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Fall 2007

www.starmarkinc.com

In This Edition

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Make Money Hand Over Fist With Starmark's New Producer Bonus Program

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Top Four Factors Employers Consider When Deciding to Offer Health Benefits

Healthcare Decision Support Tools and Services Are Just a Click Away With Healthy Foundations

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PUBLISHED BY

STARMARK to provide producers with important industry news and helpful information relative to small business healthcare benefits.

FOR MORE

INFORMATION contact your Starmark distribution partner or visit Starmark online at www.starmarkinc.com.

The Starmark HRA: A Winning Solution for Employers and Employees

The Starmark HRA gives your clients what they want: Lower premiums. No claims to file. Cash-flow control. No setup costs. Design flexibility and much more.

HRA Familiarity Is Key

A sure approach to selling the Starmark HRA is to seek out producers who are familiar with HRAs, and who believe in and understand the concept. Bill Rayburn, managing director, Rayburn Associates, Hamilton, AL, is one such agent.

[Learn why Bill Rayburn believes the Starmark HRA has been instrumental in saving clients money.](#)

Starmark HRA Advantages:

- Lower premium
- No setup costs or premiums
- In-house, integrated administration means no claim filing
- Online employee and employer portal
- Direct HRA payment to providers, with confirmation to employee

Contact your Starmark distribution partner today to learn more about how the Starmark HRA can help your clients save money and achieve their benefit goals.

Make Money Hand Over Fist With Starmark's New Producer Bonus Program

It's as Easy as 1, 2, 3

Issue any medical group with an effective date between October 2007 and January 2008 to qualify.

- **Earn up to \$100 per medical life** when you sell three or more groups.

- **Win an 8GB iPhone** with a 900-minute, two-year contract when you issue 100+ medical lives.

[View complete program rules.](#)

Increase Your Sales With HSAs

Take Advantage of Legislative Changes Today

Health savings accounts (HSAs) are more flexible and friendly thanks to recent legislation. Don't wait until January 1. Encourage your clients to combine an HSA with a high-deductible health plan today.

Individuals who open an HSA-eligible plan before the end of the year can now make the full maximum annual HSA contribution, but are required to maintain a high-deductible health plan for a full year beginning in the month the HSA begins.

Recap of Legislation Changes for 2007

- **Maximum contribution amount allowed** regardless of deductible amount or effective date
- **One-time transfers to HSAs** from existing FSAs, HRAs or IRAs
- **Funding sources for HSAs expanded** to provide greater assistance
- **Earlier calculation of cost-of-living adjustments** to be made by June 1

For more information on HSA rules and regulations, consult one of Starmark's recommended HSA custodians.

Did you know?

When your clients set up an HSA with one of our recommended custodians, HSA Bank™ or Charles Schwab Trust Company, their employees can access their HSA balances online through Healthy Foundations. Employees simply log on to the Healthy Foundations section of the Starmark website for direct access to their balances.

Top Four Factors Employers Consider When Deciding to Offer Health Benefits

In a recent study, 58 percent of small business employers indicated they spend less than 5 percent of their time thinking about health insurance benefits.

Key Decision Factors for Employers

Starmark addresses these top four factors:

- **Cost-saving options.** Starmark offers flexible, traditional and consumer-directed plans, making it easy for your clients to meet their budgets.
- **Network access.** Clients have greater network selection and discounts through nationwide and regional PPO networks, including Private Healthcare Systems (PHCS).
- **Comprehensive plan designs.** Clients can choose

competitively priced PPO health plans, indemnity plans and self-funded plans, which include a pharmacy benefit and lab program, and options for office visits, maternity and preventive care.

- **Personal service.** Starmark gives employers and members true personal service.

Help your clients make informed decisions by accessing product information, interactive cost illustrations, promotional materials and more, through our virtual online office.

With easy plan administration, member education and empowerment, fast claim processing, true personal service and quick access to benefit information, Starmark is the perfect choice.

Contact your Starmark distribution partner today to learn more.

Healthcare Decision Tools and Services Are Just a Click Away With Healthy Foundations

Twenty-five percent of employers believe it's up to employees to manage their own healthcare. And Starmark makes it easy with Healthy Foundations.

Through Healthy Foundations, employees can easily access drug price comparisons, treatment cost comparisons, and health and wellness information tools, such as **HealthAtoZ**, which gives members direct access to health information and interactive health management tools.

[Learn more about HealthAtoZ.](#)

Related Link:

[Healthy Foundations demo](#)

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



Plan availability and/or coverage may vary by state.

Fully insured plans are administered by Starmark and insured by Trustmark Life Insurance Company.

Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company.

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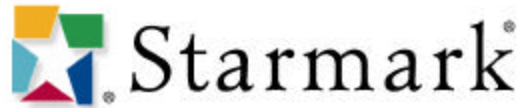
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The Starmark HRA: A Winning Solution for Employers and Employees

The Starmark HRA gives your clients what they want: Lower premiums. No claims to file. Cash-flow control. No setup costs. Design flexibility and much more.

HRA Familiarity Is Key

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Flexibility Sells

Rayburn, the agent who sold the first Starmark HRA to Sanford and Sons Trust Co., liked the seamless approach and the fact that Starmark doesn't require the HRA to be pre-funded. He also liked the flexibility in plan design. "This client had been using an HRA approach with another carrier, and they felt that Starmark provided them with a better alternative," Rayburn said.

The Starmark HRA is ideal for groups that already have lower deductibles (\$250 to \$1,000) because they can lower premiums by choosing a higher deductible. Agents can sell an employer a \$5,000 deductible plan with an HRA and there is no noticeable change in coverage to employees. It's a win-win for the employer and the employees. Additionally, the Starmark HRA requires no setup fees or separate administration costs.

"In my market, we are dominated by a major carrier. So I try to get employers to play on my turf," said Rayburn. "If they are in tune with making a plan change, I can bring them something new. The Starmark HRA has been instrumental in helping my clients save money, and it's enabled smaller employers to offer health insurance to their employees."



Making Money

Hand Over Fist

Is Easy With This Lucrative Incentive From Starmark

Any producer who sells Starmark can make a mint with this new producer bonus program. And – we’re recognizing you for any group you’ve sold year to date!

Earnings: Easy as 1, 2, 3

Issue any new medical group with an effective date between October 2007 and January 2008 to qualify. Plus, if you’ve already sold one or two groups this year, simply issue another group between October and January to automatically qualify for the second or third level, respectively.

Level 1	Ⓢ	First group sold.	\$25 per medical life
Level 2	Ⓢ Ⓢ	Second group sold.	\$50 per medical life
Level 3	Ⓢ Ⓢ Ⓢ	Third group sold or more.	\$100 per medical life
Extra Bonus!	8GB iPhone	Issue 100+ medical lives with effective dates between October 2007 and January 2008 to win an 8GB iPhone with a 900-minute, two-year contract!	

The bonus is payable monthly on both fully insured and self-funded Starmark groups with effective dates between October 2007 and January 2008. The bonus applies in all states except Connecticut, Massachusetts and Rhode Island. iPhone to be awarded in February 2008, along with a \$2,000 check to purchase a 900-minute, two-year contract.

Start making money hand over fist with Starmark today.

Bonus level is determined according to the amount of business written by the producer of record and based on the date on which the groups are issued. Bonus payments are made as indicated on the eligible group’s Commission Notice, which is submitted prior to underwriting approval. The producer must be appointed with Trustmark on the date the bonus is paid. All bonuses are taxable income and will be reported on Form 1099-MISC.

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



Plan availability and/or coverage may vary by state. Fully insured plans are administered by Starmark and insured by Trustmark Life Insurance Company. Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company.

Good Health Is Just a Click Away

With Healthy Foundations HealthAtoZ



Making healthy lifestyle choices for you and your family is easy with HealthAtoZ. This online tool gives you direct access to health information and enables you to tailor interactive health management tools to your specific health needs.

This comprehensive health and medical resource was developed by healthcare professionals to help you get and stay healthy. HealthAtoZ even offers a health risk assessment at no charge.

Take control of your healthcare decisions today through HealthAtoZ.

View an [online demo](#) of Healthy Foundations, including HealthAtoZ. And, [sign-up now](#) to receive the quarterly *Healthy Foundations* health and wellness e-newsletter from Starmark.

HealthAtoZ provides:

- **Information about medical conditions**, including symptoms and treatments.
- **Tips and prevention facts** on your personal Health Dashboard™.
- Tools to help you **monitor health conditions**.
- **Detailed guidance** on fitness, nutrition and safety.
- Securely **stored personal health records** you can access from an Internet connection anywhere.

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

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

Plan availability and/or coverage may vary by state.

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Self-funded plans are administered by Starmark, and stop-loss insurance is provided by Trustmark Life Insurance Company.

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