Understanding Your Starmark® ID Card
for Starmark Healthy Choices℠ Plan Designs

Your Starmark ID card contains important information that can help you save money and help your healthcare provider file your claims. This flyer explains the various sections of your ID card; however, only the sections that apply to your plan design will display.

Employee — This section shows your ID number, and if applicable to your plan, it also lists your plan’s copays for office visits (OV), urgent care (UC), emergency room (ER), deductible (Ded), family deductible (Fam Ded) and coinsurance (Coins) amounts.

Claims Submission — To avoid delays in claim processing, make sure your provider submits claims to the address listed. In most cases, your provider will submit claims for you; however, if you need to submit a claim, you may mail it to the address listed. Ask your employer about the time frame to file claims for your plan. Covered claims must be submitted and paid within this time frame.

Pharmacy Vendor — To maximize your benefits, fill your prescriptions at a pharmacy that participates in the pharmacy vendor’s network. To locate a participating pharmacy, log in to the Member section at www.starmarkinc.com or call the phone number shown. If applicable, your plan’s retail prescription copay amounts and prescription calendar-year deductible are also shown.

Provider Payment — Your employer’s self-funded health benefit plan utilizes Medicare rates for most covered services and then increases that amount by a fixed percentage to establish a Reasonable Fee. Percentage amounts may vary by state and are outlined in the Plan Document. Note: If you receive a bill from your healthcare provider for an amount in excess of the Reasonable Fee (known as “balance bill”), contact Starmark Customer Service at 800.522.1246, ext. 26300.

More information about your ID card is on the next page.
Customer Service — Call customer service at 800.522.1246 or visit the Starmark website at www.starmarkinc.com to confirm eligibility, verify benefits or check the status of a claim.

Value-Added Programs — This section identifies programs to help you get and stay healthy, as applicable to your plan design.

Preauthorization — Prior to receiving certain healthcare services, follow the instructions provided in this section on your ID card. Refer to your Plan Document for a complete list of services requiring precertification. Actual wording on your ID card may differ from this sample ID card. Additionally, the Outpatient Advanced Imaging copay displays, if applicable.

Plan design availability and/or coverage may vary by state. Self-funded plans are administered by Starmark, and stop-loss insurance coverage is 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.

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