

Inside this issue**Building Cultures of Health:
A Better Approach to
Healthcare****Meet Lisa Dailey****Ordering Prescription Drugs
by Mail****Cauliflower is a Color
of Health****EOB Has New Look****In-Network Benefits Are
A Click Away****Express Online to Add
Ongoing Maintenance****Fraud Busting Goes
High Tech****Building Cultures of Health:
A Better Approach to Healthcare**

Historically, Trustmark Group Insurance has taken a proactive, comprehensive approach toward helping employers better manage and control their healthcare costs. Now we're taking those efforts a step further. At Trustmark, we feel a better healthcare plan is one that strongly encourages healthier living and a greater understanding of the options available, which helps employees become better healthcare consumers. We're Building Cultures of Health.

At Trustmark, our goal of Building Cultures of Health is two-dimensional: reduce the number of claims employees have by using the workplace to encourage healthy lifestyles; and if an accident or illness does occur, provide the products and services that help people get well and return to work more quickly.

Building Cultures of Health includes all aspects of the healthcare equation, including preventive care benefits to prescription drug savings, care management and consumer choice plans.

**Building
Cultures
of Health**

To go along with this mindset, we are enhancing the Trustmark Group Insurance look. Starting with this issue of *For Your Benefit*, we are incorporating Building Cultures of Health into all that we do.

Healthier employees. Healthier bottom lines. That's what Building Cultures of Health is all about. We want all of our customers to be a part of it.

someone you should know**Meet Lisa Dailey**

Beginning with this issue of *For Your Benefit*, we're featuring some of the Trustmark Group employees who work with many of our covered groups. We'd like to introduce Lisa Dailey, a benefits adjuster and specialized processor for groups with specific needs. She has been with Trustmark for more than six years and in the industry for another seven. We're a company with a great service reputation and Lisa Dailey is one of the reasons why.

Outstanding Service Personified

Trustmark recently recognized Lisa for her outstanding customer service and problem-solving abilities. A group plan

Lisa Dailey
Benefits Adjuster
Boardman, Ohio



administrator from a company with Trustmark for more than 40 years wrote this, "Lisa has been extremely valuable to me. Through her, I have learned my job (as a plan administrator) and have been able to assist our employees with all their questions and concerns. No matter what the circumstance, she has always treated me with respect and dignity. I can't begin to give her the credit she deserves."

Building Cultures of Health

Rx corner

Ordering Prescription Drugs by Mail

Here are some important things to know when ordering prescription drugs through the Caremark Mail Service Pharmacy.

Filling out the Order Form

Complete the order form accurately and legibly to ensure your order is processed in a timely fashion.

- Primary Plan Participant refers to the main cardholder on the plan
- Plan Participant Identification Number is the **Social Security number** of the Primary Plan Participant

Ordering Refills

Request a refill in one of three ways.

- Online – Log on to the Caremark Website at www.caremark.com
- Phone – Call toll free, 1-866-216-6275, to access the Interactive Voice Response System (IVR) for Automated Refills or to speak with a Caremark Customer Care Representative. Be sure to provide your Social Security number.
- Mail – Complete and mail in the order form provided in your last order

Paying for Your Mail Order

Get an estimate of your medication cost on the Caremark Website, through the IVR or a Caremark Customer Care Representative. Payment options are:

- Check – You'll receive a credit if you overpay or will be billed if a balance is due
- Credit Card – Your credit card can be on file and will automatically be billed for all orders
- Money Order – Be sure to include your reference order number or account number on the money order

Remember, the Plan Participant Number is your Social Security number.

healthy hints

Cauliflower is a Color of Health

With so much emphasis on green, red and orange vegetables these days, what good is plain old white cauliflower? For one, you may get an extra measure of colon protection if you add cauliflower florets to your weekly menu. Research has revealed that a natural compound found in cauliflower may inhibit the proliferation of cancer cells in the colon. Just be sure to skip the cheese sauce, which can be loaded with saturated fat. Instead, season a steamed cauliflower head with olive oil and lemon, or use raw florets to scoop up low-fat yogurt dip.

The compound s-methyl methane thiosulfonate (MMTS), found in cauliflower, may be an anticarcinogenic. Cauliflower also is a good source of vitamin C and potassium. One cup of florets contains 46 milligrams of vitamin C and 300 milligrams of potassium. To keep cauliflower fresh, store it in a plastic bag in the refrigerator and keep it dry. Although it is available year-round, cauliflower is particularly plentiful in the spring and fall.

(from Renewal Technologies)

news you can use

EOB Has New Look

You will soon be noticing a new look to the Explanation of Benefit (EOB) form arriving in your mailbox. The new EOB is more concise and includes additional information important to both the insured and the provider.

Year-to-date totals for in and out-of-network services will be displayed separately. In the past these figures were combined. This will provide you with a clearer picture of where you are in satisfying your deductibles and coinsurance. Social Security numbers have also been removed to help protect you from identity theft.

Your providers will find it easier to reference your account, as the patient's account number is now included on the EOB.

Several other enhancements to the EOB are planned for this year. Stay tuned for further updates in future issues of *For Your Benefit*.

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 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.

Express Online to Add Ongoing Maintenance



Groups will soon be able to conduct all their eligibility enrollments and updates online, 24 hours a day, seven days a week. Here's a peek at some of the new features:

- Conduct all enrollments online including new hire, life event, late, open and special enrollments
- Add and terminate dependents
- Add terminated members and dependents to COBRA
- Maintain member and dependent personal data
- Maintain beneficiary designations
- Review member changes that could affect payroll deductions through pend/approval process
- Access several reports including member and dependent enrollment reports and a report that identifies members who have dependents reaching the contract's limiting age

Currently, groups can enroll online during their initial new group enrollment only. The additional features will be available in summer 2005. For more information, ask your Trustmark Group Account Manager.

Trustmark

GROUP INSURANCE

400 Field Drive
Lake Forest, Illinois 60045
www.trustmarklife.com/group

PRESORTED
FIRST CLASS
US POSTAGE
PAID
PALATINE
P&DC, IL
PERMIT NO. 30

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.

Fraud Busting Goes High Tech

For 15 years, Trustmark has been an industry leader when it comes to fighting the relentless problem of health insurance fraud and its estimated \$50 billion annual price tag. Last year, Trustmark's Special Investigative Unit (SIU) achieved more than \$7 million in savings from the detection of bogus claims. Now with a powerful new tool from IBM called the Fraud and Abuse Management System (FAMS), those results should continue to improve dramatically.

"We've been successful at detecting fraud before, but FAMS takes it to the next level," said Kelli Garvanian, Second Vice President, Trustmark Life Insurance Company. "It identifies more suspect

providers with greater dollar exposure, ultimately saving our customers even more."

FAMS profiles every medical provider who submits a bill to Trustmark. The system breaks down what providers bill, when they do it, and how much they charge. Then each provider is ranked based on his or her billing pattern compared to their peers. Providers who score high in any given area are flagged and receive more intense scrutiny on future billing and claims.

"What's great about FAMS is the prevention aspect of it all," Garvanian said. "It's much easier and cheaper to save these kinds of claim dollars from going out of the door versus the pay and chase scenario."

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