

Healthy Monroe

Healthcare in Your Community



healthy M+onroe
caring for Monroe

 **Starmark**[®]
Small business is our only business.

Healthcare in Your Community

Employers and employees alike can enjoy easy access to comprehensive and convenient care through **local** healthcare providers. Through **Starmark** and **Healthy Monroe**, **affordable** health plans designed specifically around these important attributes have been developed for small businesses based in **Monroe County, Michigan**.

Healthy Monroe creates a **community-based** health plan by bringing together local healthcare providers in the Healthy Monroe network with the powerful advantages of Starmark, a distinguished leader in small group healthcare benefits. Healthy Monroe is available to businesses with two or more employees that select the **Starmark Signature Advantage** or **Starmark Consumer Health Advantage** plans, which can be **customized** to meet employer needs and specific budgets.



A newborn is welcomed into the world at Mercy Memorial Hospital System.

Why Healthy Monroe?

Better Discounts

By using Healthy Monroe's community-based network of healthcare providers, members receive **better discounts on a range of healthcare services** for adults and children.

More Cost Savings for Members

When accessing non-emergency care at Mercy Memorial Hospital System, members with an individual in-network calendar-year deductible of \$750 or less will have this **deductible waived**.

Convenient Care

Through Healthy Monroe, members can select from **more than 200 physicians** who practice in Monroe County. Members and their families will get the care they need when they need it, close to home. Plus, when outside the Healthy Monroe network area,

members can access network providers through Cofinity when in Michigan, and Physician's Health Collaborative when in Ohio.

Healthy Monroe doctors practice in a number of specialties, including:

- Allergy
- Cardiology
- Cardio-Thoracic/
Vascular Surgery
- Dermatology
- Family/General Practice
- Gastroenterology
- Internal Medicine
- Obstetrics/Gynecology
- Oncology
- Ophthalmology
- Oral and Maxillofacial
Surgery
- Orthopedic Surgery
- Otolaryngology
- Nephrology
- Neurology
- Pain Management
- Pediatrics
- Physical Medicine
- Podiatry
- Psychiatry
- Pulmonology
- Sleep Disorders
- Urology

To locate a physician, go to www.Healthy-Monroe.com or call 800.647.2242.

Health Management Starts with Health Risk Evaluation and Screening

Healthy Monroe's **Health Risk Evaluation**, completed by members themselves, and a health screening are used to identify whether members are candidates for lifestyle management coaching, provided by a counselor, or disease management coaching from a nurse. The Health Risk Evaluation can be easily accessed via a link from the Health Management Strategies page at www.Healthy-Monroe.com.

Plus, members gain access to the **Healthy Foundations**[®] suite of wellness and condition management resources at www.starmarkinc.com:

- **MyNurse 24/7**[®]: Around-the-clock access to a registered nurse
- **MaternaLink**[®]: Maternity wellness program
- **Online decision support tools**:
 - **Health AtoZ**: provides health information and interactive health management tools
 - **Hospital Comparison**: gives members hospital comparisons by procedure or type of care
 - **Rx Price Comparison**: compares drugs with lower-cost alternatives for ongoing conditions
 - **Treatment Cost Comparison**: provides a range of cost estimates for providers based on ZIP code
- **Healthy Foundations**[®] **E-Newsletter**: Quarterly health and wellness e-newsletter

Healthy Monroe's wide range of high-touch programs are designed to "help people help themselves" in achieving and maintaining better health.

Member Assistance and Support

Members can **easily check claims status online**. Plus, customer service representatives are available by telephone to provide **true personal service**.



Mercy Memorial Hospital System's rehabilitation services help patients get back on their feet quickly.

Community Hospital Care in Monroe County

Members have access to healthcare services close to home and/or work through **Mercy Memorial Hospital System**, a 238-bed, full-service community hospital in the City of Monroe.

The hospital's comprehensive healthcare services include:

- Cancer care
- Cardiac care
- CAT scans and MRIs
- Dialysis treatment
- Home health services
- Hospice care
- Inpatient and outpatient mental health services
- Obstetrics care and family-centered birthing suites
- Outpatient surgery
- Physical and occupational therapy

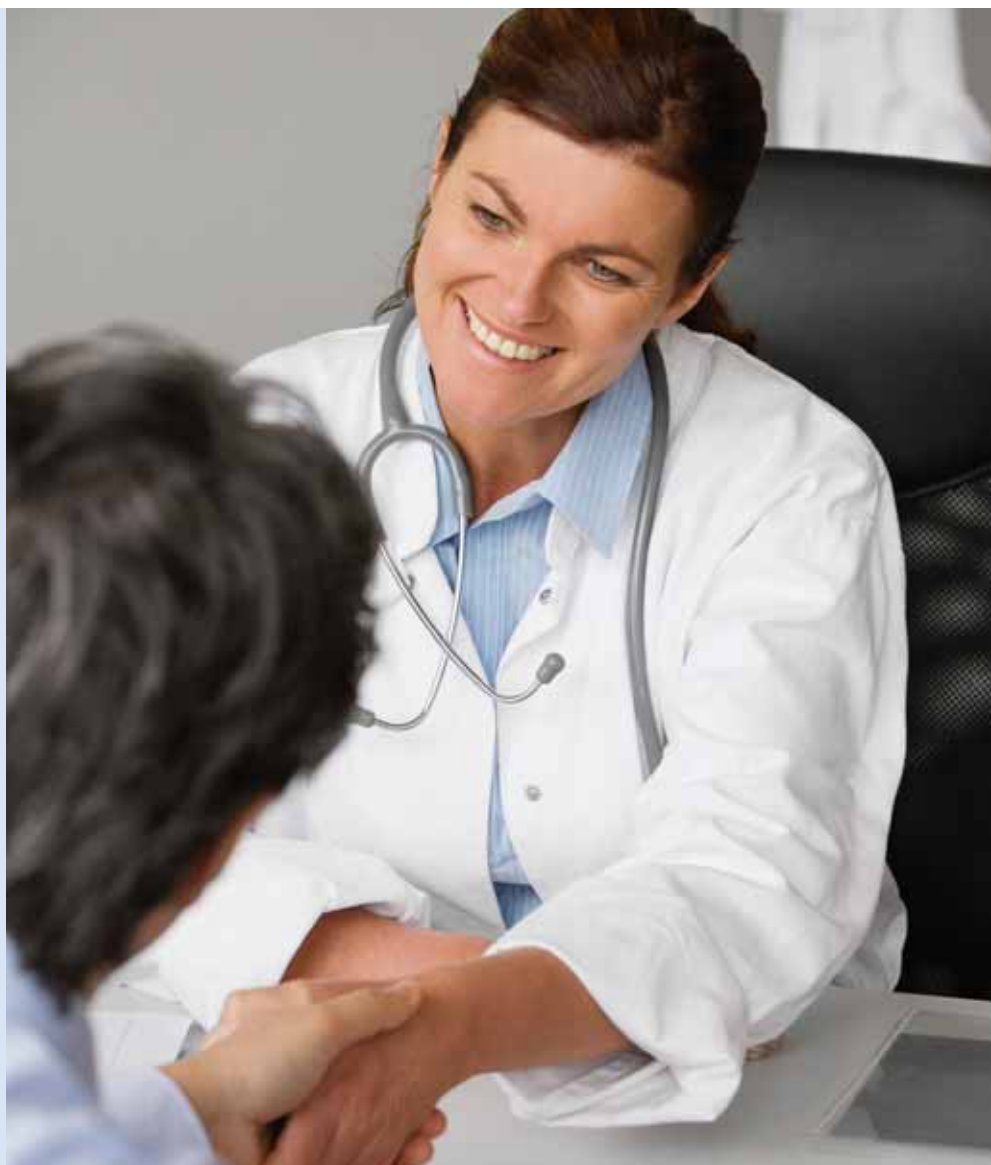
Enhancing Your Plan

To further enhance employee benefit packages, Healthy Monroe and the Signature Advantage plan can be paired with the Starmark HRA (health reimbursement arrangement). Healthy Monroe and the Consumer Health Advantage plan can be paired with the Starmark HRA or a health savings account (HSA).

Healthcare in Your Community: Starmark and Healthy Monroe

Small businesses based in **Monroe County, Michigan**, can access **comprehensive healthcare** for their employees by combining the powerful advantages of **Starmark** with the **convenience** of local healthcare providers in the Healthy Monroe network for these advantages:

- **Discounts on services** when using Healthy Monroe's community-based network of healthcare providers
- **Health Management Strategies** to promote wellness, and support disease and lifestyle management
- **Affordable and flexible** health plans
- **Personal service** that employers and members deserve



Healthy Monroe is a community-based network of more than 200 healthcare providers serving employer groups based in Monroe County, Michigan. Healthy Monroe also offers health management strategies and tools promoting wellness, and supporting disease and lifestyle management.

The information contained in this brochure is a general summary of plan highlights only. For detailed product information, please refer to the applicable product brochure and Certificate of Insurance. The Certificate of Insurance is the prevailing document and the basis for benefit payment. Claims adjudication for Healthy Monroe is provided by NGS American Inc., a Starmark and Trustmark Life affiliate, and third-party administrator based in St. Clair Shores, Michigan.

Starmark's sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses. By offering HRA- and HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as 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.

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Plan availability and/or coverage may vary by state. Plans administered by Starmark are fully insured by Trustmark Life Insurance Company.

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