

Trustmark

INSURANCE COMPANY

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**Inside this Issue of
Group Producer
Outlook...**

**Trustmark Unveils URN Network
Non-ACE Groups Face Billing Charges
Highlight the Flexibility of Trustmark Products**

PCS Health Systems is AdvancePCS

PCS Health Systems is now known as AdvancePCS following completion of the previously announced acquisition by Advance Paradigm, Inc. The new name has started to appear on insureds' ID cards for new and renewed business.



During this transition, please continue to use all your current marketing material with the PCS name. As you replenish your stock, revised marketing materials will reflect the new name. If you have any questions or concerns, please contact your Trustmark representative.

We Want to Hear From You.
*If you have any story ideas,
please contact Robert White at
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OUTLOOK

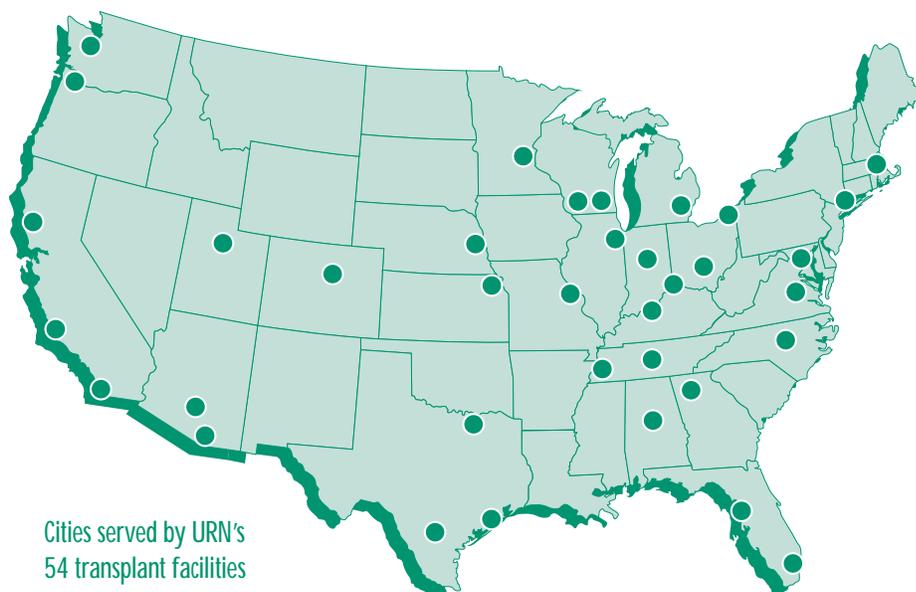
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April 2001

Organ Transplant Coverage through United Resource Network Now Available

The new transplant network, United Resource Network (URN), is now available to Trustmark insureds. The map on the right shows the locations of URN's 54 network transplant facilities. There may be more than one facility within any city.

URN is the nation's leading transplant network. Although URN is a new network for Trustmark, insureds will continue to maintain the same benefits and will have access to more facilities to meet their specific needs. For a complete list of URN's Centers of Excellence or more information about the transplant network, contact your Trustmark representative.



Prescription Drug Mandates in Wisconsin and Kansas Prompt Benefit Changes

Due to legislation placing severe limitations on the way prescription drug benefits are paid, Trustmark will no longer be able to offer a stand-alone mail order prescription drug benefit in the states of Wisconsin or Kansas, effective April 1.

In **Wisconsin**, the law states that copayments, deductibles and coinsurance levels must be the same or proportional for retail and mail order. Both retail and mail order can be used, but if an insured receives a 90-day supply via mail order, the copay will have

to be three times the copay for retail instead of two times the copay as with the standard 10 Plus product. In **Kansas**, the law mandates that companies cannot impose different conditions, including copayments, deductibles, coinsurance levels and benefit maximums, whether the prescription benefits are provided through direct contact with a pharmacy (retail) or by use of an out-of-state mail order pharmacy.

In addition to Wisconsin and Kansas, several other states, including Alabama,

Maryland, Mississippi, North Carolina, Tennessee and Oklahoma, have similar mandates requiring insurers to apply the same benefits and quantity limits to all drug prescriptions filled by a pharmacy provider, whether by a retail or mail order provider. Because of these laws, the coinsurance option for retailers is not available in these states.

If you have any questions or would like more information about these and other state mandates, contact your Trustmark representative.

ACE Success Leads to Increased Usage; Non-ACE Groups Urged to Sign Up



Trustmark's Automated Customer Enrollment System (ACE) has become the preferred way for groups to manage their health and life enrollments and premium statements because of its convenience and cost-saving advantages. Hundreds of groups already use ACE and Trustmark is taking steps to encourage remaining groups to use the service. Beginning June 1, some groups using ACE will receive a credit based on extent of usage. Because of added administrative costs associated with non-ACE groups, Trustmark will add a monthly surcharge for groups not using ACE.

ACE is a user-friendly system that gives group employers on-line access to their employees' basic enrollment and eligibility information on file at Trustmark. They can make real-time updates, additions, deletions or other changes to enrollment and eligibility information via the Internet. ACE also gives them access to billing information and allows for the payment of monthly premium electronically via automatic payment withdrawal.

Under new ACE procedures, groups with under 51 covered medical lives will be charged \$40 per month, and those with between 51-99 lives will be charged \$75 per month if they decline

to sign up for ACE. Although they won't face a surcharge, as an added incentive groups with 100 or more lives that use ACE will receive a retention credit of up to .05% based on the number of transactions completed via ACE. The credit also will be applied for 100+ life ASO groups if they select ACE.

An e-mail form is being developed to set up new business groups with ACE at the time of sale. If you have any questions about signing up groups for ACE or the surcharge, please contact your Trustmark representative. Groups can view an ACE demonstration or request an ACE informational kit by visiting www.trustmarkins.com/acedemo.

Trustmark Launches New Automatic Premium Payment System

In order to improve customer service and increase efficiency in the processing of premium payments, Trustmark has automated the premium remittance process with the expansion of its Automatic Payment Withdrawal system (APW). APW is a process in which Trustmark is authorized to withdraw monthly premium payments from a group's bank account on a predetermined date. Previously only available to groups using ACE, the APW option

is now open to all groups whose premiums are processed by Trustmark.

APW is a valuable way for groups to manage cash flow.



Additionally, APW means timely premium payment each and every month, reducing the risk of late premium payment, denied benefits and employee com-

plaints. For groups that do not use ACE, the APW program allows them to avoid monthly billing charges. For brokers, the timely payments of premiums means timely commissions, and less insurance administration for group administrators means satisfied clients.

Groups may sign up for APW by completing the APW Authorization form. For more information about APW or to request an authorization form, contact your Trustmark representative.

Trustmark Chairman Receives HIAA's Lifetime Achievement Award; CEO Named to Board

The Health Insurance Association of America (HIAA) awarded its Lifetime Achievement Award to Trustmark Chairman Don Peterson for his outstanding contributions to HIAA and its member companies. Mr. Peterson is the second recipient of the award, which is given to member company officials.

HIAA also named Trustmark Chief Executive Officer J. Grover Thomas Jr. to its Board of Directors. In his board capacity, Mr. Thomas will participate in shaping policy initiatives pursued by HIAA as the principal policy-making body of the health insurance industry.

Mr. Peterson was a member of HIAA's board from 1992-1999, and served as

chairman in 1998. He also has served as chairman of HIAA's Legislative Policy Committee, the Membership and Ethical Standards Committee and the Public Relations Policy Committee. He currently serves on HIAA's Executive and Audit Committees.

Sales Tips

A thought to sell by:

"Remember your past mistakes just long enough to profit by them."

—Dan McKinnon

Highlight the Flexibility of Trustmark Products to Clients and Prospects

While numerous insurance carriers offer shelf products or plan designs that provide very little flexibility, many features and provisions of Trustmark's products are designed to reduce premium costs and to meet a group's specific needs.

The ability to adjust plan designs by adding individualized managed care options makes Trustmark products attractive to prospects. Below are just some of the ways Trustmark can assist brokers with plan design options that help minimize costs for clients.

- Choice of deductible carryover
- Coverage for preventive care
- Choice of individual deductibles, in- and out-of-network
- Choice of coinsurance levels, in- and out-of-network
- Range of reasonable and customary out-of-network fee enhancements
- Coverage for second surgical opinions
- Coverage for pre-existing conditions
- Choice of emergency room copay or deductible and coinsurance
- Coverage for oral contraceptives
- Choice of out-of-network hospital confinement deductible/copay
- Choice of physician encounter fee
- Choice of generic and brand prescription copays

For details on how you can help your clients customize their benefits, contact your Trustmark representative for more information or to request product brochures.

A "Low" Price vs. the "Best" Price

When prospects say they want "the best price," that doesn't mean they're insisting on the lowest price. **How can you tell?** Ask: "How important will price be in your final decision?"

Price-conscious prospects will reply "Very important." But don't let that mislead you. Follow up by saying "I understand. So delivery, quality and after-sales service are all less important than price?"

You may hear: "I don't want to buy a poor product. I just want to make sure I'm getting the best value for my money." Then you can say, "So, while price is important, quality and value are more important. Is that true?" If the prospect agrees, you've succeeded in taking the focus off price. As long as your price is in line with competitive offers, you should have nothing to worry about.

—adapted from *SalesTalk*, SalesForce Training & Consulting Inc. as seen in *The Competitive Advantage*

Keep in Touch with Customers

Has a customer ever told you "*I didn't know you did/sold that?*" If so, your loyal customers may be buying from your competitors simply because they're not aware of your product or service range.

One large insurance company identified more than 20,000 neglected customers—in just one region. None of those customers had been contacted by a representative with the past five years—they just kept sending in checks to pay their premiums. How many other policies did they purchase from other companies during that time peri-

od? And how many other customers did the company lose altogether? The insurance company's salespeople lost a lot of potential commissions due to neglect.

This problem isn't limited to the personal insurance industry. When was last time you contacted your existing group customers and asked them if they had any additional needs?

—adapted from *Sales Utopia* by Mason Duchatschek and Allen Minister, Performance Press Worldwide Inc., as seen in *The Competitive Advantage*

Boost Your Telephone Power

Here are several tactful ways to recapture control of the conversation when a customer goes off on a tangent:

- "That's great, Mr. Perez, congratulations. Now, about your application..."
- "I'd love to talk more about this, Janine. I just don't want to take up too much of your time. So, getting back to your question..."
- "You made my day — that's a really funny story. Now let me see if I can make your day by solving this problem."

—adapted from *Your Telephone Personality*, The Economics Press Inc.