

2017 Broker Compensation Guide



2017 Broker Compensation Guide

Table of Contents

Starmark's broker compensation puts meaningful financial rewards within easy reach. Use this guide to learn more about our broker compensation programs, policies and administrative practices. The information contained within this guide applies to Starmark® products and services.

I. Compensation Schedules	3
II. Compensation Examples	6
III. General Policies & Practices	8
III. Compensation	11
IV. Cancellations and Reinstatements & Rescissions	12
V. Terminology/Definitions	13
VI. Online Resources	14

I. Compensation Schedules

Starmark *HealthyEdge*SM, Starmark Healthy Incentives[®] and Starmark Healthy ChoicesSM

Stop-loss premium is used to calculate the payable compensation for the group – which increases or decreases based on add-ons or terminations after issuance.

The schedules reflect our standard compensation payable for groups with 5 or more enrolled lives. We reserve the right to pay non-standard compensations for groups of 51+ lives.

First-Year and Subsequent Policy Years

State	Percent of Paid Stop-Loss Premium ¹	Per Employee Per Month (PEPM) ²
Where Available (Except WA)	13%	\$35
State	Percent of Paid Stop-Loss Premium and Claim Prefunding ³	
Washington	7.8%	Not available

¹ All compensation is calculated based on a group’s paid stop-loss premium. Stop-loss premium is the amount that is paid monthly before administration and claim prefunding expenses. Brokers have flexibility with first-year compensation. Compensation that has been negotiated from the standard schedule will be held at the requested percentage for each new plan year. Ask your Starmark[®] representative for more information.

² The PEPM compensation calculation is based on the compensation rate times the number of enrolled employee medical lives under the employer’s health plan for the billing month stop-loss premium was received. The compensation rate will not change during the policy year; however, the amount of compensation paid may vary due to employee additions and terminations, which impacts the monthly number of enrolled employee medical lives. Eligibility processed on the last day of the month will be adjusted on the next month’s compensation payment, which includes retroactive employee additions and terminations. Brokers have flexibility with first-year compensation.

³ All compensation is calculated based on a group’s paid stop-loss premium and claim prefunding. Stop-loss premium and claim prefunding are the amounts that are paid monthly before administration expenses and does not allow any variance from standard compensation. Starmark Healthy Choices is not available in WA.

Notwithstanding anything in this Compensation Guide to the contrary, compensation and bonus schedules may be changed or discontinued at any time at Starmark’s discretion, or as required by any state or federal authority.

Compensation schedules prior to January 1, 2015, are available by logging into the Starmark website > Compensation Schedules

I. Compensation Schedules

Starmark Preventive PlusSM and HealthyDentalSM

The schedules reflect our standard compensation payable for groups with 5 or more enrolled lives. We reserve the right to pay non-standard for groups of 51+lives.

Starmark Preventive Plus^{1,2}

State	First Year & Subsequent Policy Years Compensation	
Only available as Per Employee Per Month (PEPM)		
All states	\$8.00 PEPM ³	
State	Percent of Paid Stop-Loss Premium and Claim Prefunding ⁴	Per Employee Per Month (PEPM)
Washington	7.8%	Not available

¹ Starmark Preventive Plus is not available in all states.

² When offered with a Starmark *HealthyEdge* or Starmark Healthy Incentives self-funded plan design, a separate unique group ID is issued for the Starmark Preventive Plus, which is different than the Starmark *HealthyEdge* and Starmark Healthy Incentives group ID. Therefore, compensation generated on billed costs for a group with Starmark Preventive Plus will be broken down by the two different group IDs and not a combined amount for the group.

³ PEPM amount is non-negotiable in any state. The PEPM compensation calculation is based on the compensation rate times the number of enrolled employee medical lives under the employer’s health plan for the billing month stop-loss premium was received. The compensation rate will not change during the policy year; however, the amount of compensation paid may vary due to employee additions and terminations, which impacts the monthly number of enrolled employee medical lives. Eligibility processed on the last day of the month will be adjusted on the next month’s compensation payment, which includes retroactive employee additions and terminations. Brokers have flexibility with first-year compensation.

⁴ All compensation is calculated based on a group’s paid stop-loss premium and claim prefunding. Stop-loss premium and claim prefunding are the amounts that are paid monthly before administration expenses and does not allow any variance from standard compensation.

Preventive Plus lives sold do not qualify for Broker Bonus.

HealthyDental

State	First Year & Subsequent Policy Years Compensation
All states	Starmark <i>HealthyDental</i> must be offered in conjunction with a Starmark <i>HealthyEdge</i> or Healthy Incentives plan design. Therefore, compensation is included in the calculation for <i>HealthyDental</i> as part of the Specific and Aggregate amounts of the <i>HealthyEdge</i> or Healthy Incentives health plan.

The compensation percentage is paid based on the number of eligible employees enrolling at the time the group is issued and remains in effect until the renewal of that group – regardless of any changes in the group size during that time.

Fully Insured Dental

State	Group Size	First-Year and Renewal Compensations
All Active States	Two to 25	10.0%
	26 to 50	9.0%
	51 to 75	8.0%
	76 to 99	7.0%
	100+	4.0%

The dental compensation schedule is for dental cases sold after September 30, 2009.

Life/AD&D, Short-Term Disability (STD), Long-Term Disability (LTD)

State	Group Size	First-Year Compensation	Renewal Compensation
All Active States (Except AK and TX)	Two to 10	7.0%	6.5%
	11 to 25	6.0%	5.5%
	26 to 99	5.0%	4.5%
	100+	3.0%	2.5%
Alaska	Two to 50	6.0%	5.0%
	51 to 99	5.0%	4.5%
	100+	3.0%	2.5%
Texas	Two to 10	6.75%	6.75%
	11 to 25	5.75%	5.75%
	26+	4.75%	4.75%

The fully insured ancillary compensation schedules are for new business and renewal cases issued on or after October 1, 2009. Ancillary products compensation methodology is Percent of Paid Stop-Loss Premium. The Per Employee Per Month (PEPM) compensation method is not an option.

Not with standing anything in this Compensation Guide to the contrary, compensation and bonus schedules may be changed or discontinued at any time at Starmark's discretion, or as required by any state or federal authority.

II. Compensation Examples

Starmark® offers brokers competitive compensation and the flexibility to choose one of two compensation calculation options: Percent of Paid Stop-Loss Premium or Per Employee Per Month (PEPM).

Percent of Paid Stop-Loss Premium Compensation Calculation

The Percent of Paid Stop-Loss Premium compensation calculation is based on a group’s paid aggregate and specific stop-loss premium times the compensation rate. Stop-loss premium is the amount that is paid monthly for stop-loss insurance coverage and does not include administrative expenses or claim pre-funding. Additionally, compensation paid is based on stop-loss premium remitted, which reflects retroactive employee additions and terminations.¹

The compensation percentage will not change during the policy year, but can be renegotiated each new contract year.

Sample Monthly Calculation:

Aggregate and specific stop-loss premiums x compensation rate = total monthly compensation paid

Stop-loss premiums:	\$6,750.00
Compensation rate ¹ :	x 13%
Total Monthly Compensation Paid	\$877.50

Per Employee Per Month (PEPM) Compensation Calculation

The PEPM compensation² calculation is based on the compensation rate times the number of enrolled employee medical lives under the employer’s health plan for the billing month stop-loss premium was received.³ The compensation rate will not change during the policy year; however, the amount of compensation paid may vary due to employee additions and terminations, which impacts the monthly number of enrolled employee medical lives.

Sample Monthly Calculation:

PEPM compensation rate x enrolled employee medical lives = total monthly compensation paid

Compensation rate ¹ :	\$35 PEPM
Enrolled employee medical lives:	x 25
Total Monthly Compensation Paid	\$875.00

¹ Starmark’s Percent of Paid Stop-Loss Premium compensation percentages and the PEPM compensation rate for stop-loss insurance are available in the Broker Compensation Schedules.

² The PEPM compensation option is not available in Washington at this time.

³ Eligibility processed on the last day of the month will be adjusted on the next month’s compensation payment, which includes retroactive employee additions and terminations.

II. Compensation Examples (cont.)

**Additional PEPM Compensation
Sample Calculations**

EXAMPLE 1:

Group’s Monthly Stop-Loss Premium Not Paid in Full

A group overpaid in the previous month by \$1,000 and paid nothing for the current month’s bill. The overpayment from the prior month will be applied to the current month as stop-loss premium remitted.

The current month bill is \$25,000. If the group pays nothing additional, this reflects only 4% of the current bill being paid.

Calculation for PEPM:

The group has 37 covered employees.

$37 \times \$35$	\$1,295
<hr style="border-top: 1px dotted black;"/>	
$\$1,295 \times 0.04\%$	
<hr style="border-top: 1px dotted black;"/>	
	\$51.80 (compensation paid for current month)

EXAMPLE 2:

Group Enrollment Changes

January compensation was based on 37 covered employees. In February, we received two enrollments that are retroactive to January and one termination effective in February.

On February, 27, 2015, the calculation program reads all active members with the medical benefit that were effective in February.

This figure is now **38 (37 +2 – 1)**.

The February, 27, 2015 calculation program will count all active members with the medical benefit that were effective in January.

This is now **39 (37 +2)** it will calculate out that there was an underpayment of **\$30.00 (2 x \$15)** and pay out the adjusted compensation.

III. General Policies & Practices

Address Changes – Brokers should promptly report any change in email or mailing address to Starmark® and the State Department of Insurance. Brokers may submit the new information by using the online tool via the Starmark website > Compensation > Manage Compensation > Broker Update, by emailing it to lic-comm@starmarkinc.com or by calling 800.522.1246, ext. 33485.

Advertising, Sales and Promotional Materials – Brokers shall utilize only sales materials previously authorized in writing by Starmark and shall adhere to all MGA and Starmark advertising policies. Brokers cannot use the Starmark or Trustmark Life name, trademark or logo without prior written consent.

Assignment – A Broker of Record may assign to another broker or agency his or her compensation. The assignee must be licensed in the state the group is located and appointed with Trustmark Life Insurance Company. Once compensation is paid to an agency, it can only be changed to pay another entity by obtaining a written release from the agency or by obtaining a letter from the group confirming that their broker has established a new business relationship with them. All compensation changes will begin with a date equal to the first billing cycle following 30 days after receipt of the request. We reserve the right to reject any request for assignment. No retroactive compensation changes will be made for any reason.

Assumed Blocks of Business – Business assumptions and block of business rollovers will require approval from Starmark and may be excluded from standard compensation and bonus programs.

Bonus – Bonus programs and/or special incentive programs may be available to brokers throughout the year. The bonus period may vary from program to program. Bonuses earned are paid on the first business day of each month for any bonus amount earned in the prior month and are noted on the compensation statements. Detailed bonus statements are communicated separately to the primary broker and payees. If compensation on a group is split between two or more brokers, the bonus will be communicated to the Broker of Record and payment will be split using the same percentage as the compensation payment split. Bonus payments may be subject to recovery from future compensation if groups used in the bonus calculation cancel during the first 12 months of coverage. Bonus program information and rules can be located at www.starmarkinc.com.

For new business, when a group is in the first year and there is a Broker of Record change, the new business bonus will pay to the original writing agent.

Broker Agreement – Brokers must execute a Broker Agreement in order to sell Starmark products. In the event that a state or federal law or regulation, or any regulatory or any enforcement action should require that this Agreement be changed, altered or modified, then Starmark or Trustmark Life will provide the broker with written notice of required amendments to this Agreement which shall become effective upon sending such notification to the Broker. Starmark or Trustmark Life may otherwise amend or amend and restate by providing prior written notice of such amendment to the Broker. Failure of the Broker to object in writing to such proposed amendment within 30 days following receipt thereof shall constitute the Broker's acceptance of such amendment. See your Broker Agreement for details.

Broker Business Associate Agreement – As required by federal law and applicable regulations issued by the U.S. Department of Health and Human Services, Trustmark requires all brokers to enter into a Business Associate Agreement ("BAA") with Trustmark and brokers must comply with the BAA's terms including, without limitation, restrictions on use and disclosure of protected health information and notifications regarding any impermissible use or disclosure of protected health information.

Disclaimer: If there is any conflict between this Broker Compensation Guide and the Broker Agreement, the Broker Agreement shall prevail.

Broker of Record (BOR) Change Requirements

- The group must submit a written broker of record change letter. A template of a letter is located on the Starmark® website in the employer's Administration Kit (Login > Administration > Administration Kit > General Administration) or for brokers in Compensation > Compensation Forms.
 - Alternatively, groups may submit a BOR request signed by an officer and currently dated on their company's letterhead.
- After licensing and appointment verification is completed and the group has added the new broker as an authorized representative using the required HIPAA Authorized Representatives Form or HIPAA Authorized Representatives Form (HRA) (located by logging into the Starmark website > In-force Business > Administration Forms). The new broker will be recognized as the broker of record.
- No retroactive changes will be made for any reason.
- Upon completion of a broker of record change, Starmark will send confirmation letters to all involved parties. If a broker doesn't receive a confirmation letter within 45 days, the broker is responsible for following up with Starmark.

Broker Requirements:

- Must hold a valid broker license for the appropriate line of authority in the state where the group's corporate office is situated in prior to becoming the broker of record.
- If not already appointed with Trustmark Life Insurance Company, the proper appointment paperwork must be submitted prior to the effective date of the change.
- Appointment paperwork received after the date of the change will require the new broker and group to resubmit their request, resulting in a new effective date.

Compensation Payment Rules:

- The new broker and/or assignee must be licensed in the state where the group's corporate office is situated, and be appointed with Trustmark Life Insurance Company before compensation payments can be made.
- Compensation payments are vested to the original writing broker for the first plan year. If a BOR request is received within the first year, compensation to the new broker will not begin until the group's new plan year.
- The change in compensation will begin with a date equal to the first billing cycle following 30 days after receipt of the request as long as the group is not in their first year.
- When a group is in their first plan year, we will honor a new BOR request if the original broker was not licensed at the time the employer application was signed. Compensation payment to the new broker will take effect after licensing and appointment verification has been completed.
- When a group is in their first plan year and there is a BOR change, any applicable new business bonus will be paid to the original writing broker.
- No retroactive compensation changes will be made for any reason.

Document Center – Immediate, secure and around-the-clock access to important documents are available online for brokers, employers and members. Documents available in the Document Center for you to service your groups include: Plan Document, Stop-Loss Insurance Contract, Administrative Services Agreement, Monthly Aggregate Claim Liability Summaries, Application for Stop-Loss Insurance Coverage and New Plan Year Offer. Your groups and their members also have access to the Document Center to access their important documents. Payee compensation statements are also available via the Document Center in the Broker Document tab.

To access documents in the Document Center, you are required to register on the Starmark website using your Taxpayer Identification Number (TIN), and accept the terms and conditions. If you submit business under one TIN and compensation is paid under another, the entity associated with the compensation TIN will need to register separately to view compensation. This will enable Starmark to link your business for servicing.

Licensing and Appointment – As required by state law, a state appointment will be made upon submission of the broker's first piece of business, except in states where pre-appointment is required. Brokers are responsible for knowing and complying with all applicable state regulations regarding licensing and appointments. A completed Appointment Questionnaire, available via the Starmark® website, must be submitted in order for a broker appointment to be made.

Although Errors and Omissions (E&O) coverage is not required for appointment, it is highly recommended that brokers secure this coverage. Please note that many E&O carriers require a separate rider be purchased when selling stop-loss insurance.

Trustmark Life Insurance Company is responsible for any initial appointment fees due to the state(s) in which the broker will write business. Once business is issued by the writing broker, TLIC is responsible for initial appointment fees due to the state(s). Appointment fees will remain active as long as the business remains in-force. If there is no active business, TLIC will terminate the appointment.

Pursuant to state requirements and Starmark policy, when compensation is payable to an agency, both the agency and the broker must be licensed and appointed in the state where the business is being written.

Trustmark Life Insurance Company complies with all state and federal regulations. We reserve the right to require a credit and/or criminal report on any broker applying for an appointment and will comply with any states requiring a credit and/or criminal report.

New Contract Year Compensation – In accordance with state laws and regulations that mandate only licensed brokers solicit, negotiate or sell insurance, Starmark verifies that the primary broker of a group holds an active license in the state in which the group is situated. Compensation cannot be paid on any group where a broker negotiated the stop-loss insurance new contract year without an active license.

Stop-Loss Premium Refunds – At times, stop-loss premiums will be refunded to employers in accordance with usual business practices and applicable laws/regulations. Amounts equal to compensation paid on refunded stop-loss premiums will, at Trustmark's discretion, be deducted from earned compensation and/or bonus amounts otherwise payable to the broker and/or demanded from the broker.

Unlicensed Brokers – A broker unlicensed at submission of new business will not be paid compensation for the first year. Payment can begin at new plan year provided he/she has obtained a valid license. A broker unlicensed when negotiating a new plan year will not be paid compensation for the entire new plan year. Payment can begin at the next new plan year provided he/she has obtained a valid license. Texas is an exception to the rule above:

- **Texas** - If license is renewed within 90 days, no gap in license, compensation should be paid. If license is not renewed within 90 days, gap in license, no payment of compensation while license is lapsed. Payment would begin upon new plan year.

Vesting – Compensation will be payable to the broker for the first year the coverage is in-force, even if a request is made in that time frame to name a new Broker of Record, as long as the original writing broker was licensed at the time of sale. After one year of coverage in-force, compensation is not vested.

III. Compensation

Compensation Ownership & Changes – The Broker of Record is considered the owner of compensation for the group. The Broker of Record must initiate any change to whom compensation payment is made while he or she is considered by the group to be the Broker of Record unless payment is being made to their agency. A broker may submit a new Compensation Notice or signed letter detailing requested changes to whom payments are to be made. If compensation is assigned to an agency, a release from the agency will be required. Starmark® is not responsible for enforcing any payment agreement between a broker and an agency. The release from the agency must be a letter on the agency's letterhead, contain a current date and be signed by a responsible party from the agency.

- The new entity must be appropriately licensed and appointed.
- All compensation changes will begin with a date equal to the first billing cycle following the receipt of the request.

Compensation Payment Determination, Timing & Reporting – Compensation is paid on the first business day of each month for any group payment applied in the prior month. Starmark offers two compensation calculation options: Percent of Paid Stop-Loss Premium or Per Employee Per Month (PEPM).

The default compensation calculation for groups beginning a new contract year will be the same compensation option and rate selected in the previous year. The compensation percentage is paid based on the number of eligible employees enrolling at the time the group is issued and remains in effect until the new contract year of that group, regardless of any changes in the group size during that time. Cost is used to calculate the payable compensation for the group, which increases or decreases based on add-ons or terminations after issuance.

Compensation will be either Percent of Paid Stop-Loss Premium or Per Employee Per Month, as set forth in the company's standard Compensation Schedule, received and retained by Starmark for coverage sold and issued during the period for which compensation is payable, and during which the broker is recognized by Starmark as Broker of Record and complies with applicable laws, regulations and the standards of Trustmark Life Insurance Company.

Retroactive changes to employee counts or stop-loss premiums will be applied to the compensation rate that was in effect for the month the adjustment was made. Brokers who earn more than \$600 in compensation each year will be mailed an IRS Form 1099-MISC by January 31. Brokers earning less than \$600 should report their earnings and use their compensation statement as reference.

Starmark's "Understanding Your Starmark Compensation Statement Report" flyer (T701-15) is an effective tool to aid understanding of the compensation statement. This brochure is available on the Starmark website > Compensation.

Trustmark Life Insurance Company is the final arbiter of any issues related to compensation or bonus programs.

Compensation Schedule/Bonus Changes – If state laws or federal regulatory authorities requiring minimum loss ratios or maximum expense ratios are enacted federally or in any state, Trustmark Life Insurance Company will comply with the law in a way that may entail a change in our compensation schedule and/or provisions or eliminations of such compensation. Any such change or elimination will apply to all policies and/or certificates, in such cases, either as each policy/certificate renews or as otherwise required to comply with the law.

We may modify or terminate compensation and/or bonus programs at any time, for any reason unless state law prohibits such a change.

Compensation Splits – A completed Compensation Notice is required to indicate that compensation on a group is to be split between two or more brokers. New plan year and other administrative correspondence will be directed to the primary Broker of Record.

Compensation Statements – Payees compensation statements are posted monthly to the Starmark® Document Center. An email notification will be sent to the payee informing them that an important document is available in the Document Center. For security purposes, a second password is required to access compensation statements. An Online Compensation Statement Authorization form must be on file with a current email address, which is used for compensation notifications only. To update the email address for Compensation Statement Authorization, submit the online form on the Starmark website > Compensation > Manage Compensation > Statement Authorization. Printed copies of compensation statements are not available.

Non-Compensable Business – Brokers who retain a separate agreement/arrangement on their compensation with a group will not be considered for Starmark bonus programs. Other non-compensable business for reasons other than a separate agreement/arrangement will be reviewed for determination of eligibility for bonus programs.

Direct Deposit – Compensation payments are paid via direct deposit. Direct deposit compensation is sent to the specified bank on the first business day of the month. Please allow two to three business days for the bank to process the deposit. An email is sent to confirm payment. Compensation statements are posted to the Document Center by the second business day of the month.

Any change to your banking information must be reported by the 20th of the month to avoid any deposits being returned from your old bank account. Complete a new Direct Deposit Authorization Agreement form, which is located on the Starmark website > Compensation > Manage Compensation > Direct Deposit Authorization.

Indebtedness – Indebtedness means all advances, loans, charge-backs, compensation paid in error, overpayments, and other customary account charges. The broker promises to pay indebtedness incurred to Trustmark Life Insurance Company on request, or we will withhold all compensation, bonuses or other compensation otherwise due to the broker or agency until the overpayment is repaid in full. Trustmark Life Insurance Company reserves the right to withhold compensation earned from other lines of business to repay indebtedness.

IV. Cancellations and Reinstatements & Rescissions

Cancellations – If a policy or coverage is surrendered, rescinded or cancelled, and stop-loss premiums are refunded or waived, the broker will in all cases lose the rights to corresponding compensation. Any compensation payments made on refunded or waived payment will require repayment on demand.

Reinstatements & Rescissions – In the event a policy lapses because payment is not paid and the policy is reinstated, compensation on the new or reinstated policy is only payable at our discretion. If it is necessary to rescind coverage for any policy, the broker will promptly refund us any compensation received for that case.

V. Terminology/Definitions

For purposes of information contained within this guide:

Broker – is used to identify the Agent, Broker, and Writing Agent.

Employee(s) – refers to the covered employee or employee-covered lives.

First-year Compensation – defined as monthly compensation payable during the initial 12-month term of a policy's coverage.

Group – is used to identify the employer, case, customer, client and policy. These terms may be used interchangeably and refer to the entity purchasing the insurance coverage(s).

New Contract Year Compensation – defined as monthly compensation payable during the term of a policy's coverage other than the initial 12-month term.

Percent of Paid Stop-Loss Premium Compensation – The Percent of Paid Stop-Loss Premium compensation calculation is based on a group's paid aggregate and specific stop-loss premium times the compensation rate. Stop-loss premium is the amount that is paid monthly for stop-loss insurance coverage and does not include administrative expenses of claim pre-funding. Additionally, compensation paid is based on stop-loss premium remitted, which reflects retroactive employee additions and terminations.¹

The compensation percentage will not change during the policy year, but can be negotiated each new contract year.

Per Employee Per Month (PEPM) Compensation – the PEPM compensation² calculation is based on the compensation rate times the number of enrolled employee medical lives under the employer's health plan for the billing month stop-loss premium was received.³ The compensation rate will not change during the policy year; however, the amount of compensation paid may vary due to employee additions and terminations, which impacts the monthly number of enrolled employee medical lives.

Starmark® – Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company. Trustmark Life Insurance Company may be referred to in this guide as "Trustmark" or "Trustmark Life".

¹ Starmark's Percent of Paid Stop-Loss Premium compensation percentages and the PEPM compensation rate for stop-loss insurance are available in the Broker Compensation Schedules.

² The PEPM compensation option is not available in Washington at this time.

³ Eligibility processed on the last day of the month will be adjusted on the next month's compensation payment, which includes retroactive employee additions and terminations.

VI. Online Resources

When you register on the Starmark website, you will have access to key information and tools, such as field news, enrollment and state forms, group administration kits, training video library, pharmacy and network resources and more.

Getting Started

With convenient, secure, 24/7 access, managing your business has never been so easy! Log on to www.starmarkinc.com and follow these simple steps:

- Select **Broker** from the “New users, please register:” drop down menu.
- **Register** using your Taxpayer Identification Number (TIN). If you have business submitted under one TIN and compensation is paid under another, you will need separate website accounts for each to access the associated business documents.
- **Accept** the Terms and Conditions and complete the registration process.



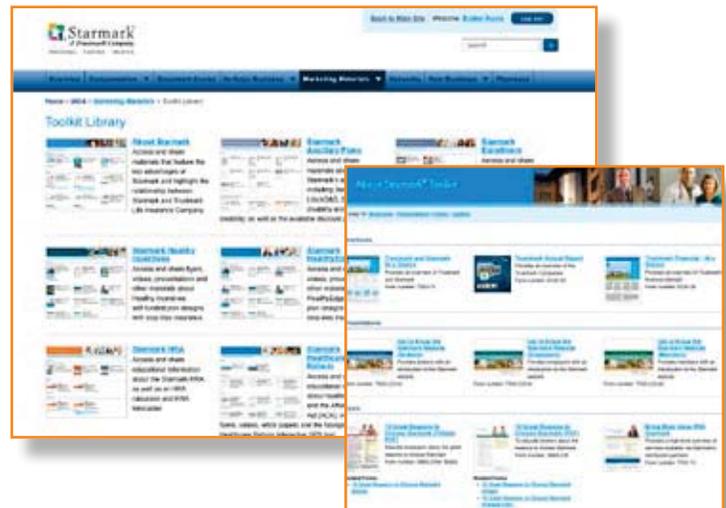
Sales Toolkits

Take advantage of the many tools and resources available to help you sell and support your groups with our various toolkits, found in the Marketing Materials tab.

They include:

- Personalized flyers
- Videos
- Brochures
- Enrollment materials
- Presentations
- Healthcare reform tools and information that you can share with your clients

Get started and view one of our many toolkits by logging in to www.starmarkinc.com > Marketing Materials > Toolkit Library.



Compensation

The Compensation section of the Starmark® website provides access to compensation and appointment information.

- Compensation guide includes Starmark’s general policies and practices
- Compensation schedules by product
- Broker Appointment Forms
- **Manage Compensation** – Use this online tool to submit updated information, including mailing address, phone number, email address, banking information and more

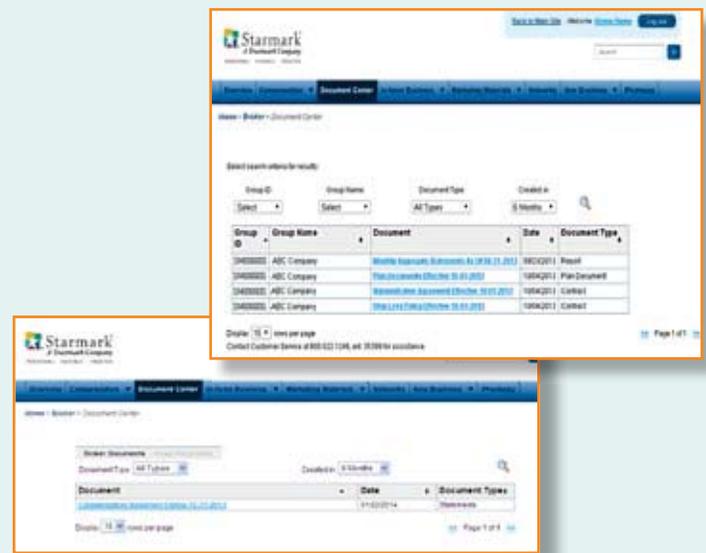


The Starmark Document Center

The Document Center provides around-the-clock access to each of your self-funded group’s important documents:

- Administrative Services Agreement
- Application for Stop-Loss Insurance Coverage
- Monthly Aggregate Claim Liability Summaries
- Plan Documents
- Stop-Loss Insurance Contract
- New Plan Year Offer

And, your compensation statements are accessible 24/7 via the Document Center in the Broker Document tab. Note: As an added layer of security, you will be prompted to enter your separate password to access your compensation statements.



Manage My Groups

Manage My Groups, an easy-to-use online tool, helps you securely administer your group’s health benefit plan.

Simply log in to your broker account, select In-force Business > Manage My Groups to:

- Add coverage for an employee’s newborn dependent
- Update mailing and email addresses
- Waive coverage for an employee or an employee’s dependent
- Order replacement ID cards
- Remove coverage for a terminated employee



Our mission:

Helping people increase well-being
through better health and
greater financial security.

Trustmark, an employee benefits company for more than 100 years, is dedicated to providing financial security, improving health and well-being, and helping people navigate the healthcare system. Serving more than 2 million covered lives or plan participants, Trustmark is rated A- (Excellent) by A.M. Best. Self-funded plans are administered by Starmark®, and stop-loss insurance is provided by Trustmark Life Insurance Company.

With expertise in group healthcare benefits, Starmark offers self-funded plan designs, tools to manage healthcare costs, paperless employee enrollment, nationwide network access and seamless HRA administration for small to mid-size businesses.

Plan design availability and/or coverage may vary by state.

Plans are administered by Starmark, and stop-loss insurance and ancillary coverage are provided by Trustmark Life Insurance Company.



Starmark® administers self-funded health benefit plans, offering extensive plan design choices, exceptional personal service and nationwide provider access.

Starmark – The leader in self-funding for small groups.

400 Field Drive • Lake Forest, IL • www.starmarkinc.com

