

# Cost-Saving Services Can Help Control Plan Costs

Covered members can access health and wellness resources that can help reduce plan costs.



**Healthcare Bluebook™** is a quality and cost transparency tool designed to help consumers save on healthcare spending.

- Covered employees can use the tool to help them locate doctors and facilities in their area with the best quality and price on a medical test, imaging or procedure.
- Covered employees can also see their estimated out-of-pocket costs, based on their health benefit plan.
- The tool will show their plan's provider rates for 500 items and services.



**Included Health** provides medical second opinions to patients from expert physicians specializing in the area of need – without any required travel.

This service helps members choose the most appropriate care for themselves or covered dependents.

Using Included Health offers key benefits, such as:

- Opinions from expert physicians spanning various specialty areas.
- Dedicated Care Team helps ensure a smooth process, including collecting medical records.
- Second opinion delivered via a summary report online for anytime, anywhere access.
- Potential cost savings if unnecessary, costly procedures are avoided.
- This service is available with no additional costs to members.



**Teladoc™ Health** gives members access to U.S. board-certified doctors through the convenience of phone, video or mobile app visits. It's an affordable alternative to costly urgent care and ER visits when they need non-emergency care.

Teladoc doctors can treat and write short-term prescriptions (when medically necessary) for common medical conditions, including: cold and flu symptoms, allergies, sinus problems, urinary tract infection, respiratory infection and more.

Groups with a major medical plan have access to Teladoc's Mental Health services, allowing adults 18 and older to get confidential treatment for anxiety, depression, grief and more. In addition, members can conduct a virtual consult anytime with one of our U.S. board-certified dermatologists.

Members can simply register their Teladoc account and request a consultation. A consult fee may apply depending on the plan design.

## Small Business Benefits

**Trustmark**  
benefits beyond benefits



**CareChampion 24/7\*\*** health advocacy service advisors are available around-the-clock to help navigate, educate, support and advise employers and members about healthcare-related issues.

Advisors can be contacted at any time to assist with:

- Understanding health plan benefits
- Finding a doctor, hospital or specialist
- Identifying cost-saving opportunities on prescription drugs
- Understanding test results, diagnosis or treatment options
- Clarifying Explanations of Benefits (EOBs)



The **Lifestyle Management\*** health improvement program helps members protect their most important asset -- their health. Members receive:

- Timely age- and gender-appropriate reminders to encourage preventive tests and screenings
- Personalized notifications to encourage care that can help manage certain chronic health conditions
- Online tools and resources powered by Vitality, with the opportunity to earn points and rewards
- Coaching outreach for lifestyle improvement needs identified in the health risk assessment
- Seamless, interactive and personalized support to maintain a healthy lifestyle

**By encouraging members to use these valuable resources, employers may:**

- Have the opportunity to receive a refund if claims are lower than expected
- Control healthcare spending
- Attract and retain employees
- Maintain productivity

If members take advantage of all the benefits available to them, employers may see better claim experiences for current and following plan years.

Cost-saving services are available to employees and dependents covered under a major medical health benefit plan administered by Star Marketing and Administration, Inc. Healthcare Bluebook and general medical services from Teladoc are also available for employees and dependents covered under a preventive-only plan. Availability may vary by state and plan design.

\*Available as an optional benefit with some plan designs.

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Trustmark Small Business Benefits®

Plan design availability and/or coverage may vary by state. Self-funded plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance coverage is provided by Trustmark Life Insurance Company.

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