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First Quarter 2008

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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

## Save Time Enrolling Your Groups With Express Connect®

Express Connect, Starmark's paperless medical underwriting and enrollment system, has been a huge hit since its introduction two years ago. In 2007, nearly 4,000 employees enrolled for coverage through telephone enrollment making both producers' and employers' lives easier. And now, with the recent addition of an online enrollment option, health plan enrollment has never been more convenient.

[Click here](#) to learn why Charlie Knight, Managing General Partner of CK Insurance Consulting in Reno, Nevada, encourages his clients to use Express Connect.

## Producer Spotlight: 'Making Money Is Easy' Promotion Spurs Producer Success

Many Starmark producers found success during the most recent producer bonus program, and three producers were awarded one of the hottest techno-gadgets around: an Apple iPhone with a 900 minute, two-year contract.

Gwen King of Lucini/Parish Insurance in Elko, Nevada; Richard McKnaught of McKnaught Financial Group, LLC, Garden City, Kansas; and Ann Quinlan of The Moss Companies, Sugar Mountain, North Carolina, each express why they like working with Starmark and presenting its products to their customers.

[Click here](#) to learn how doing business with Starmark has landed these producers in the spotlight.

## What to Tell Your Clients About Specialty Medications

Specialty medications are costly to both health plans and individuals. According to the Centers for Medicare and Medicaid Services, the increased use of specialty drugs, among other factors, caused prescription drug spending growth to accelerate for the first time in six

call 800.522.1246.

years - from a low of 5.8 percent in 2005 to 8.5 percent in 2006.

[Click here](#) for more details on how to educate your clients about specialty medications.

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### **Rx Price Comparison Tool Helps Keep Costs in Check**

Prescription drugs are vital to preventing and treating illness and helping to avoid more costly medical problems. But rising costs have highlighted the need for better understanding of pharmaceutical drugs, which ones are most effective and ways to save money. That's where Healthy Foundations® comes into play.

[Click here](#) to learn more about Rx Price Comparison.

**Related Link:**

[Healthy Foundations demo](#)

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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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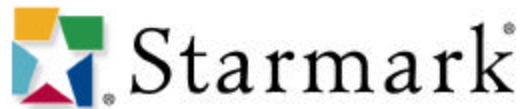
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## Save Time Enrolling Your Groups With Express Connect®

Express Connect, Starmark's paperless medical underwriting and enrollment system, has been a huge hit since its introduction two years ago. In 2007, nearly 4,000 employees enrolled for coverage through telephone enrollment making both producers' and employers' lives easier. And now, with the recent addition of an online enrollment option, health plan enrollment has never been more convenient.

In addition to faster and more convenient enrollment, Express Connect eliminates the need for distribution or collection of paper employee enrollment forms. This gives brokers more time to sell health plans to small groups and less time enrolling them.

Charlie Knight, Managing General Partner of CK Insurance Consulting in Reno, Nevada, highly recommends the telephone enrollment process. Knight has used Express Connect for a year and says he has placed dozens of cases with Starmark using the system, and more are currently in underwriting. "Express Connect frees up my time, allowing me to manage more sales at the same time," says Knight. "It eliminates ongoing enrollment paperwork. There's no paper exchange, except for the signup sheet from the employer and a check."

### Express Connect Makes Enrollment Easy

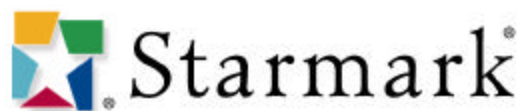
Employers will find online enrollment to be fast, easy, secure and more accurate than paper enrollment. "We streamlined health plan enrollment when we launched Express Connect with a telephone enrollment process," said Dave Flores, Vice President, Sales, Starmark. "When employer groups select Express Connect, brokers get more time to provide service, stay in touch with clients and reach out to new prospects."

Express Connect makes health plan enrollment more convenient than ever for employees. "Employees can apply at anytime during their group's enrollment period," Flores said. "They simply go online from any computer with Internet access, whether it's on the job, at home or anywhere they have easy access to medical information, or they call a toll-free number to enroll." Starmark can also offer any combination of the three enrollment options – online, telephone or paper – if that best meets the needs of any individual employer group in most states. (Express Connect is not available in Montana or Wisconsin.)

Here are more reasons why you should try Express Connect:

- More time for selling, servicing and staying in touch with clients
- No employer involvement with personal health information, which means no HIPAA compliance or privacy issues
- No distribution or collection of paper employee enrollment forms
- No back and forth to groups for clarification
- Less administrative functions during enrollment

Contact your Starmark distribution partner today to learn more about how your clients can benefit from Express Connect.



## Producer Spotlight: 'Making Money Is Easy' Promotion Spurs Producer Success

Many Starmark producers found success during the most recent producer bonus program, and three were awarded one of the hottest techno-gadgets around: an Apple iPhone with a 900 minute, two-year contract. Gwen King of Lucini/Parish Insurance in Elko, Nevada; Richard McKnaught of McNaught Financial Group, LLC, Garden City, Kansas; and Ann Quinlan of The Moss Companies, Sugar Mountain, North Carolina, each express why they like working with Starmark and presenting its products to their customers.

### Gwen King

According to Gwen King, Starmark made the task of reaching the promotion's target levels effortless. "It's easy to do well if you believe in the product," says King. "Starmark is upfront with what they do, which makes it very easy to sell their products." King has worked with Starmark for the past five years and encourages other producers to do the same. "I love the diversity of the products. They aren't cookie-cutter type benefits. You can customize them to your clients needs," she adds. "My success comes from being persistent and relentless with my follow-up. My clients know that they can count on me." King also has praises for Starmark's customer service. "The reps are on top of it. They really know the products. They answer my questions and get quotes back in a timely fashion, usually within two to three days," says King. "I've never had an issue that wasn't quickly resolved. This makes my job easier and frees my time to create new business and retain existing business."

### Richard McNaught

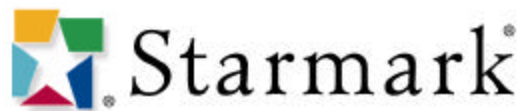
Agent Richard McNaught says he likes working with Starmark for two reasons: timeliness and underwriting. "Starmark is very timely in getting what we need as quickly as they can. The underwriting team does a very good job getting us realistic quotes, rather than standard rates that we know will increase," says McNaught. "This helps the employers and ourselves save time by giving us a realistic premium we can work with." McNaught says he's been pleased with Starmark's product offerings, which provide a "good array" of products to pitch his customers. "The wellness programs have been very popular among employers. I also like the 'wrap-around' feature, which helps keep people in the network. We like that because there are no surprises."

### Ann Quinlan

Ann Quinlan has worked with Starmark for about a year and says her experience has been excellent. "The service is terrific and extremely flexible. They really understand the market." Quinlan says she has received a lot of positive feedback from her clients about the customer service they receive when they call Starmark. "I came with 15 years experience on the carrier side and I know how hard it can be," says Quinlan. "It's a pleasure to work with Starmark because of its quality service and understanding of the marketplace. The products are flexible and the copays on lab work are a nice feature."

Regarding the "Making Money Is Easy" promotion, Quinlan says she appreciates the opportunity to participate and particularly likes the reward. "I wrote a lot of business due to this promotion. I'd much rather get money or an iPhone, or something useful I can use toward my business, rather than a cruise I don't have time to take."

Learn more today about Starmark's bonus programs by contacting your Starmark distribution partner.



## What to Tell Your Clients About Specialty Medications

Specialty medications are costly to both health plans and individuals. According to the Centers for Medicare and Medicaid Services, the increased use of specialty drugs, among other factors, caused prescription drug spending growth to accelerate for the first time in six years – from a low of 5.8 percent in 2005 to 8.5 percent in 2006.

Here are some facts you can use to educate your clients about specialty medications:

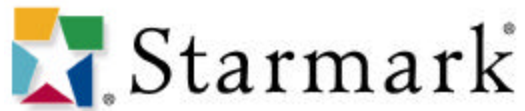
- Specialty drugs represent the fastest growing and most expensive drugs in the pharmaceutical industry and are a key reason for the overall increase in prescription drug spending.
- Typically, less than 3 percent of a group's employees are on specialty medications, but the drugs make up 25 to 30 percent of the group's overall medical costs.
- PrecisionRx Specialty Solutions (PRxSS) can help reduce escalating specialty drug costs and the overall cost of care by providing access to some of the best-in-industry pricing on specialty drugs.
- PRxSS provides educational support to help members understand what to expect from their treatment and achieve the best possible outcomes.
- PRxSS encourages therapy adherence through proactive calls to schedule timely refills, and to educate and monitor drug regimens.

### What are Specialty Drugs?

Specialty drugs are high-cost medications that require special handling such as temperature-controlled packaging and shipping, and careful adherence to treatment protocols. These medications are typically administered in the provider's office, although they may also be self-administered.

To help clients keep pharmacy costs down and ensure members receive the most from their benefit plan, Starmark has improved its specialty drug program. Beginning in March, members must order their specialty drugs through PrecisionRx Specialty Solutions, a Wellpoint company and Starmark's preferred specialty drug vendor, to receive coverage. Using PRxSS means members may receive their specialty drugs less expensively, more conveniently and with personal guidance. Plus, they'll receive needed supplies, such as syringes and alcohol swabs, at no additional cost.

If you have any questions, please contact your Starmark distribution partner.



## Rx Price Comparison Tool Helps Keep Costs in Check

Prescription drugs are vital to preventing and treating illness and helping to avoid more costly medical problems. But rising costs have highlighted the need for a better understanding of pharmaceutical drugs, which ones are most effective and ways to save money.

That's where Healthy Foundations® comes into play. Through the Starmark website, members have access to a suite of online resources and tools that not only help them take control of their healthcare, but lower healthcare spending. The Rx Price Comparison tool makes it easy to find lower-cost alternatives and find useful information on specific drugs.

To use the tool, members simply enter the drug's name and dosage prescribed. If a lower-cost alternative or over-the-counter drug is available, the searched drug name will display in bold with an asterisk next to its name.

Encourage members to take advantage of the online resources available to them through the Starmark website, and view the Healthy Foundations demo today.