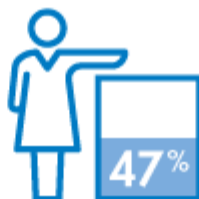


## Offer Your Clients a Solution Their Employees Value



"73% of workers report that health insurance is one of the top three most important benefits when considering whether to stay in or choose a new job."<sup>1</sup>



"Approximately one-half of workers (47 percent) report having experienced an increase in health care costs in the past year."<sup>1</sup>

Employees value health benefits. Our [portfolio of self-funded plan designs](#) provides a way for employers to extend affordable health benefits to their employees while still meeting their unique needs and budget.

The advantages of our self-funded health benefit plan designs administered by Starmark with stop-loss insurance provided by Trustmark Life Insurance Company include:

- Providing an affordable way for employers to extend coverage to their employees.
- Flexibility for employers to customize a plan design with choice of deductible and coinsurance amounts<sup>2</sup>, which we were [rated among the top against competitors](#).<sup>2</sup>
- Giving employees freedom of provider choice for plans with and without a PPO network.
- Protection from large covered claims with stop-loss insurance.
- More choices for employers to manage their health plan costs and potential surplus.

Reach out to a sales contact to discuss how one of our employer sponsored health benefit plan designs could meet their clients' needs today!

This year...

We're refreshing our brand to make it easier to communicate the value we offer.

Watch for details throughout the year.

<sup>1</sup> EBRI Issue Brief. Paul Fronstin. Workers Rank Health Care as the Most Critical Issue in the United States. 9/24/18. <sup>2</sup> 2018 Broker Survey administered by The Dieringer Research Group.