

CareChampion 24/7[®]

Healthcare simplified



Your CareChampion 24/7 advisor is available around-the-clock to help navigate, educate, support and advise you and your employees about healthcare-related issues.

Trustmark
Companies

PERSONAL. FLEXIBLE. TRUSTED.

Are Your Employees Overwhelmed by the Complexities of the Healthcare System?

Get the added assurance of *CareChampion 24/7*[®]. An independent advocacy service that supports you and your employees navigate the healthcare system.

How *CareChampion 24/7* Works

You and your covered employees can call your *CareChampion* advisor anytime, day or night, for assistance understanding plan benefits, finding a doctor, getting recommendations for specialists, clarifying Explanation of Benefits (EOBs), and much more!

The top three issues affecting employee productivity include*:

- **Stress 72%**
- **Personal/family issues 59%**
- **Chronic medical conditions 58%**

*Source: Watson Wyatt, 2005



**CareChampion 24/7 is Here to Help
Navigate. Educate. Support. Advise.**

You offer an excellent employee benefits package, but if your employees don't understand or properly use the benefits, you risk lower productivity and higher healthcare costs.

CareChampion 24/7 eases your administrative burden by handling questions and issues that otherwise would come your way. When your employees seek assistance from a *CareChampion* advisor, they will feel more empowered and in control of their healthcare, which leads to:

- Better work/life balance
- More efficient use of healthcare services
- Greater overall employee satisfaction
- More financial peace-of-mind
- Fewer calls to Human Resources
- Decreased absenteeism
- Higher productivity

Since *CareChampion* advisors are available 24-hours a day, everyday, your employees get the assistance they need, when they need it most.

Your *CareChampion* advisor can help employees feel less overwhelmed and more in control.

Navigate the Healthcare System

- Find a doctor or hospital in-network
- Help securing a second opinion
- Search for a specialist
- Schedule appointments
- Understand health plan benefits
- Help with COBRA and Medicare processes
- Explain healthcare financing, such as Health Reimbursement Arrangements and Health Savings Accounts
- Coordinate benefits with a spouse's plan

Educate about Healthcare Options

- Identify cost-saving opportunities on prescription drugs
- Understand test results, diagnosis or treatment options
- Provide decision support for health-related questions
- Encourage use of prevention and wellness programs
- Help prepare for doctor visits, including key questions to ask
- Follow up with members after doctor visits
- Mental/emotional program guidance

Support and Advisory Services

- Serve as the member's advocate in a benefit dispute
- Assist with the claims appeal process
- Help filing claims if the provider doesn't do it
- Aid with eldercare issues
- Locate medical facilities, such as labs or MRI locations
- Find home medical equipment
- Provide referrals for government and community resources
- 24/7 access to a registered nurse

Your *CareChampion 24/7*[®] advisor is more than an expert, they're also an advocate for you and your employees.
CareChampion 24/7 – it's healthcare, simplified.



We believe in *CareChampion 24/7*[®], which is why we offer it to our own employees.

Here is what three Trustmark employees have to say about the service.*

After being diagnosed with sleep apnea, my doctor told me I needed to get a CPAP machine. I wasn't sure where to go to get the equipment, so I called *CareChampion 24/7*. My *CareChampion* did the research for me, and sent me an itemized list of the providers in my area that carried the machine, costs, mail order options with shipping costs and links to online information. How awesome!

When I got the CPAP machine, my *CareChampion* also helped answer questions about billing and even followed up a few days later to see if I had any additional questions. I received tremendous service from *CareChampion 24/7*!

Joe, Idaho



The hospital was asking my family member for payment. We knew we'd have to work out a payment plan, but we wanted to better understand the Explanation of Benefits (EOBs) first to determine what was really owed.

I contacted *CareChampion 24/7* and explained the situation. After receiving the EOBs, the *CareChampion* advisor realized that the correct discounts hadn't been applied to the claims. No further payment was due! She worked with the insurance carrier and the hospital on our behalf and had everything resolved within a week.

Tami, Illinois



My 83-year old dad needed a caregiver to stay with him because he couldn't manage on his own. I wasn't sure what the options were in Indiana, where my dad lives, so I turned to *CareChampion 24/7* to help me find a safe and credible caregiver for him.

My *CareChampion* advisor was great; she really listened and was very respectful of my dad's needs. She called me back with several referral options, including an agency that was right in his town. My dad's caregiver is a great companion, and I have peace of mind knowing Dad is being taken care of. I would definitely call my *CareChampion 24/7* advisor again!

Patt, Illinois

**CareChampion 24/7* is provided by an affiliate of Trustmark Insurance and Trustmark Life Insurance Company. It's available as an optional benefit on some plan designs.

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

Plans are administered by Starmark. Trustmark Life Insurance Company insures the fully insured plans and provides stop-loss insurance for groups with self-funded plans.



PERSONAL. FLEXIBLE. TRUSTED.

Starmark[®] is a distinguished leader in group healthcare benefits offering self-funded and fully insured plan designs. With paperless employee enrollment, health and wellness programs, nationwide network access and seamless HRA administration, Starmark is the choice in employer healthcare benefits.

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