

CoreSource REPORT

CORESOURCE
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WINTER 2013

Questions? Comments?
Ideas for future articles?
Contact [Kate Kessler](#).



Notes from Nancy



2013 Off to a Solid Start!

We kicked off the New Year in style. Not only did we end 2012 with a record year for CoreSource, we began 2013 with a celebration of our parent company's centennial. [Read full story.](#)

ICE Update

- [What's New on the ICE Microsite? Check Out Eddie the Yeti's New Column to Stay in the Know](#)
Eddie the Yeti, our ICE mascot, just introduced a new feature on the home page to help associates stay in the know on all things ICE.
- [ICE Training Continues: CoreSource Associates Get the Lessons They Need](#)
Check out the latest on ICE training here or by visiting the ICE microsite.

CoreSource News

- [CoreSource Introduces Enhanced Member Health Portal, Powered By HealthFitness](#)
Here's a press release we just released on our enhanced online consumer health portal, the HealthCenter.
- [Lee Rufty Celebrates 20th Employment Anniversary With CoreSource](#)
Lee Rufty, Regional Vice President of Sales and Marketing, joined CoreSource on Feb. 1, 1993, and rose through the ranks to his current position, where he is responsible for new business production.

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Notes from Nancy

2013 Off to a Solid Start!

We kicked off the New Year in style. Not only did we end 2012 with a record year for CoreSource, we began 2013 with a celebration of our parent company's centennial. Although our first-quarter sales for 2013 are below plan, we are making up for it with better-than-planned persistency of current clients to hold steady. And, we're proud that our Integrated Client Environment (ICE), the most far-reaching technology project that we've ever embarked upon, has been delivered to several clients in every CoreSource office. We are now poised to continue an aggressive rollout of ICE to the rest of our clients. It's a solid start to what's going to be a great year for CoreSource!

2012 Results

Laying a powerful foundation for continued growth in 2013 was the fantastic, record-breaking 2012 year for CoreSource. Fueled by strong new business sales, organic in-force growth and better-than-expected persistency, our final results showed revenue totaling \$124 million – \$12 million above plan. Most importantly, CoreSource had the best earnings year ever in our company's history at \$7.1 million – \$2.2 million over plan – shattering the record that has been standing since 2003. Each office played a key role in driving these results. Some examples include:

- **Baltimore/Lancaster:** Sold 18 new groups totaling \$2.8 million in revenue. Most notable is the award of St. Jude Children's Research Hospital, as well as nine new cases with the COBECON Group.
- **Charlotte:** Saw the North Carolina Health Insurance Risk Pool (NCHIRP) grow, as well as was selected to operate a pilot sponsored by the North Carolina governor and NCHIRP to administer the Aids Drug Assistance Program, resulting in \$185,000 in new revenue.
- **Chicago/Tucson:** Had more than \$2 million of new business and upsales, led by signing the Medical College of Wisconsin for medical administration, YourCare, healthcare management, HIPAA and COBRA.
- **Detroit/Columbus:** Added Parker Hannifin with 23,000 employee lives, and beginning April 1, 2012, the development and administration of its Wellness and Preventive Network, with more than 105,000 claims processed.
- **Kansas City:** Completed the transition of the Nippon block of business while experiencing significant lives growth within it. Also acquired several more hospital groups through a new broker relationship, which we plan to expand in 2013, and served as the test site for transitioning groups to the new ICE portal.
- **Little Rock:** Maintained a sharp focus on our value proposition and that of Aetna Signature Administrators™ to close the sale of Faulkner County, Ark.



Nancy Eckrich
President, CoreSource

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Notes from Nancy

2013 Off to a Solid Start! *(continued)*

Most significantly, we kicked off the realization of our goal to move to an Integrated Client Environment with the launch of ICE. This project makes our great client service even better – a mission that is crucial to our success. Because of ICE, CoreSource will become a stronger competitor in today's ever-changing employee benefits environment.

Other accomplishments from last year that I'm very proud of include the launch of the improved YourCare 2.0 product and completing the migration of well over half a million HealthCenter members and dependents from WorldDoc to the new portal from HealthFitness.

Continuing our journey to ICE

Introducing new clients to ICE, and maintaining an aggressive schedule to launch ICE capabilities to existing customers, is a journey that has multiple dimensions and requires laser-like attention to detail. Our dedicated staff spent countless hours planning, building and training for ICE. As a result, we now have an online environment that combines the key features of the legacy processes and systems.

All the while, we've been arming our associates with the information they need to know to continue to do their job well in the new environment. We've offered e-learning modules, presentations, webinars, takeaways and guides that help associates support the clients they serve. More than 40 change management workshops were also conducted for both leaders and employees across all locations. These workshops provided an understanding of the predictable dynamics of change and strategies to support their personal transition. Training has focused on making associates confident in completing required tasks in the new environment, as well as helping to ensure that client service remains exceptional. Learning opportunities will continue until everyone in each office learns how to thrive in the new environment. You can [learn more about the various training topics](#) both in this edition of the CoreSource Report as well as on the [ICE microsite](#).

Celebrating Trustmark Companies' centennial

Not many companies can claim a century of service, and doing so requires a special ability. To remain vital and relevant in the marketplace over the years, a company must evolve. Trustmark's products, services and capabilities changed over the years, but it never faltered in its commitment to working to earn and maintain the trust of the customers it serves. [CoreSource has always shared that commitment and continues to do so today.](#) We remain closely linked to the people we serve. We value long-lasting, mutually beneficial relationships. And we will continue to meet the unique employee benefit needs of our clients into the next century.

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Notes from Nancy

2013 Off to a Solid Start! *(continued)*

As each regional office celebrated the centennial in its own special way, I joined other members of the Enterprise Leadership Team on Jan. 14 in donning vintage-style attire as part of activities designed to honor our history. We greeted employees arriving in the Lake Forest office with the traditions of the past and a promise for the future. Like the entire Trustmark enterprise, CoreSource will always adapt to the changing needs of the market; it is a benchmark of our success.

I am so proud of every individual on the CoreSource team who contributed to the best year in CoreSource history. My thanks go out to you for the hard work and tireless effort you gave to make that happen. We are now embarking on a year of great transition. I know this transformation will bring challenges and test our resolve. But, I have no doubt that the talent, the passion and the determination that each of you possess will turn those challenges into opportunities, allowing us to again shine in 2013.

Best Regards,
Nancy



As each CoreSource office celebrated Trustmark's centennial, I donned vintage-style attire on Jan. 14 as part of activities in Lake Forest to honor our history.

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ICE Update

What's New on the ICE Microsite?

Check Out Eddie the Yeti's New Column to Stay in the Know

Eddie the Yeti, the mascot for the Integrated Client Environment (ICE), made an appearance during the Lancaster office's Halloween activities, he's been recognized as an honorary staff member in various departments in Detroit, and he stands ready to help CoreSource associates with all things ICE. He's available on the [ICE microsite](#) to take questions and deliver speedy responses to questions, and he just introduced a new feature on the home page. CoreSource associates can check out "NEWS from Eddie" to find out what's new on the ICE microsite.

"We wanted to provide information about ICE in an easy-to-understand format for all CoreSource associates and to create a one-stop shop where associates can turn for updates," said Steve Horvath, Vice President, CoreSource Marketing. "That's why we created the microsite and our mascot, Eddie the Yeti, who has resonated across our organization, bringing an accessible element and touch of humor to a long-term, complex project."

According to Eddie, here are the latest updates to the microsite:

- New additions to the home page including scrolling stats on the success thus far, along with the new column, "NEWS from Eddie;"
- Frequently Asked Questions about portal functionality, based on new information gained from training sessions and user feedback;
- Enhancements to the training area, including links to the training materials and marketing pieces, as well as a summary of the many training sessions being conducted throughout areas of the organization;
- A helpful chart that details the types of reports available to our clients; and
- A list of eCAMS clients that have migrated to ICE.

If you haven't yet checked out the ICE microsite, make sure you do. "I use it all the time," said David Earle, Regional Vice President, Client Management. "It really is the best place to go to get anything and everything you need to know about ICE and the launch for our clients in each round."

News and information will be added to the microsite on a continual basis. Look for these updates coming soon:

- Staff and client experiences through testimonials. [Send us your story today](#). Submissions will be chosen randomly for a special thank-you gift.
- Registration troubleshooting
- Our performance reports package for clients, and more!

As always, remember to ask Eddie (who can be found on every page on the microsite) any questions you have about ICE.clients, and we're looking forward to a busy launch schedule over the summer."



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ICE Update

ICE Training Continues: CoreSource Associates Get the Lessons They Need

In the past 10 months, CoreSource conducted over 30 individual training sessions with more than 150 associates in order to prepare to successfully support clients during the transition to the Integrated Client Environment (ICE).

“Training is a far-reaching project, spanning different roles at all CoreSource offices and scheduling each session to coincide with the rollout at each office,” said Lynn Hagen, Senior Manager, Operations Training and Development. “Each of the claims center trainers work with their management to customize the training agenda to their specific needs. It’s important to customize training because roles may vary within each office in order to meet the needs of each of our clients.”

For more than one year, a training team made up of a trainer and subject matter expert (SME) from each CoreSource claim center has met regularly with the Operations Training Team to learn the new system, develop a robust curriculum, review documentation and share information. Since the first migration, this team continues to meet once a week to share updates, review complex questions and go over any document revisions in detail. A summary of the training provided for the transition to ICE follows:

- Claims and Customer Service associates participate in a two-week training program. During the first week, a trainer teaches associates about the new online environment in full-day sessions. The trainer processes training claims, while leading a discussion about each claim, and provides instruction about wrap applications. During the second week, Claims associates have half-day sessions with the trainer or SME in which they process pre-loaded practice claims, while Customer Service Representatives handle practice calls.
- Supervisors and Team Leads also participate in two-week training sessions. The first week offers the same learning experience as the training for Claims and Customer Service associates. During the second week, Supervisors and Team Leads work on practice claims, review their tasks and learn about the comprehensive reporting package.
- Quality Assurance, Disability, Corrections Team, Healthcare Management, Eligibility and Managed Care receive training specific to their area’s needs. These teams were trained with various methods, including face-to-face sessions and/or webcasts led by a team effort of the Operations trainers, the claim center trainers, and some of the key staff from our Kansas City office.
- Sales/Client Management reviewed many components of ICE, reference materials and the migration timeline. Over two to three days, the teams review the many components from both a client management, as well as a client perspective, where relevant. Specific components reviewed included the ICE claims platform, the Family Files tool for customer service, the new portal and its functionality, such as real-time eligibility, billing and funding, and client reports. Along with instruction, participants were given significant time for hands-on experience.

“Training is going well,” Hagen said. “We typically learn something new at each session, and we share that learning with all of our trainers. This helps to make the learning experiences that follow even more comprehensive.”

ICE Training*		
Training	Training Sessions Completed	Number of associates who have completed training
Claims	15	61
Customer Service	8	26
Sales/Client Management	5	55
Other **	5	23

* Numbers tallied through Jan. 31, 2013
** Quality Assurance, Disability, Corrections Team, Healthcare Management, Eligibility and Managed Care

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CoreSource Introduces Enhanced Member Health Portal, Powered by HealthFitness

Nationally Known Third Party Administrator (TPA) Uses HealthFitness Online Portal to Improve Health, Reduce Costs

Lake Forest, Ill., February 5, 2013 – CoreSource, a leading national provider of benefit administration and health management services for self-funded employee benefit plans, announced today that its plan members across the country have access to an enhanced version of its integrated online consumer health portal – the HealthCenter, now powered by HealthFitness, an affiliate of CoreSource.

For more than 30 years, CoreSource has delivered customized employee benefit administration services to self-funded employers across the U.S. The HealthCenter is a personalized health management system for communicating personal wellness information to each member.

“Employers are searching for ways to control and save on their plan costs, and look for solutions that best engage their members toward those objectives,” said Steve Horvath, Vice President, CoreSource Marketing. “The enhanced combination of the HealthCenter interactive services with targeted outreach helps our clients achieve a healthy workforce.”

In addition to the HealthCenter’s home page interactive content, workout logs and calendars, new enhancements through HealthFitness include:

- An improved **Health Risk Assessment**, which asks pertinent questions about the user’s lifestyle, readiness to change, and energy and productivity levels. Health risks the user may face can be identified and summarized to share with their physician.
- Online **Self-Guided Coaching Programs** help improve personal health by participating in one or more of five self-directed coaching paths offered online through the HealthCenter.
- The **Family Health Guide**, providing information on more than 200 consumer self-care topics.
- **Health Calculators**, which can be used to calculate coronary heart disease risk, calorie burn, body mass index (BMI), nutrition intake guidelines and more.

“HealthFitness has worked side-by-side with CoreSource to place health improvement tools at members’ fingertips through the HealthCenter,” said Sean McManamy, Senior Vice President, Corporate Development for HealthFitness. “Available 24/7, the HealthCenter provides each member with a valuable set of resources to help them achieve their personal health goals.”

This launch further complements CoreSource’s recently expanded **YourCare** product. This total population health management program focuses on both chronic conditions and lifestyle risks. The program has four levels to choose from, enabling employers to target the approach that’s best for their organization. Depending on the level, **YourCare** members can receive health coaching and health advising by telephone, company-wide education and activity programs, incentive tracking and optional health screenings. This is all in addition to recommended care alerts for chronic care patients, reminders for age- and gender-appropriate preventive health tests, and proactive outreach to high-risk participants. According to research, **YourCare** generated an estimated return on investment of 4.7 to 1* for its clients.

**As reported in the YourCare White Paper “Compliance Matters: Improving Employee Health Gives Self-Funded Employers Better Cost Control.” (CoreSource, Sept. 2011)*

About CoreSource

CoreSource is one of the nation’s leading Third Party Administrators, delivering integrated, customized employee benefit solutions to self-funded employers. The company maintains claims and customer service offices in Baltimore; Charlotte, N.C.; Chicago; Columbus, Ohio (NGS CoreSource); Detroit (NGS CoreSource); Kansas City, Kan.; Lancaster, Penn., and Little Rock, Ark. Visit www.coresource.com.

About HealthFitness

HealthFitness is an award-winning NCQA-accredited provider of health management, corporate fitness management and condition management solutions. With 35-plus years of experience, HealthFitness is a proven leader and partner for infusing a culture of health. We maximize client results through personalized interaction and a science-based approach to on-site program management, engagement and prevention. Visit www.healthfitness.com.

Both CoreSource and HealthFitness are subsidiaries of the Trustmark Companies. Trustmark, which is celebrating its 100th year, has assets of more than \$1.8 billion and, through CoreSource and other subsidiaries, administers more than \$2.5 billion in health and life benefits annually.

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CoreSource News

Lee Rufty Celebrates 20th Employment Anniversary With CoreSource

Lee Rufty, Regional Vice President of Sales and Marketing, is celebrating his 20th anniversary with Coresource. Rufty joined CoreSource on Feb. 1, 1993, as a Sales Executive in the Charlotte office and rose through the ranks to his current position, where he is responsible for new business production, primarily across the Southeastern United States.

"I feel privileged to have been CoreSource for 20 years to see the changes and the overall growth of our TPA," Rufty said. "The people I work with are phenomenal, and I have been able to enjoy a level of success due to the strong team around me and the growing organization. I am grateful for all of that."

Over the years, Rufty has brought many significant clients and relationships to CoreSource. His first sale was the Country Shoppe, a local furniture manufacturer with a health plan that became effective two months after he got started. Over the years, he has been instrumental in developing numerous marketing strategies, along with relationships with four state high-risk pools and three captives. During his tenure with CoreSource, he has sold more than \$10 million in revenue.



Lee Rufty joined CoreSource on Feb. 1, 1993.

"I have thoroughly enjoyed every day that I have had the opportunity to work with Lee," says Jerry Castelloe, Regional President for the Southeast. "His determination and professionalism have been the cornerstones of his success and the growth that he has brought to the Charlotte office. I am very confident having Lee represent and lead our efforts in the marketplace."

Rufty also oversees the Underwriting department in Charlotte. He is a former president of the National Association of Health Underwriters and remains a member of the organization.