



The government has a prescription  
that could lower your company's health care costs.  
**But you have to fill it by September 30, 2005.**

Call us for help and consider it done.

**Trustmark**  
GROUP INSURANCE

# prescription drug coverage from Medicare Part D

You may qualify—but you  
won't know for sure  
unless you call us.

**You may be eligible for a government subsidy. We can help you get it.**

By November 15, 2005, every employer that offers prescription drug coverage to active or retired employees (or their spouses/dependents) who are eligible for Medicare must notify employees about Medicare part D Prescription Drug Coverage.

If you have a prescription drug plan for retiree, you could qualify for a tax-free subsidy. However you must file an application for Medicare Part D Prescription Drug Coverage by September 30, 2005 or you may not be entitled to obtain a subsidy for 2006.

## A New Tool for Building Cultures of Health—Medicare Part D

Beginning January 1, 2006 Medicare Part D will be available to all individuals eligible for both Medicare Part A and Part B.

- Medicare Part D is designed to offer Medicare-eligible individuals the opportunity to purchase coverage for prescription drugs.
- Employers with a health care plan that provides prescription drug coverage will be affected by Medicare Part D if the plan covers someone who may become eligible to enroll in Medicare as a result of age, disability or end stage renal disease.
- Individuals can include an active employee eligible for Medicare, a qualified beneficiary or an individual covered under a retiree plan.
- Self-funded plans are included.

## What's in it for Your Employees?

For starters, your employees could save money. Just how much will depend on what drugs they are using and how much they cost. Many employees will pay about \$38 in monthly premiums. Employees are also responsible for the first \$250 in drug costs. In short, a \$250 deductible applies.

- After employees meet this deductible, Medicare will cover 75% of drug costs up to \$2,250.
- Any drug costs between \$2,250 and \$5,100 are paid for by your employees.
- When an employee's drug bills exceed the \$5,100 mark, **Medicare will cover 95% of any costs above that ceiling.**

## What's In It For Your Company?

As an employer providing retiree group health coverage you can receive an estimated **\$660 annual tax-free subsidy** per Medicare eligible individual, per year. This subsidy will apply to expenses from January 1, 2006 and forward. Your basic prescription drug plan stays the same—you will be subsidized for using it to deliver prescription drug benefits under Medicare Part D.

# find out if you qualify

Give us a call now and  
“consider it done!”

## Will Your Company Qualify for This Great Tax-Free Subsidy?

That's the big question and we have a very simple answer: **Call us!**

Here's why we are the best option to help you take advantage of Medicare Part D:

- The government is going to ask your company to provide a “Notice of Creditable Coverage.”
- This means an actuary is going to have to certify that the coverage you currently provide is actuarially equivalent to the Part D benefit.
- Someone is going to have to conduct an audit of your plan.

You are now at a fork in the road. The best path to take is to have Trustmark Group Insurance help your company complete the process.

1. We will help your company determine eligibility to participate in the Medicare Part D subsidy program. There is a fee for this service.
2. We will complete a Plan Creditability Analysis for \$500 per RX benefit option (plus a one-time set up fee of \$1.50 per employee, plus an ongoing administrative service fee of \$0.50 per employee per month).
3. These fees include the initial and subsequent mailing of notices, individual requests for notices, customer service inquiries related to the notices and filing of notices with the Center for Medicare & Medicaid Services.\*

*\*The numbers shown are an example only. Your plan must be reviewed before we can quote your specific pricing.*

## A Little More About Us

The Trustmark Companies have assets of more than \$1.8 billion and administer \$3.3 billion in health and life benefits annually. Our Trustmark Group Insurance division serves employer groups with 51 to 500 employees, specializing in multiple locations. Our CoreSource subsidiary is one of the nation's largest third party administrators. We are uniquely qualified as a provider of both insured and self-funded products and services.

# the deadline

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**As an employer**, you must file an application for the Medicare Part D Prescription Drug subsidy by September 30, 2005 or you may not be entitled to obtain a subsidy for 2006.

Call **Sue Kauth** at **1-866-860-2783** today and get things moving. Or you can email **SUE** at **consideritdone@trustmarkins.com**. We'll put our years of expertise to work for your company and help you determine whether or not your plan qualifies for this tax-free subsidy.

We can help you find out if you qualify—just call us and **consider it done**.

## **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.

**Trustmark**  
GROUP INSURANCE

Trustmark Group Insurance is a division of Trustmark Life Insurance Company

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