented quantity limits and prior authorization for certain drug classes covered by the prescription benefit. These limits and prior authorizations are intended to ensure proper prescription utilization and clinically appropriate quantities.

For more information about the Price Assurance Program, specialty pharmacy services and ways to save on prescriptions, refer to the separate brochure, *Prescription Benefit Overview*.

Tailor your plan to meet your group's needs.

Plan Features

Physician/Hospital PPO Network Selection

(Consumer Health Advantage and Select Only)

Offering employees a choice of PPO networks encourages in-network utilization while maintaining freedom of choice in provider care.

- Employers may select two networks per business location up to a maximum of five networks.
- By using in-network providers, members can take advantage of negotiated discounts. If an out-of-network provider is used, the member is responsible for any amount exceeding the Reasonable and Customary Fee.

Receive Network Access While Outside the Primary PPO Service Area

PHCS Healthy Directions provides in-network benefit levels and PHCS-negotiated discounts for members with a PPO network other than Private Healthcare Systems. Members can visit a PHCS Healthy Directions provider when:

- Traveling for business or vacation
- Attending an out-of-area educational institution
- Residing outside their primary PPO network's coverage area

Members with Consumer Health Freedom can also visit a PHCS Healthy Directions provider and receive PHCS-negotiated discounts at any time. Members who have PHCS as their network maintain coverage through PHCS when outside their primary PPO service area.

For more information about PHCS Healthy Directions, refer to the separate flyer.

Lab Card® Select Program

This voluntary discount program offers outpatient laboratory testing at significant savings compared with other labs when testing is directed to a participating Quest Diagnostics laboratory as part of the Lab Card Select Program. For more information, visit www.labcardselect.com.

Maternity Wellness Program Available at No Additional Cost

The MaternaLink® maternity wellness program supplements the care provided by the physician. The program provides expectant mothers with information and resources about pregnancy, childbirth and baby care, and encourages members to take an active role in helping infants receive a healthy start. For more information, refer to the separate brochure.

CONVENIENT NETWORK ACCESS for multilocation/multistate and single-location businesses offers your employees:

- **Access to national and regional PPO networks**, including PHCS, one of the nation's largest PPO networks with nearly 450,000 providers and more than 4,000 facilities
- **Freedom of choice** in provider care
- **Negotiated discounts** when using in-network providers
- PHCS-negotiated **discounts when outside the primary PPO service area** through PHCS Healthy Directions

Comprehensive coverage provides peace of mind.

Covered Services

When medically necessary, charges for the following services are payable subject to the calendar-year deductible, coinsurance and, for out-of-network providers, Reasonable and Customary Fee*:

Hospital and Provider Services

- Semiprivate hospital room, board and general inpatient nursing care
- Intensive care unit
- Miscellaneous services and supplies provided by a hospital on an inpatient basis
- Miscellaneous services and supplies provided by a hospital or free-standing surgical center and related to outpatient surgery or outpatient treatment of injury
- Anesthetics and their administration
- Physician's fees except as otherwise noted

Preventive Care Services

- Physician office visit for a routine physical is limited to one visit per calendar year.
- Children under age 2 are covered for visits at the following age intervals: birth, 2, 4, 6, 9, 12, 15 and 18 months.
- CBC (complete blood count)
- Chemistry panel
- Hemocult
- Urinalysis
- Pap test
- Mammograms
 - A baseline mammogram for each person aged 35 to 39
 - An annual screening mammogram for each person aged 40 or older
- PSA (prostate-specific antigen) for males aged 40 or older
- Immunizations (including flu and pneumonia shots)
- Screening ECG (electrocardiogram) for persons over age 40 who have two or more cardiac risk factors

Other Services and Supplies

- Prescription drugs
 - Subject to the in-network deductible and coinsurance on Consumer Health Advantage and Consumer Health Select
- Blood and blood plasma, oxygen and rental of equipment for its administration
- Local licensed ambulance service to or from a hospital
- X-rays (not dental x-rays) and laboratory tests performed for diagnosis and treatment
- X-ray, radium, cobalt and radioactive isotope therapy
- Artificial limbs and eyes
- Casts, splints, trusses, crutches and nondental braces
- Rental of a wheelchair, hospital-type bed or other durable medical equipment
- Complications of pregnancy
- Outpatient pre-admissions testing
- Hospice care
 - Maximum of six months per lifetime
- Home healthcare
 - Maximum of 100 days per calendar year
- Skilled nursing care
 - Maximum of 81 days per calendar year
- RN and LPN fees for private-duty nursing recommended by a physician
 - Maximum of \$2,500 per calendar year
- Nondental treatment of temporomandibular joint dysfunction (TMJ)
 - Maximum of \$2,500 per lifetime
- Chronic pain treatment programs
 - Maximum of \$5,000 per calendar year

* Reasonable and Customary Fee is the lesser of the provider's actual charge, or a percentage of the Medicare reimbursement rate in effect at the time services are provided.

Therapies

- Speech, occupational and physical therapist's fees, when prescribed by a physician
 - 60-visit limit per therapy per calendar year
- \$1,000 per calendar-year limit for manipulative therapy

Mental Illness, Nervous Disorders, Substance Abuse and Alcohol Abuse

- Outpatient expenses
 - 40-visit limit per calendar year; 120 visits per lifetime
 - Covered charges are paid at 60 percent for an in-network provider; 50 percent for an out-of-network provider or Consumer Health Freedom.
- Inpatient expenses
 - 20 days per calendar year; 40 days per lifetime. These limits do not apply to inpatient alcohol abuse treatment.

Organ Transplants

- Designated transplant facility
 - Approved transplant services, including organ procurement or acquisition, are paid at 100 percent, subject to the Lifetime Maximum Benefit of the plan.
 - Coverage is provided for transportation, lodging and meals for a companion, subject to the following limits:
 - a. Transportation benefit: maximum of \$1,000 per approved transplant procedure
 - b. Lodging and meals benefit: maximum of \$250 per day; \$10,000 per lifetime
- Nondesignated transplant facility
 - Approved transplant services, including organ procurement or acquisition, are limited to \$100,000 per lifetime, per person.
 - No coverage is provided for transportation, lodging or meals for a companion.

HEALTHY FOUNDATIONS is an integrated, online suite of tools to help members make smart, informed choices. It's about helping people get and stay healthy. The benefits may include more productive employees, lower medical costs and a "healthier" bottom line for your business. Healthy Foundations features the following decision support tools:

- **Health AtoZ** – Health information and interactive health management tools, such as detailed fitness, nutrition and safety guidance, and information about medical conditions and how to monitor them
- **Hospital Comparison** – Hospital comparisons by procedure or type of care according to member criteria and based on the hospital's experience with the type of treatment
- **Rx Price Comparison** – Lower-cost alternatives for more than 200 prescription drugs for chronic, or ongoing, conditions
- **Treatment Cost Comparison** – A range of cost estimates for in- and out-of-network providers based on ZIP code for a variety of services, such as physician office visits, diagnostic tests, lab tests and treatment of common medical conditions

For a demo of Healthy Foundations decision support tools, access the Visitor section of Starmark's website at www.starmarkinc.com.

Employee Assistance

Starmark offers educational materials to help your employees make informed healthcare decisions – and to help them understand how an HSA works when they visit a provider and pharmacy.

Additionally, customer service representatives are available by telephone to answer any questions.



Precertification

Precertification is required for all hospital, rehabilitation or skilled nursing admissions, behavioral health residential treatment, hospice, home healthcare or transplant-related services.

- To precertify, the member must call the toll-free number listed on the medical identification card.
- In the case of an emergency admission, the call must be made within 48 hours after the admission or on the next regular business day after the start of treatment, if later.
- Failure to precertify will result in a \$300 penalty per occurrence. This penalty will not count toward the individual or family calendar-year deductibles, or toward out-of-pocket limits.
- Precertification does not guarantee benefits are payable. The person must be eligible at the time of service.

SAVE MONEY on monthly administration fees.

You may be able to reduce your monthly group administration fee by doing all three of the following:

- Sign up to use Starmark's Internet-based Automated Customer Environment (ACE) to access enrollment records and premium payment history.
- Use electronic funds transfer (EFT) to make premium payments.
- Sign up to receive billing statements by e-mail.

Pre-existing Conditions

A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received during a six-month period immediately preceding the effective date of coverage.

Groups With Previous Medical Coverage

Benefits are payable for a pre-existing condition, without pre-existing condition limitation, for members continuously covered under a prior health plan.

Groups Without Previous Medical Coverage

Benefits will not be paid for a pre-existing condition during the first 12 months of coverage under the plan. If a person had creditable coverage with no more than a 63-day gap in coverage, time covered under the prior plan will be credited toward satisfying the 12-month limitation period.

Deductible Credit

A member continuously covered under a prior health plan will be credited for any portion of the deductible satisfied under the prior plan.

General information about your coverage.

Enrollee Definitions

Timely Enrollees

Timely enrollees are eligible employees who *complete and sign* an Employee Enrollment Form for themselves and/or their dependents during the employer's waiting period and prior to the end of the initial enrollment period. The initial enrollment period is the 31 days following the waiting period.

Special Enrollees

Special enrollees are employees or dependents who previously waived coverage, but may now be eligible because they have *involuntarily* lost their other coverage, had a benefit/coverage change or had a life-changing event. The enrollment period for a special enrollee is the 31 days following the special enrollment event.

Late Enrollees

Late enrollees are eligible employees or dependents who request enrollment *following* the initial enrollment period. The initial enrollment period is the 31 days following the employer's waiting period or special enrollment event.

Special guidelines apply for special enrollees and late enrollees. For more details, refer to the separate state insert page (MK10) or ask your agent.

Limited Occupational/ 24-Hour Coverage

Work-related injuries and illnesses are covered only for sole proprietors, partners and executive officers of the company sponsoring a Starmark-administered plan where:

- The sole proprietor, partner or executive officer is covered by the plan; and
- The purchase of workers' compensation or similar coverage is not required; and
- The sole proprietor, partner or executive officer does not have workers' compensation or similar coverage.

Renewability

Coverage for a participating employer or individual employee may not be canceled or nonrenewed on the basis of the health status of one or more members. Coverage for a participating employer may be canceled for:

- Failure to meet minimum participation requirements
- Failure to meet minimum employer contribution requirements
- Nonpayment of premiums
- Fraud or intentional misrepresentation of material fact(s) in connection with the coverage

Hospital Bill Reward Program

If a member detects and resolves an error when reviewing hospital bills, he or she will be rewarded 50 percent of the savings, up to \$1,000.

Exclusions and Limitations

Major Medical

No benefits are payable for the following expenses:

- Services and supplies not prescribed by a physician or required to treat a covered condition, or in excess of the Reasonable and Customary Fee, or not medically necessary
- Dental care and treatment; hearing aids, eyeglasses and contact lenses; eye or hearing exams; some foot treatment, including orthotics
- Cosmetic surgery; hair prosthesis and transplants; treatment for abnormal male breast enlargement
- Charges the member is not legally required to pay; charges for missed appointments; surcharges for weekend nonemergency office visits and home visits by a physician; treatment rendered by a member of the member's family; work-hardening programs; occupational sickness and injury, except for some partners, sole proprietors and executive officers
- Normal pregnancy, elective abortions, routine nursery and well baby care, unless maternity benefits are selected; surrogate parenting; reversal of sterilization; some assisted conception
- Weight reduction; smoking deterrent medications; sex transformation or its reversal; restoration or enhancement of sexual activity
- Sensory integration therapy, central auditory processing disorder; most treatment for snoring; excessive sweating; phonophoresis; surface electromyogram; therapeutic cold devices; x-rays or tests not related to diagnosis or treatment of sickness or injury, unless otherwise specified
- Maintenance speech, occupational and physical therapy; speech therapy for psychosocial speech delay, behavioral problems (including impulsive behavior and impulsivity syndrome), attention disorder, conceptual handicap or mental retardation
- Nutritional counseling for chronic fatigue and ADD/HDD; most dietary supplements; alternative treatments; experimental/investigational drugs or treatment; items for comfort or convenience; expenses at a health spa; family or marriage counseling, aversion therapy, nonmedical self-care or self-help programs; home traction devices; custodial care
- Suicide, attempted suicide or intentional self-inflicted injury, if not the result of a medical condition; injury resulting from one's own negligent or illegal use of alcohol, drugs or over-the-counter medications
- Acts of war; participation in a riot; commission of or attempt to commit a felony; engaging in an illegal occupation

STARMARK GIVES YOU unparalleled service:

- Starmark's customer contact specialist calls each new group personally to welcome them and to answer any questions.
- Starmark's website provides employers and members with around-the-clock access to helpful tools and important information.
- Starmark representatives are available by telephone to answer any questions.

OFFER A COMPLETE BENEFIT PACKAGE

by selecting:

- Dental
- Critical Illness
- Life/Accidental Death and Dismemberment
- Short Term Disability
- Long Term Disability

All products are listed on a single bill. For more information, refer to the separate product brochures.



Freedom of Choice

By selecting a plan in the Consumer Health Series, you can:

- Save premium dollars by choosing the cost-savings feature of a high-deductible health plan compared to a traditional health plan.
- Design a plan with options that help attract and retain valued employees.
- Use the plan on a stand-alone basis or pair it with an HSA.
- Establish an HSA through a Starmark-recommended HSA custodian, or through any other administrator or financial institution that offers HSAs.

Ask your agent to help determine the plan design that best suits your business needs and budget.

What Is an HSA?

An HSA is a personal bank account owned by an individual with a high-deductible health plan and used to pay for qualified medical expenses not reimbursed under the health plan.

Why Use an HSA?

Tax Advantages

Contributions to an HSA can be made by anyone and are either made pretax or are tax deductible. Any balances in the account are not taxed when used to pay for qualified medical expenses. Additionally, interest on the HSA grows tax deferred. Note: Tax advantages vary by state.

Full-Year Contribution

Employees can open an HSA in any month and still have the ability to make the maximum annual contribution to the account, regardless of the effective date. Restrictions apply. Consult your financial adviser.

Portability

Funds roll over at the end of each year and belong to the employee, even when changing employers or switching to a different high-deductible health plan.

Choice

Employees select how their HSA funds are spent and invested. Funds can also be accumulated to enhance a retirement portfolio.

For more information, refer to the separate brochure, *Get the Most Out of Your Health Plan. HDHPs and HSAs: A Powerful Combination*. For investment, tax or legal advice, consult a licensed professional.

Starmark's sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses with two to 50 employees. By offering HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as seamless HRA administration, easy and innovative paperless employee enrollment and valuable online healthcare decision support tools, Starmark continues to be a distinguished leader in small group healthcare benefits.



The information contained in this product brochure is a general description of features, benefits, requirements and restrictions of Trustmark Life Insurance Company policy number SMP/1003. More details are provided in the Certificate of Insurance, which is the prevailing document and the basis for benefit payment. Plan availability and/or coverage may vary by state.



Administered by



Fully insured by

400 Field Drive • Lake Forest, Illinois 60045-2581
www.starmarkinc.com

Illinois

Insert Page for State-Specific Product and Underwriting Information

This information replaces or supplements corresponding sections in the product brochure. Please refer to the Certificate of Insurance for more details.

Plan Choices

Coinsurance


The 60/40 in-network/out-of-network coinsurance is not available for any plans.

Combinations for the Consumer Health Series

Each year, the government establishes the maximum out-of-pocket expense for an HSA-qualified plan. To stay within this maximum, the guidelines listed below apply.

Note: For plans with networks, the numbers refer to the in-network amounts. For example, 70 percent coinsurance refers to the 70/50 in-network/out-of-network coinsurance.

Deductible	\$5,000 Coinsurance Limit					\$10,000 Coinsurance Limit					\$15,000 Coinsurance Limit				
	Coinsurance Percentage					Coinsurance Percentage					Coinsurance Percentage				
	100	90	80	70	60	100	90	80	70	60	100	90	80	70	60
\$1,200	X					X					X				
\$1,500															
\$2,000															
\$2,500															
\$3,000															
\$4,000															
\$5,000															

-  – Combination is not available for an HSA-qualified plan.
-  – Combination is not available per Starmark guidelines.
-  – Combination is not available per state mandate.



Administered by



Fully insured by

IMPORTANT NOTICE

PRE-EXISTING CONDITION LIMITATIONS and SPECIAL ENROLLMENT RIGHTS

Pre-existing Condition Limitation

This group health plan contains a pre-existing condition exclusion that is limited to a maximum of 12 months (18 months for late enrollees). This exclusion period can be reduced by the number of days of your prior creditable coverage. When applying creditable coverage to the pre-existing condition limitation, the plan is not required to take into account any days of creditable coverage that precede a break in coverage of 63 days or more. To determine if any pre-existing condition limitation will apply to you, you may present your certificate or certificates of prior creditable coverage.

Creditable coverage can include coverage under another group health plan, an individual health policy including a short term plan, Medicare, Medicaid, CHAMPUS, Federal Employees Health Benefit Plan (FEHBP), a medical health care program of the Indian Health Service or tribal organization, a state health benefits risk pool, any public health plan, governmental plans, church plan or a health plan issued under the Peace Corps Act, Social Security, or State Children's Health Insurance Program. You may request a certificate of creditable coverage from a previous employer, insurance company or Health Maintenance Organization (HMO). If necessary, we will assist you in obtaining a certificate from any of these entities. This Pre-existing Condition Limitation notice is being issued to you pursuant to the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) and reflects the protections afforded under federal law. If the state law applicable to your plan is more beneficial to covered individuals as to the length of the pre-existing condition limitation and permissible break in coverage, the relevant state law provisions will apply to and be part of your plan.

Special Enrollments

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may, in the future, be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after the involuntary loss of other coverage. In addition, if your current coverage changes or you have a life-changing event, such as your marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the qualifying event. Coverage will become effective on the date of the qualifying event.

Late Enrollees

If you waive coverage at the original effective date of your employer's plan and do not qualify as a special enrollee, coverage will start as follows:

- If your employer's plan has been in force for less than 12 months, coverage will start on the plan's first anniversary.
- If your employer's plan has been in force for 12 months or more, coverage will start on the first day of the month following the date the Employee Enrollment Form is signed.

If you are hired after the original effective date of your employer's plan and request enrollment for yourself or eligible dependents following the initial enrollment period, coverage will start on the first day of the month following the date the Employee Enrollment Form is signed.

An enrollment form that is more than 60 days old will be returned for updated information and signature, and the effective date will be the first of the month following the date the original enrollment form was received by Starmark or the group's first anniversary, whichever is later. The pre-existing condition limitation above applies.

For more information, refer to your Certificate of Insurance or plan sponsor/employer.