

# **Trustmark Group Insurance**



## **Group Administrator Guide**

# *Trustmark*

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LIFE INSURANCE COMPANY

400 Field Drive Lake Forest, Illinois 60045

Phone (847) 615-1500 Fax (847) 615-3935

Dear Group Administrator,

Welcome to Express, Trustmark Life's benefit administration self-service center. By using Express, your employees can easily select their benefits on the Internet without the hassles of paper enrollment cards and forms. As an added convenience, employees can log on to Express 24 hours a day, 7 days a week from home and make benefit selections and changes with their families.

This manual is designed to help you understand how the Express online eligibility system works with step-by-step instructions for initial enrollment, ongoing maintenance, open enrollment (if applicable) and the benefit administration tools that are available to you. Please use the manual as a reference for everything from logging on to Express to eligibility guidelines and steps for adding members and dependents, terminating a member or dependent, waiving benefits, reinstating coverage and much more. An employee guide and handout are also available for all of your employees to walk them through the Express enrollment application whether selecting initial benefits or maintaining their personal data.

It's easy to get started using Express. In addition to this manual, Express also has an online help page for each screen that offers field descriptions and instructions that will walk you through each step of the enrollment application. If you have any questions about the Express system or the enrollment process, please call (866) 213-9829 toll free Monday through Friday between 7:30 a.m. and 5:00 p.m. Central Time. You may also send an email to [Express@trustmarklife.com](mailto:Express@trustmarklife.com). We look forward to serving your needs.

Sincerely,

The Express Team at Trustmark Life Insurance Co.

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# Conducting eBusiness

#1

## Introduction and Contact Information

This overview includes important information about using Express, an Internet application that allows you and your employees to enter, update and maintain benefit elections using automated transactions. Please read carefully before you begin to use Express.

If you have any questions about Express or the enrollment process itself please contact us:

- Click the Contact Us link at the top of any Express page
- Call toll free at (866) 213-9829 Monday through Friday between the hours of 7:30 a.m. and 5:00 p.m. Central Time
- Send an email to [express@trustmarklife.com](mailto:express@trustmarklife.com)

## eBusiness Agreement

The Federal Uniform Electronic Transaction Act (UETA) applies to any electronic record or electronic signature created, generated, sent, communicated, received or stored on or after January 1, 2000. This act applies only to transactions between parties, each of which has agreed to conduct the transaction by electronic means. In order to access Express, both you and your employees are presented with an eBusiness agreement. Please read and select Accept to be granted access to the Express application.

## Security Policy

For your protection, we require the use of encryption technologies for communications conducted through this website. You will receive from us your User ID and initial password. You will immediately be prompted to personalize your password to one of your own choosing. Your User ID and password is required to access and use certain portions of the Web site. You are responsible for maintaining the confidentiality of your User Codes.

**NOTE:** As an additional security feature, if you leave Express unused for 60 minutes the system will automatically log itself off.

## Privacy Policy

In order to provide insurance coverage and/or health plan administrative services, we must obtain and maintain Protected Health Information (PHI). The Health Insurance Portability and Accountability Act provides comprehensive Federal protection for the privacy of protected health information. It gives individuals more control over their health information; sets boundaries on use and disclosure of health records; and establishes safeguards that covered entities must set up to protect information. Trustmark's Privacy Statement is available to you and your employee's on Express by clicking the Privacy tab available at the top of each screen.

## System Overview

Express, Trustmark's benefit administration self-service center allows your employees to easily select their benefits and change their enrollment status on the Internet. Express is available 24 hours a day, 7 days a week so employees can log on from home to make their benefit selections with their families.

Trustmark will assign you a User ID and password. If you are currently using our ACE Enrollment and Maintenance system, your User ID will remain the same. At the main menu page you will be able to:

- Access your members' enrollment status,
- View employees' benefit selections, and
- Update enrollment information for employees who are unable to update their own.

Express makes the enrollment process simple with:

- Easy-to-understand prompts, screens, and an online help link for each page.
- When the enrollment or change is entered, please be sure to click the Accept button to complete the process.
- When finished, click the Logoff tab at the top of the screen to close the browser.

## Viewing Completed Enrollments and Changes

New member enrollment may not be available for modification for up to 5 business days. You may, however, view your employee's benefit selections and act upon held transactions with the links provided on the employee's main menu. The links allow you to view the transaction, view the status of a held transaction, and update a held transaction for your employee, if necessary.

## Log On to Express

For a new or existing Trustmark group, your initial User ID and password is created and communicated to you as soon as it is completed. If currently using our ACE enrollment and maintenance system, your User ID will remain the same.

When the Express application is opened for enrollment:

1. Log on to Express at **enroll.trustmarklife.com** using your assigned User ID and password. No prefix to the Internet address is needed (e.g., www. or http).
2. When prompted, create a password of your own choice.
3. Read and accept the eBusiness Agreement to proceed. You will then be taken to the Group Administrator Main Menu page.

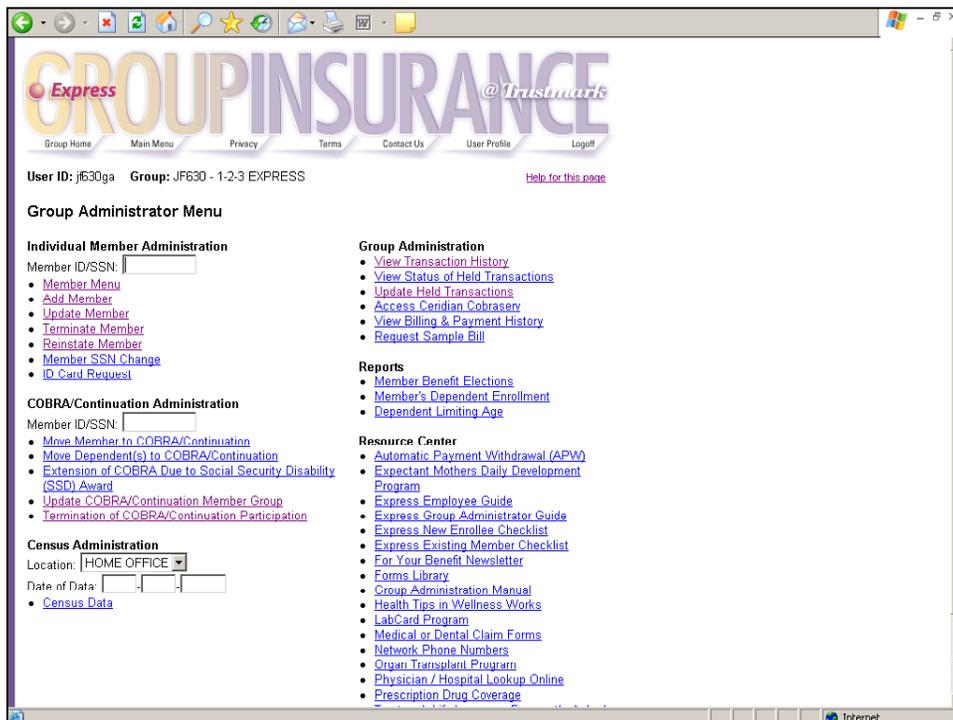
## Group Administrator Screens

You may log on to Express 24 hours a day, 7 days a week to check the enrollment status of your group, maintain basic employee information and complete enrollments for those employees who are unable to complete their own applications. You have full access to all of your employees' enrollment screens and menu choices along with benefit administration tools. Each screen offers a help page with step-by-step instructions and field descriptions.

Your main menu screen is separated into five sections:

- **Individual Member Administration** – View and maintain an individual employee's record. Once you enter an employee's social security number or Trustmark assigned unique identifier in the field provided, you have several menu options from which to choose.
- **COBRA/Continuation Administration** – If a terminated employee or dependent elects to continue their health coverage, Express provides links to update their record.
- **Census Administration** – View your basic census information displayed in a tabular format.
- **Group Administration** – View a history of your group's transactions, act upon and view held transactions, view your billing and payment history, or request a sample bill.
- **Reports** – Generate reports to help you administer your insurance plan.
- **Resource Center** – Access links to health tips, physician information, claim forms, administration forms and frequently asked insurance questions.

**NOTE:** When navigating through the Express screens, please use the navigational buttons built into Express instead of the Back or Forward buttons on the Internet browser. This will allow for easy access to all of the Express screens.



## Employee Screens

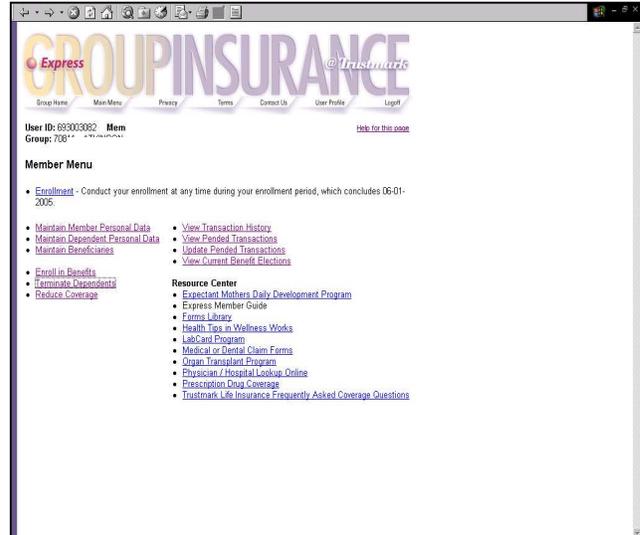
Access an employee's menu options by entering the social security number or Trustmark assigned unique identifier in the field provided and clicking on Member Menu. Based upon your employee's enrollment status, one or more of the following menu options will appear:

### Initial Enrollment Option:

- Enroll in Benefits

### Ongoing Maintenance Options:

- Maintain Member Personal Data
- Maintain Dependent Personal Data
- Maintain Beneficiaries
- Enroll in Benefits
- Terminate Dependents
- Reduce Coverage
- View Transaction History
- View Status of Held Transactions
- Update Held Transactions
- View Current Benefit Elections



### Open or Annual Enrollment Period Options:

- An Open Enrollment, Annual Enrollment, or Re-Enrollment menu option is only available during your open/annual/re-enrollment time period
- All of the same menu options listed above in the Ongoing Maintenance section

## Enrollment Checklist

The following information is needed if you are enrolling your employees in benefits:

### Employee Information

Complete mailing address  
 Phone number including area code (optional)  
 Marital status  
 Other insurance information (if applicable)  
 Smoker status  
 If spouse and/or dependents will be covered  
 Benefits to be selected  
 Benefit coverage level (member only, family, etc.)  
 Beneficiary information (if applicable)

### Dependent Information

Full names  
 Relationship to employee  
 Address (if different from the employee's)  
 Phone number (optional)  
 Date of birth  
 Gender  
 Social security number (optional)  
 Other insurance information (if applicable)  
 Smoker status of spouse only  
 College/vocational school information  
 Incapacitated dependent status (if over the contract's limiting age)

## Health Reimbursement Arrangements (HRA) Information

If you offer a Health Reimbursement Arrangement (HRA) to your employees *and* your employee indicates that he or she, or any dependents have other health insurance, the Coordination of Benefits questionnaire is presented during the enrollment process and then on a yearly basis. This completed form is required information for HRA's and must be completed online or printed and mailed to Trustmark Life Insurance Co. to ensure proper claims payment.

## Health Savings Account (HSA) Information

If one of the benefit plans offered to your employees includes a Health Savings Account (HSA) and you have elected HSA Bank as your custodian, the opportunity to enroll with HSA Bank is presented during the enrollment process. On the Benefit Election screen, check the two statements then print the bank documents for your employee.

**Express GROUP INSURANCE @ Trustmark**

Group Home | Main Menu | Privacy | Terms | Contact Us | User Profile | Logoff

User ID: SN5    Group ID: IO105    ID: 788888888    Member ID: 788888888

**Benefit Election - Medical**

Member | **Coverages** | Beneficiaries | Spouse/Partner | Dependents | Summary

**Current Coverage** - Please select your benefit(s) below.

Who's Covered	Benefit Plan Options
<input checked="" type="radio"/> EMPLOYEE ONLY <input type="radio"/> EMPLOYEE & SPOUSE <input type="radio"/> EMPLOYEE & CHILD(REN) <input type="radio"/> FAMILY	<input type="radio"/> BASIC MEDICAL COM PPO <input checked="" type="radio"/> MEDICAL HIGH DEDUCTIBLE PLAN 1 COM WITH HSA <input type="radio"/> MEDICAL HIGH DEDUCTIBLE PLAN 2 COM WITH HSA <input type="radio"/> MEDICAL HIGH DEDUCTIBLE PLAN 3 COM WITH HSA <input type="radio"/> FREE MEDICAL PLAN <input type="radio"/> WAIVE [N/A]

You have the opportunity to enroll in a Health Savings Account (HSA) with HSA Bank, a division of Webster Bank, N.A.

In order to expedite your enrollment with HSA Bank, please check the following statements, print and review the documents, and click Save and Continue.

- I consent to receive disclosures electronically, I agree to the [Esign Agreement](#). I authorize Trustmark to forward my enrollment information to HSA Bank including my name, address and Social Security number once my Trustmark health plan is activated.
- I acknowledge receipt and acceptance of terms provided in the [Enrollment Agreement](#), [Account Disclosures](#), [Custodial Agreement](#), and [Privacy Statement](#).

If you do not wish to enroll with HSA Bank at this time, simply click Save and Continue. Trustmark will not provide HSA Bank with your enrollment information.

**NOTE:** If your employee chooses not to enroll with HSA Bank, simply click Save and Continue.

## Questionnaires

A questionnaire is an online form that may be presented during the enrollment process in an effort to obtain additional information required for determining eligibility in a timely manner. Your employee's request for coverage, coverage for a dependent, or a specific benefit may be held based upon business requirements. These transactions will remain held until acted upon by you, your employee, and/or Trustmark.

The most common questionnaires that are presented during enrollment are:

### **Other Insurance Information**

If your employee or any dependents indicate that they are covered by other medical insurance, he/she is presented with the Other Insurance Information questionnaire. This information is used for coordination of benefits purposes and will aid in the timely handling of submitted claims.

### **Verification of Dependent Eligibility**

Based upon a dependent child's relationship to the employee, we may request information to verify the eligibility of the dependent child.

### **Full Time Student Verification**

If a dependent child is over the dependent limiting age of your contract and is a full time college or vocational student, the Student Verification questionnaire must be completed for our review.

### **Common Law Spouse Verification / Domestic Partner Affidavit**

Due to state mandates and contract provisions, we may request a completed questionnaire as verification of a spousal relationship.

### **Incapacitated Dependent Verification**

If a dependent child is over the contract's limiting age and is indicated as incapacitated, print and sign the Incapacitated Dependent Verification questionnaire and submit the requested medical records for our review.

### **Evidence of Insurability**

If your employee is a late enrollee in life type benefits or the request for life benefits exceeds the Guaranteed Issue amount as defined in your contract, the Evidence of Insurability form is presented for completion and is reviewed by our Medical Underwriting Area.

### **Medically Underwritten Group Supplemental Enrollment**

If your group is individually medically underwritten, a state specific Supplemental Enrollment questionnaire is presented during the enrollment process to all employees.

All questionnaires may be completed and submitted online or printed and mailed to Trustmark at:

Trustmark Life Insurance Company  
P.O. Box 7904  
Lake Forest, IL 60045

## Working With Held Transactions

When a questionnaire requesting additional information is presented during the enrollment process, the transaction may be held awaiting action by you, your employee, and/or Trustmark for review or approval. Additionally, all benefit election changes that may affect payroll deductions are pended for your review during ongoing maintenance.

You may elect one of the following pend options to maintain your insurance needs:

**Light Pend** – Only transactions that may affect payroll deductions will be held for your review

**Heavy Pend** – ALL changes to personal data, benefit selections, and family status that may affect payroll deductions will be held for your review

Additionally, as the Group Administrator, you may choose to receive email notifications twice a day alerting you that held items are awaiting your review. Please check and review the held transactions often, as Trustmark cannot act upon a held item until your review is complete.

## Additional Resources

Health tips, physician information, claim forms, administration forms and frequently asked questions are available through the links located in the Resource Center on your menu screen. This information may also be found at Trustmark's Group Insurance Web site located at [www.trustmarklife.com](http://www.trustmarklife.com). Each screen in Express also has a Help Page that describes each field and offers tips on completing enrollment.

## Log Off

To log off of the Express application, please click the Logoff tab located at the top of any screen to close your browser.

## Furnish an Employee Census

Thank you for choosing Trustmark for your insurance needs. To get started using Express, your Sales Executive or Account Manager will request basic employee data in a standard Excel spreadsheet format. This information is electronically loaded into our Express system prior to the initial enrollment period. The data you provide allows your employees to access their records in a secure manner and complete their personal enrollment via the Internet. Basic census information will remain in Express for 31 days after the end of your enrollment period. If the enrollment has not been completed at that time, the basic census data will no longer be accessible and will have to be re-added through the Add Member link.

The following outlines the employee data that must be furnished:

1. Employee social security number
2. Employee first, middle initial and last name (including any suffixes such as Jr. Sr. or III)
3. Employee date of birth
4. Employee original date of full time employment (hire date)
5. Gender
6. Salary amount (only if required by type of coverage)
7. Salary mode (only if required by type of coverage)
8. Occupation (only if required by type of coverage; disability, for example)
9. Department code (only if one is required for billing purposes)
10. Continuation of coverage start date (only if someone is on continuation)
11. Continuation of coverage end date (only if someone is on continuation)
12. Continuation type - COBRA or State (only if someone is on continuation)
13. Termination date (only when COBRA or State continuation applies)
14. Location or division number (only when multiple locations exist)
15. Member group (only if more than one class of benefits is offered)

### SAMPLE OF AN EMPLOYEE CENSUS IN AN EXCEL SPREADSHEET

EE First Name	EE MI	EE Last Name	EE Suffix	Address	City, State Zip	SSN	Date of Birth	Gender	Date of Hire
Randall	J	Sample		12056 Pegasus Dr	Aiken, SC 29500	693004000	03/29/60	M	05/15/99
Jimmy	D	Sample		1839 Weyland Dr	Anderson, SC 29501	693004001	12/13/74	M	12/02/02
Wesley	T	Sample		1765 McBride Rd	Andrews, SC 29502	693004002	06/19/64	M	06/22/03
Tom	M	Sample		2848 Lawrence Rd	Beaufort, SC 29503	693004003	08/08/77	M	02/14/99
Julie	B	Sample		5445 Preston Oaks	Cayce, SC 29504	693004004	07/04/75	F	08/08/99
Dwight	C	Sample	II	6382 Twilight Circle	Charleston, SC 29505	693004005	09/07/74	M	10/05/00
Royce		Sample		3191 Blueberry Hill	Clemson, SC 29506	693004006	07/21/73	M	03/30/04
Colin	V	Sample		1500 South St	Clover, SC 29507	693004007	12/26/68	M	06/18/03
Denise	Y	Sample		4167 Maple Ave	Columbia, SC 29508	693004008	08/03/80	F	07/10/03
April	U	Sample		3515 Denton Hwy	Darlington, SC 29509	693004009	09/05/63	F	11/15/02
Nelson	M	Sample		2111 Austin Ave	Denmark, SC 29510	693004010	03/15/73	M	02/09/01
Alan	N	Sample		10010 Whitetail Dr	Dentsville, SC 29511	693004011	10/25/68	M	04/11/97

## Menu Options

Log on to Express during your initial enrollment period following the instructions in the Express System Overview section. Your initial enrollment period is the amount of time that your employees have to access Express and enter their eligibility choices. The enrollment period usually takes place prior to your group's effective date with Trustmark to ensure all of your employees are eligible for coverage. As the Group Administrator, you have the option of having each employee select his/her own benefits using Express, entering the employee's choices yourself, or forwarding completed paper enrollment forms to Trustmark for us to enter. The Group Administrator menu screen offers you options to add new members, elect initial benefits for your employees and change your employees benefit elections any time during the initial enrollment.

**NOTE:** During your initial enrollment period, all employees must complete their enrollment and either select benefits or waive coverage (if applicable). If an employee is unable to complete his or her own enrollment, you or a Trustmark User must complete the enrollment process.

The screenshot shows the Express Group Insurance @ Trustmark Group Administrator Menu. The page includes a navigation bar with links for Group Home, Main Menu, Privacy, Terms, Contact Us, User Profile, and Logoff. Below the navigation bar, the user ID is jf630ga and the group is JF630 - 1-2-3 EXPRESS. A help link is provided for this page.

**Group Administrator Menu**

**Individual Member Administration**

Member ID/SSN:

- [Member Menu](#)
- [Add Member](#)
- [Update Member](#)
- [Terminate Member](#)
- [Reinstate Member](#)
- [Member SSN Change](#)
- [ID Card Request](#)

**COBRA/Continuation Administration**

Member ID/SSN:

- [Move Member to COBRA/Continuation](#)
- [Move Dependent\(s\) to COBRA/Continuation](#)
- [Extension of COBRA Due to Social Security Disability \(SSD\) Award](#)
- [Update COBRA/Continuation Member Group](#)
- [Termination of COBRA/Continuation Participation](#)

**Census Administration**

Location:

Date of Data:  -  -

- [Census Data](#)

**Group Administration**

- [View Transaction History](#)
- [View Status of Held Transactions](#)
- [Update Held Transactions](#)
- [Access Ceridian Cobraserv](#)
- [View Billing & Payment History](#)
- [Request Sample Bill](#)

**Reports**

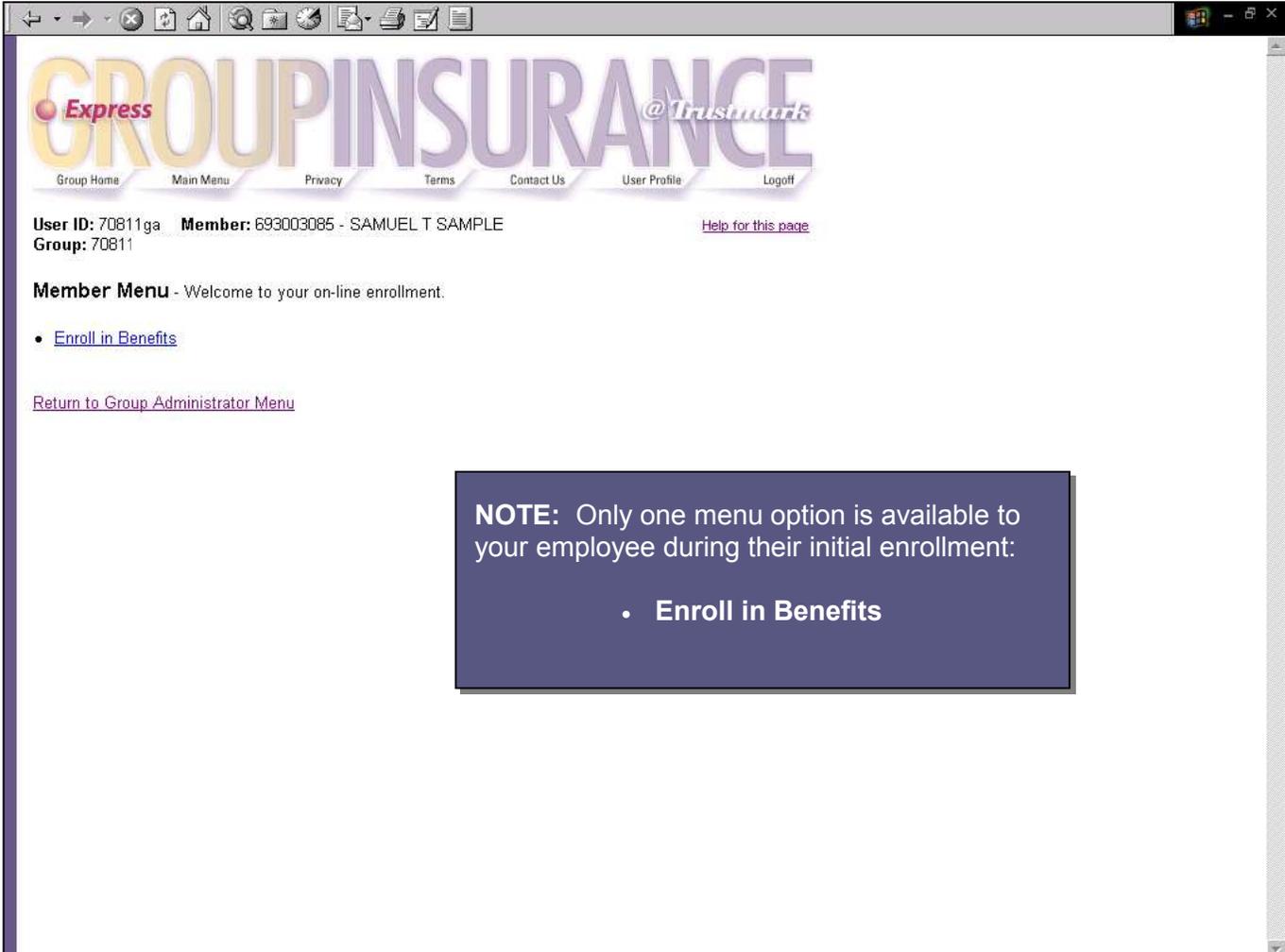
- [Member Benefit Elections](#)
- [Member's Dependent Enrollment](#)
- [Dependent Limiting Age](#)

**Resource Center**

- [Automatic Payment Withdrawal \(APW\)](#)
- [Expectant Mothers Daily Development Program](#)
- [Express Employee Guide](#)
- [Express Group Administrator Guide](#)
- [Express New Enrollee Checklist](#)
- [Express Existing Member Checklist](#)
- [For Your Benefit Newsletter](#)
- [Forms Library](#)
- [Group Administration Manual](#)
- [Health Tips in Wellness Works](#)
- [LabCard Program](#)
- [Medical or Dental Claim Forms](#)
- [Network Phone Numbers](#)
- [Organ Transplant Program](#)
- [Physician / Hospital Lookup Online](#)
- [Prescription Drug Coverage](#)

## Member Menu

Enter an employee's Member ID (social security number) in the field provided on your main menu. Click on the Member Menu link to be taken to that member's main menu screen. From here you have access to the same screens that your employee has. You have the option of viewing or electing your employee's benefit selections.



The screenshot shows a web browser window displaying the Express Group Insurance @ Trustmark Member Menu page. The page features a navigation bar with links for Group Home, Main Menu, Privacy, Terms, Contact Us, User Profile, and Logoff. Below the navigation bar, the user's information is displayed: User ID: 70811ga, Member: 693003085 - SAMUEL T SAMPLE, and Group: 70811. A "Help for this page" link is also present. The main content area is titled "Member Menu - Welcome to your on-line enrollment." and contains a single menu option: "Enroll in Benefits". A "Return to Group Administrator Menu" link is located below the menu option. A prominent blue box with white text contains a note: "NOTE: Only one menu option is available to your employee during their initial enrollment:" followed by a bulleted list item: "• Enroll in Benefits".

**Express** GROUP INSURANCE @ Trustmark

Group Home Main Menu Privacy Terms Contact Us User Profile Logoff

User ID: 70811ga Member: 693003085 - SAMUEL T SAMPLE Help for this page  
Group: 70811

**Member Menu** - Welcome to your on-line enrollment.

- [Enroll in Benefits](#)

[Return to Group Administrator Menu](#)

**NOTE:** Only one menu option is available to your employee during their initial enrollment:

- **Enroll in Benefits**

## Add a Member

During your initial enrollment period, you may find it necessary to add a new member to the Express system. Simply enter the employee's social security number in the field provided on your main menu and click on the Add Member link. Complete the requested fields and click [Add/Update New Member](#) at the bottom of the screen to save your entry. This will allow your employee to access Express and complete his or her own enrollment at a later date. You may also click [Continue to Enrollment](#) to complete the enrollment application yourself if an employee is unable to do so. Refer to the Enrollment Checklist for the information you'll need to have on hand to complete the benefit selections for your employee.

### REQUIRED FIELDS TO ADD A NEW MEMBER

- Social security number
- Add type, add reason, and add date
- Full name
- Date of birth
- Member group
- Hire date
- Salary (if you offer salary based benefits)
- Work Status
- Occupation (if applicable)
- Department code (if applicable)

## Update a Member

Access this option when you need to change basic census information for your employee. The screen is identical to the Add Member screen and all fields are changeable.

Enter the employee's social security number in the field provided and:

- Select the Update Member menu option
- Make the necessary changes
- Click ACCEPT on the Summary page to ensure all of the updates you made are submitted to Trustmark and applied to your employee's record.

## View Your Census Data

Under the heading of Census Administration, select the location of the employees you want to review from the drop-down box and click on the Census Data link. You will be taken to the Basic Census Data screen that will allow you to:

- View your employee's basic census information in a tabular format
- Add new employees to the census by scrolling down the screen to the Add New Member's section. Simply enter the required information and select [Save Data](#)

**NOTE:** Please access the Member Update menu option if you should find it necessary to change an employee's basic information.

Basic Census Data

Member ID:  Search

Member ID	SSN	First Name	MI	Last Name	Suffix	Gender	Date of Birth (MM-DD-YYYY)	Location / Member Group	Hire Date (MM-DD-YYYY)	Salary
555121255	555121255	ROBERT	R	SCHMIDT		MALE	01-01-1977	TB002 ACTIVE FIELD (Loc: TB002)	05-21-2004	87000.00 ANNUALLY (*1)
555121255	555121255	ROBERT	R	SMITH		MALE	01-01-1977	TB002 ACTIVE FIELD (Loc: TB002)	05-21-2004	27000.00 ANNUALLY (*1)
693005520	693005520	MARK	J	JONES		MALE	01-01-1977	TB002 ACTIVE NON-FIELD (Loc: TB002)	02-15-2004	84200.00 ANNUALLY (*1)
693005606	693005606	MICHAEL	Q	PUBLIC		MALE	01-01-1977	TB002 ACTIVE NON-FIELD (Loc: TB002)	05-01-2004	87000.00 ANNUALLY (*1)
693006000	693006000	SAMUAL	T	SMITHY		MALE	01-01-1977	TB002 ACTIVE NON-FIELD (Loc: TB002)	09-06-2004	85000.00 ANNUALLY (*1)
693006001	693006001	DAVID	W	WALKER		MALE	01-01-1977	TB002 ACTIVE FIELD (Loc: TB002)	04-01-2003	37000.00 ANNUALLY (*1)
693006500	693006500	MICHAEL	J	SHILLING		MALE	01-01-1977	TB002 ACTIVE NON-FIELD (Loc: TB002)	02-15-2004	27000.00 ANNUALLY (*1)

## Held Transactions

The Administration section of your menu allows you to manage the enrollment process. Certain eligibility transactions may require additional information. These transactions are held and are awaiting action by your employee (to submit the proper forms) or by Trustmark (to review the submitted information). Transactions are not held for your review during the initial enrollment period in order to expedite the installation of your group. Your menu options are:

- View Status of Held Transactions
- Update Held Transactions

### View Status of Held Transactions

To view the current status of held items, click on the [View Status of Held Transactions](#) link. This section allows you to see why an application has been held along with the status of the held item. You can also view and/or print a Summary page and the questionnaire that was presented to your employee. Note that you cannot release a held transaction in this section, but can do so by going to the [Update Held Transactions](#) menu option.

The following is a list of the held transactions status options:

- **Awaiting Action** – The transaction is not complete and needs to be acted upon by your employee or Trustmark.
- **Under Review** – The requested information has been received and is being reviewed by Trustmark.
- **Approved** - The requested information has been received and the request for coverage has been approved by Trustmark.
- **Denied** - The requested information has been received and the request for coverage has been denied by Trustmark.

**NOTE:** You may view held transactions by location, specific members, or by status. Determine your criteria and select Search. The results will be displayed on the bottom of the screen.

You can access additional information on this screen by clicking on [Summary](#) and the [Pend ID](#) numbers.

Member ID	Group ID	Location ID	Name	Event Code	Summary	
693002319	TB001	3		NE	<a href="#">Summary</a>	
MEMBER			Spouse - BARBARA TERRES	04-01-2005	120	Awaiting Action
MEMBER			Election - LIFE	04-04-2005	32	Awaiting Action
693002332	TB001	1		NE	<a href="#">Summary</a>	
MEMBER			Spouse - JANICE SMITH	04-04-2005	50	Awaiting Action
GROUP PREMIUM AUDITOR			Spouse - JANICE SMITH	04-04-2005	501	Awaiting Action
693002333	TB001	1		NE		

## Update Held Transactions

During an initial enrollment period, no enrollment transactions are held for your review in order to expedite your group's enrollment. To check the status of your group's enrollment during this period, please access the Member Benefit Elections report section or the View Status of Held Transactions menu option.

If you or a Trustmark User has completed the enrollment application for your employee, certain transactions requiring additional information may be held for your employee's review and submission. If you see that a transaction is **AWAITING ACTION** by your employee, please access the Update Held Transactions section and:

- Click on the Pend ID number for a description of the held transaction.
- Click on the Summary link to view and/or print the form that needs completion.
- Follow up with your employee to ensure all necessary forms and/or additional information have been completed and submitted online or mailed to Trustmark.
- Once the information has been forwarded to Trustmark, update the Status column to release the held item and allow the enrollment application to proceed.
- If you prefer, have your employee access his or her own Express account and release the held transaction in the same manner.
- Please be sure to click Update at the bottom of the screen to complete the transaction. The held transaction is now moved to the View Status of Held Transactions section. This action informs Trustmark that the item is ready for review.

**NOTE:** Please check the status of held transactions often. An employee and/or his or her dependent will remain without benefits until the held transaction is acted upon.

Express GROUP INSURANCE @ Trustmark

Group Home Main Menu Privacy Terms Contact Us User Profile Logout

User ID: tb001ga User Category: Admin

### Update Held Transactions

Action By: All Group ID: TB001 Member ID: All

Status: All Location ID: All Event Code: All

Apply Filter

Member ID	Group ID	Location ID	Name	Event Code	Action By	Held For	Action Date	Pend IDs	Status
693002319	TB001	3		NE	MEMBER	Spouse - BARBARA	04-01-2005	120	Awaiting Action
	TB001	4	MAHILIN ALVAHAJU	NE	MEMBER	Election - LIFE	04-04-2005	32	Awaiting Action
693002332	TB001	1	CARL BURGEE	NE	MEMBER	Spouse - JANICE SMITH	04-04-2005	50	Awaiting Action
693002333	TB001	1		NE					

### Action Steps for the Update Held Transactions Screen:

1. Click the Pend ID number for a description of why the transaction is being held.
2. Click on the Summary link to access the questionnaire.
3. Follow-up with your employee to make sure the necessary information has been submitted to Trustmark.
4. When the requested information has been submitted to Trustmark, update the Status column to release the held transaction.
5. Click Update at the bottom of the screen.

## Initial Enrollment Reports

Several reports are available to you during your group's initial enrollment period:

### Member Benefit Elections Report

Use this report to check the status of your employees' enrollments. At a glance, you will be able to see who has completed their enrollment and benefit selections (completed), who has not started their enrollment yet (initial), and who has started but not completed the entire enrollment process (updated).

### Member's Dependent Enrollment Report

Click here to view a list of your employees' dependents. Similar to the Member Benefit Elections report, this report also lists basic employee information along with dependent names and relationships.

### Dependent Limiting Age Report

Access this report to generate a list of your employees' dependents that will soon be reaching your contract's limiting age and will no longer be eligible for coverage. If applicable, your employee will be able to furnish us the information required to review eligibility and eliminate the need to hold claims in the future. For example, if the dependent is over the dependent limiting age but is now a full-time college student, please have your employee complete the Dependent Student Verification form and submit to Trustmark. This form is accessible from the Main Menu page. Just click on the Forms Library link in the Resource Center section, locate the form name and click on the form number.

**NOTE:** Select the report you want to view from your main menu options and enter the report parameters as requested. Choose from various format outputs and click Submit. Your report will generate using the most current information in Express.

Please access the online help screen for assistance in viewing your reports.

## Menu Options

Many of the same menu options that are available for initial enrollment are available for maintaining eligibility as well. You will still be able to add new members to the insurance plan and update an existing member's information but, in addition, you and your employees will be able to add a new spouse or child, change personal data and beneficiaries and waive coverage if applicable. There are also options that will allow you as the Group Administrator to:

- Terminate a member
- Reinstate a member
- Add a member or dependent to COBRA/State Continuation.

In the Group Administration section of the menu, you also have the option to view your billing and payment history and to request a sample bill.

The screenshot shows the Express Group Insurance @ Trustmark website interface. At the top, there is a navigation bar with links for Group Home, Main Menu, Privacy, Terms, Contact Us, User Profile, and Logoff. Below this, the user's ID (j1630ga) and group name (JF630 - 1-2-3 EXPRESS) are displayed. The main content area is titled "Group Administrator Menu" and is organized into several sections:

- Individual Member Administration:** Includes a Member ID/SSN input field and links for Member Menu, Add Member, Update Member, Terminate Member, Reinstate Member, Member SSN Change, and ID Card Request.
- COBRA/Continuation Administration:** Includes a Member ID/SSN input field and links for Move Member to COBRA/Continuation, Move Dependent(s) to COBRA/Continuation, Extension of COBRA Due to Social Security Disability (SSD) Award, Update COBRA/Continuation Member Group, and Termination of COBRA/Continuation Participation.
- Census Administration:** Includes a Location dropdown menu (set to HOME OFFICE), a Date of Data input field, and a link for Census Data.
- Group Administration:** Includes links for View Transaction History, View Status of Held Transactions, Update Held Transactions, Access Ceridian Cobraserv, View Billing & Payment History, and Request Sample Bill.
- Reports:** Includes links for Member Benefit Elections, Member's Dependent Enrollment, and Dependent Limiting Age.
- Resource Center:** Includes links for Automatic Payment Withdrawal (APW), Expectant Mothers Daily Development Program, Express Employee Guide, Express Group Administrator Guide, Express New Enrollee Checklist, Express Existing Member Checklist, For Your Benefit Newsletter, Forms Library, Group Administration Manual, Health Tips in Wellness Works, LabCard Program, Medical or Dental Claim Forms, Network Phone Numbers, Organ Transplant Program, Physician / Hospital Lookup Online, and Prescription Drug Coverage.

A blue callout box on the right side of the screenshot contains the following text:

**NOTE:** To administer your employee's insurance needs, enter his or her Member ID (unique member identifier or social security number) in the fields provided and select a menu option.

## Member Menu

To access a specific member's menu options to enter changes and/or updates on behalf of him or her, enter your employee's Member ID (social security number or Trustmark assigned unique identifier) in the field provided. Click on the Member Menu link to be taken to that employee's main menu screen. From here you have access to the same screens that your employee has. You are presented the option of viewing, updating and/or changing your employee's benefit selections through this link.

**Express** **GROUP INSURANCE** *Current Release* **QA Version** *Current Release* @ Trustmark

Group Home Main Menu Privacy Terms Contact Us User Profile Logoff

User ID: SN5 Member: 0785-0753 - DAVID A SMITH [Help for this page](#)  
 Group: JF630 - 1-2-3 EXPRESS Member ID: 698203001

**Member Menu** - Welcome to your online benefit eligibility and enrollment with Trustmark Life Insurance Company!

- [Maintain Member Personal Data](#)
- [Maintain Dependent Personal Data](#)
- [Maintain Beneficiaries](#)
- [Enroll in Benefits](#)
- [Terminate Dependents](#)
- [Reduce Coverage](#)
- [View Transaction History](#)
- [View Status of Held Transactions](#)
- [Update Held Transactions](#)
- [View Current Benefit Elections](#)
- [ID Card Request](#)

**Resource Center**

- [Expectant Mothers Daily Development Program](#)
- [Express Employee Guide](#)
- [Express New Enrollee Checklist](#)
- [Express Existing Member Checklist](#)
- [Forms Library](#)
- [Health Tips in Wellness Works](#)
- [LabCard Program](#)
- [Medical or Dental Claim Forms](#)
- [Organ Transplant Program](#)
- [Physician / Hospital Lookup Online](#)
- [Prescription Drug Coverage](#)
- [Trustmark Life Insurance Frequently Asked Coverage Questions](#)

[Return to](#)  
[Return to](#)

Done

For additional information on the Member Menu options, please review the Express Employee Guide.

**NOTE:** The Member Menu screen is interactive and the menu options presented depend upon your employee's current benefit elections. The menu options include:

- Maintain Member Personal Data – Easily change a name or address
- Maintain Dependent Personal Data – Update dependent information
- Maintain Beneficiaries – Change beneficiary designations
- Enroll in Benefits – Add a spouse, dependent child, or previously waived coverage
- Terminate Dependents – Remove dependents from the insurance plan
- Reduce Coverage – Waive specific benefits (if allowable by your plan)
- View Transaction History – View all transactions entered for the last 12 months
- View Status of Held Transactions – View the status of ALL held transactions
- Update Held Transactions – Act upon held transactions on behalf of your employee
- View Current Benefit Elections – Review the benefit selections for an employee
- Request ID Card – Request an additional ID card for this employee

## Add a Member

Prior to a new employee being able to enroll in benefits, you must enter basic employee data on the Add Member screen.

- Enter the employee's Member ID (social security number) in the field provided
- Select Add Member from your main menu options
- Enter the requested information and click [Add/Update New Member](#) at the bottom of the screen to allow your employee to access Express and make his or her own benefit selections at a later date.
- Click [Continue With Enrollment](#) if you are going complete the benefit selections for your employee.

To add a member, please have the following basic information available:

### REQUIRED FIELDS TO ADD A NEW MEMBER:

- Member ID (social security number)
- Add reason (select from the drop-down options)
- Full name
- Gender
- Date of birth
- Member group
- Hire date
- Salary (if you offer salary based benefits)
- Occupation (for short or long term disability benefits)
- Department code (if applicable for billing purposes)

## Update a Member

Access this option when you need to update/change an employee's basic data. The screen is similar to the Add Member screen and allows you to change any of the originally entered information. A date of change is required for each update to ensure the changes are being billed to your account properly. Select Update Member at the bottom of the screen and you will receive a confirmation of your change.

**NOTE:** Certain updates that affect billing (for example, a salary increase if you offer salary based benefits) will be held for Trustmark's review. Access the View Status of Held Transactions section to check the status of the held item.

## Terminate a Member

When an employee is no longer eligible for coverage and must be terminated from the insurance plan, simply enter the employee's Member ID (social security number or Trustmark assigned unique identifier) on your menu screen and select the Terminate Member menu option:

- Enter your employee's actual termination date (for example, the last day worked)
- Select a termination reason from the drop-down box
- Click Terminate Member to complete the transaction

The screenshot shows the 'Express GROUP INSURANCE @ Trustmark' interface. The user is logged in as 'User ID: 70811ga' for the group '70811 - ATKINSON HASKINS NELLIS ETAL'. The 'Terminate Member' form includes a search field for 'Member ID/SSN', a form with the following fields: Member ID (693003033), SSN, Name (VSTRONG), Employment Termination Date (mm-dd-yyyy), and Termination Reason (NUA). A disclaimer states: 'I understand that by clicking TERMINATE MEMBER below, as Group Administrator, I am making changes to an employee's health plan that will affect the eligibility and coverage for the employee and/or their dependent(s) and/or spouse.' Buttons for 'Terminate Member' and 'Cancel' are at the bottom, along with a link to 'Return to Group Administrator Menu'.

You will receive a confirmation page that shows the actual termination date you entered along with the date the employee's insurance will terminate based upon your contract with Trustmark.

## Reinstate a Member

If an employee has previously been terminated and has returned to work, you must reinstate the employee into the insurance plan:

- Enter the employee's Member ID (social security number or Trustmark assigned unique identifier) on your menu screen and click the Reinstate Member menu link
- Select a Reinstatement Reason from the drop-down box and enter the date the employee returned to work in the Reinstatement Date field
- Select the Member Group (class of benefits) for your employee
- Click on Continue and you will receive a confirmation page indicating your transaction has been accepted

The screenshot shows the 'Express GROUP INSURANCE @ Trustmark' interface. The user is logged in as 'User ID: j630ga' for the group 'JF630' with ID '698000146' and Member ID '698000146'. The 'Reinstate Member' form includes the following fields: Name (TERESA ROSS), Member Id (698000146), Term Date (12-01-2006), Reinstatement Reason (Choose a Reason), Return to Work Date (mm-dd-yyyy), Member Group (PRES/V/P (Loc 1-2-3 EXPRESS)), Salary (45000.00), and ANNUALLY (\*) for the frequency. Buttons for 'Continue' and 'Cancel' are at the bottom.

**IMPORTANT:** Your employee will be reinstated with the same benefits and tier level that was effective as of the termination date. A rehire will be administered as a new employee.

Please access the Maintain Member Personal Data link to review your employee's personal data and benefit selections after being reinstated.

## Member SSN Change

A member's social security number is the key to properly administering eligibility and paying claims for your employee. If you should notice that the incorrect SSN is entered for your employee, click on the Member SSN Change link and enter the correct information. Trustmark will review this requested change as soon as it is submitted.

## ID Card Request

If an employee needs an additional or a replacement ID card, just click the ID Card Request link. Follow the online instructions and the requested cards will be mailed to your employee as soon as they are printed.

## Move Member to COBRA/Continuation

If a terminated member elects COBRA or State Continuation, enter the employee's Member ID (social security number or Trustmark assigned unique identifier) on your menu screen then select the Move a Member to Continuation menu option. An employee must be terminated from the insurance plan prior to moving him or her to continuation. Complete the screen as indicated:

- Select a Continuation Type (COBRA or state continuation) from the drop-down box
- Select a Continuation Reason from the options in the drop-down box
- The system displays the Continuation End Date based upon the Continuation Reason selected
- Select the employee's applicable COBRA/Continuation Member Group
- Click Move Member to Continuation

You will be presented a confirmation screen indicating the member was successfully moved to COBRA/Continuation status.

The screenshot shows a web browser window displaying the Express Group Insurance @ Trustmark interface. The page title is "Express GROUP INSURANCE @ Trustmark". The user is logged in as "User ID: jf630ga" and "Group: JF630 - 1-2-3 EXPRESS". The main heading is "Move Member to Continuation". Below this is a search field for "Member ID/SSN:" with a "Search" button. The form contains the following fields:

Member ID	696000146
ID	696000146
SSN	696000146
Name	TERESA ROSS
Continuation Type*	N/A
Continuation Reason*	Disability as Determined by Social Security Administration
Continuation Start Date	12-01-2006
Continuation End Date*	06-01-2008 (mm-dd-yyyy)
Member Group*	ALL COBRA (Loc: 1-2-3 EXPRESS)

\*Required Fields

Buttons: Move Member to Continuation, Cancel

[Return to Group Administrator Menu](#)

## Move Dependent(s) to COBRA/Continuation

If an ineligible dependent elects to continue coverage, enter the employee's Member ID (social security number or Trustmark assigned unique identifier) on your menu screen and select Move a Dependent to Continuation. Additional information is required on a dependent electing continuation in order to ensure proper billing and claim payment. Prior to moving a dependent onto Continuation, please verify that the dependent has been terminated from the employee's insurance coverage. Complete the fields as follows:

- On the first screen, select the dependent(s) who are electing continuation and click Continue
- Select a Continuation Type (COBRA or State Continuation) and a Continuation Reason from the drop-down boxes
- Enter a Continuation Start Date (the same date as the dependent's termination date) and a Continuation End Date in the appropriate fields
- Type in the type of coverage to be continued (medical, dental, etc.)
- Choose a Coverage Level from the drop-down box
- Click Move Dependent to Continuation to accept the transaction. You will receive confirmation that the information has been sent to Trustmark

The top screenshot shows the 'Move Dependent(s) to COBRA/Continuation' screen. It displays a table of dependents to be moved:

Select	Name	Relation	Term Date
<input type="checkbox"/>	SARAH D JONES	Child	2006-12-01
<input type="checkbox"/>	MARY M SMITH	Spouse	2006-12-01

The bottom screenshot shows the same screen with the form fields filled out for MARY M SMITH:

Primary Dependent: MARY M SMITH  
 Relationship: Spouse  
 SSN\*:   
 Continuation Type\*: Cobra  
 Continuation Reason\*: Please Choose a Reason  
 Continuation Start Date: 2006-12-01  
 Continuation End Date\*: 06 / 01 / 2008 (mm-dd-yyyy)  
 Member Group\*: ALL COBRA (Loc. 1-2-3 EXPRESS)

Additional Dependents Moving to COBRA/Continuation

Name	Relation
SARAH D JONES	Child

Primary Dependent's Address

Address\*: 12 MAIN ST  
 City\*: TAMPA State\*: FLORIDA Zip Code\*: 12345  
 Phone Number:  -  -

\*Required Fields

## Extension of COBRA Due to Social Security Disability (SSD) Award

If your employee is already on COBRA Continuation and is awarded Social Security disability prior to the end of their continuation, select this link to notify Trustmark of your request to extend the COBRA end date by the applicable 11 months. Please submit a copy of the award to Trustmark for our review.

## Update COBRA/Continuation Member Group

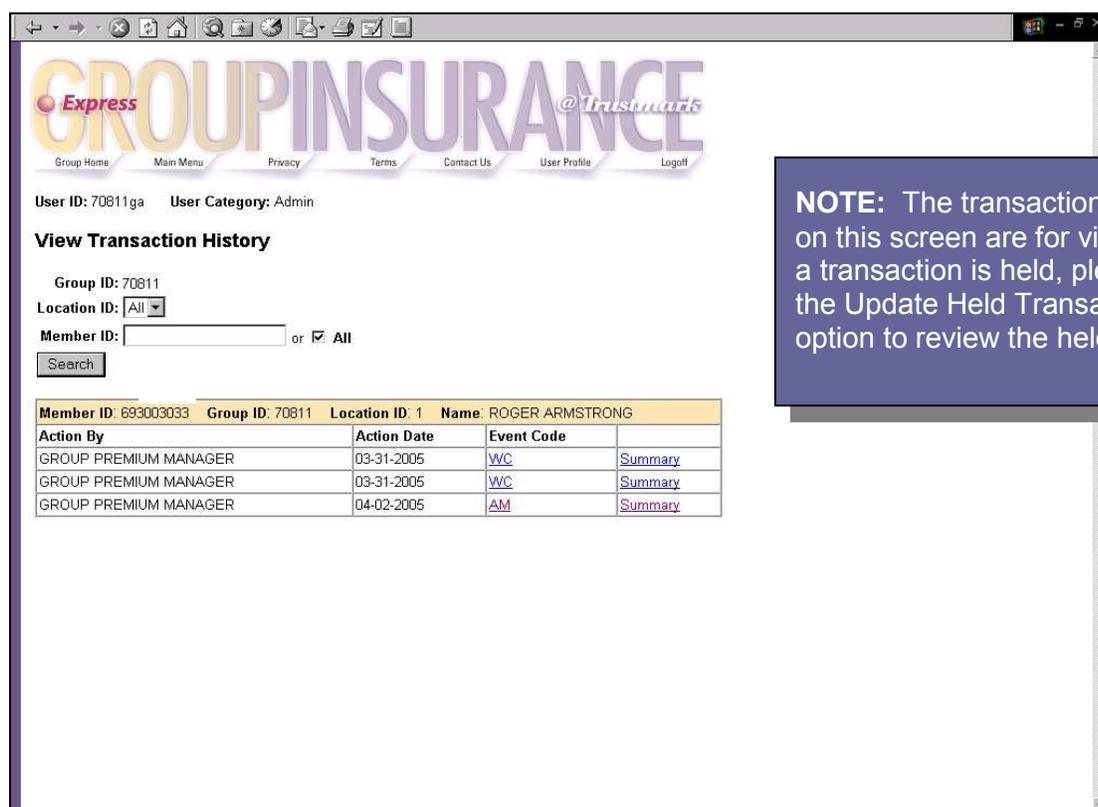
If your group offers multiple medical plans, select this link if it becomes necessary to change a COBRA participant's class of benefits. Simply select the new Member Group from the drop-down box and click the Update Member button to submit your request.

## Termination of COBRA/Continuation Participation

When an employee or dependent originally elects COBRA or State Continuation, their record is set-up with the maximum number of months available due to the continuation reason selected. If an employee or dependent terminates their coverage prior to the original end date, select the termination of COBRA/Continuation Participation menu option and enter the new end date of coverage.

## View Transaction History

The View Transaction History menu option allows you to view all of the eligibility and maintenance transactions entered for your group. By default, the display shows all transactions for your entire group for the last 12 months. You may sort the display by location, if applicable, or by specific Member ID (social security number or Trustmark assigned unique identifier). The display indicates who originally entered the transaction into Express, the date it was entered, and a link that brings up a summary of the enrollment or enrollment change. Please contact us if you require information on a transaction that is older than the displayed data.



**Express GROUP INSURANCE @ Trustmark**

Group Home Main Menu Privacy Terms Contact Us User Profile Logoff

User ID: 70811ga User Category: Admin

**View Transaction History**

Group ID: 70811

Location ID: All

Member ID:  or  All

Member ID	Group ID	Location ID	Name
693003033	70811	1	ROGER ARMSTRONG
Action By	Action Date	Event Code	
GROUP PREMIUM MANAGER	03-31-2005	WC	<a href="#">Summary</a>
GROUP PREMIUM MANAGER	03-31-2005	WC	<a href="#">Summary</a>
GROUP PREMIUM MANAGER	04-02-2005	AM	<a href="#">Summary</a>

**NOTE:** The transactions displayed on this screen are for viewing only. If a transaction is held, please access the Update Held Transactions menu option to review the held item.

## Held Transactions

If you choose, you may allow your employee's access to Express to update and/or change their benefit elections and tier levels anytime during ongoing maintenance. In order to inform you of the eligibility changes being made by your employees and/or Trustmark that may affect your premium bill and payroll deductions, specific eligibility transactions are displayed in the Update Held Transactions section for your review. As the Group Administrator, you may elect to receive twice-daily email notification that held items are awaiting your review and choose one of the following pend rules:

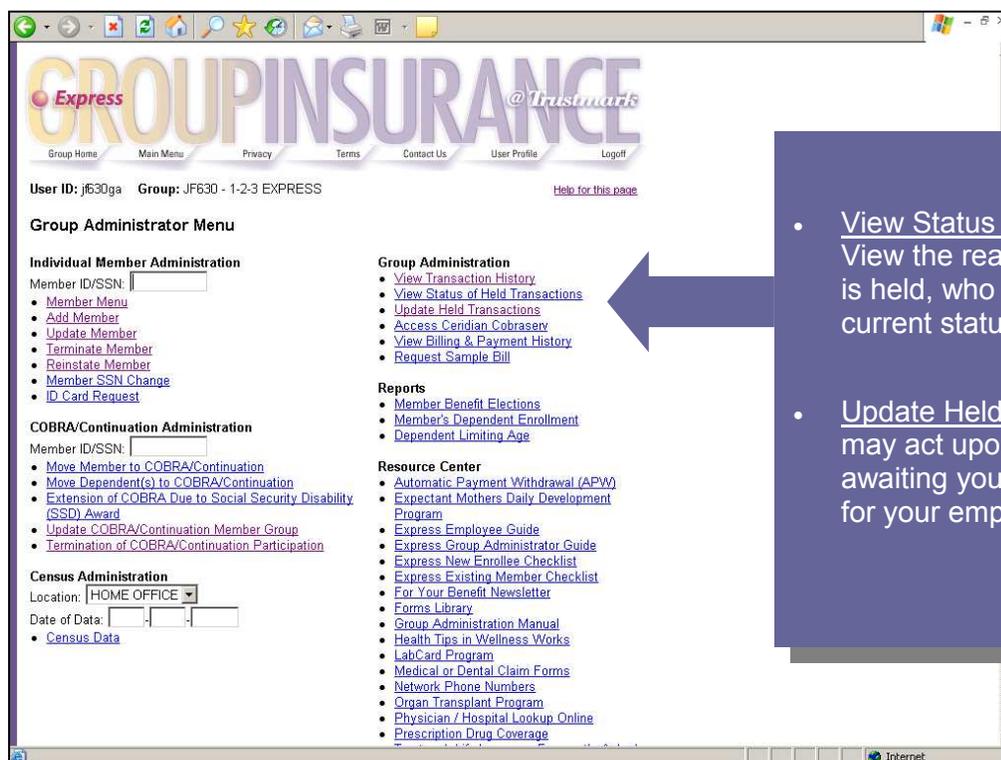
- **Pend Light** – Only transactions that affect your employees' payroll deductions (adding benefits and/or dependent coverage or waiving benefits and/or dependent coverage) will be pended for your review.
- **Pend Heavy** – All changes including personal changes, beneficiary changes, benefit changes, and dependent changes are pended for your review.

Of course, certain eligibility transactions will still be held awaiting action by your employee (to submit the proper forms) or by Trustmark (to review the submitted information or requested update).

There are two menu options available for working with held transactions:

- View Status of Held Transactions – View the status of ALL held transactions for your employees
- Update Held Transactions – Act upon transactions that are held for your review

**IMPORTANT:** Please check and release you held items in the Update Held Transactions section often.



- View Status of Held Transactions - View the reason why a transaction is held, who it is held for, and the current status of the held item.
- Update Held Transactions - You may act upon transactions awaiting your review or being held for your employee.

## View Status of Held Transactions

To view the current status of all held transactions for your group or assigned location, select the View Status of Held Transactions link. This section allows you to view the reason why a transaction is being held or has been held, who it is held for and the current status of the held item. From this link you can also view and/or print a Summary page that outlines all of the changes made to your employee's insurance record and access a copy of the questionnaire that was presented to your employee for eligibility review (with the exception of those that may contain PHI). Please note that you cannot act on a held item in this section, but can do so by going to the Update Held Transactions menu option.

The following is a list of the held transactions status options:

- **Awaiting Action** – The transaction is not complete and needs to be acted upon.
- **Under Review** – The requested information has been received and is being reviewed by Trustmark.
- **Approved** - The requested information has been received and the request for coverage has been approved.
- **Denied** - The requested information has been received and the request for coverage has been denied.

Express GROUP INSURANCE @ Trustmark

Group Home Main Menu Privacy Terms Contact Us User Profile Logoff

User ID: tb001ga User Category: Admin

### View Held Transactions

Group ID: TB001  
 Location ID: All  
 Member ID:  or  All  
 Status: Awaiting Action

Member ID	Group ID	Location ID	Name	Event Code	Action By	Held For	Action Date	Pend IDs	Status
693002332	TB001	3	RICHARD TERKES	NE	MEMBER	Spouse - BARBARA	04-01-2005	120	Awaiting Action
693002332	TB001	4		NE	MEMBER	Election - LIFE	04-04-2005	32	Awaiting Action
693002332	TB001	1		NE	MEMBER	Spouse - JANICE SMITH	04-04-2005	50	Awaiting Action
693002333	TB001	1		NE	GROUP PREMIUM AUDITOR	Spouse - JANICE SMITH	04-04-2005	501	Awaiting Action

**NOTE:** You may sort held transactions by location, Member ID (social security number or Trustmark assigned unique identifier), or by held status for easier review. Determine your criteria and select Search. The system will sort the information and display the results.

You can also access additional information on this screen by clicking on the [Summary](#) and the [Pend ID](#) number links.

## Update Held Transactions

When you receive notification of held transactions awaiting action for your review, access the Update Held Transactions section from your main menu. Sort the screen if desired, or view all held items that are Awaiting Action by you and/or your employees. Please act on the held transactions as follows:

- Click on the Pend ID number for a description of the pended item.
- Click on the Summary link to view and/or print a copy of the changes/updates and questionnaire (if applicable).
- If the transaction is awaiting action by your employee, please follow up with him or her to ensure all necessary forms and/or additional information have been completed and submitted online or mailed to Trustmark. Once the information has been forwarded to Trustmark, click the appropriate submission status. If you prefer, have your employee access his or her own Express account and act upon the held transaction in the same manner.
- If the transaction is awaiting action by you, review the Pend ID and Summary links as noted above, update your records, and update the Status column to Reviewed.
- Several items may be reviewed and acted upon at the same time. Please be sure to click Update at the bottom of the screen to complete all transactions. This action alerts Trustmark that your review is complete, and we may begin our review if necessary. The held transaction may now be viewed in the View Status of Held Transactions section.

**IMPORTANT:** Please check and release held items in the Update Held Transactions section often as Trustmark cannot act upon a held item until your review is complete.

**Express GROUP INSURANCE @ Trustmark**

Group Home Main Menu Privacy Terms Contact Us User Profile Logout

User ID: tb001ga User Category: Admin

### Update Held Transactions

Action By: All Group ID: TB001 Member ID: All

Status: Awaiting Action Location ID: All Event Code: All

Apply Filter

Member ID	Group ID	Location ID	Name	Event Code	Action By	Held For	Action Date	Pend IDs	Status
693002319	TB001	3		NE	MEMBER	Spouse - BARBARA	04-01-2005	120	Awaiting Action
693002328	TB001	4		NE	MEMBER	Election - LIFE	04-04-2005	32	Awaiting Action
693002332	TB001	1		NE	MEMBER	Spouse - JANICE SMITH	04-04-2005	50	Awaiting Action
693002333	TB001	1		NE					

**NOTE:** Review held items awaiting your action often and change the Status to REVIEWED when completed.

Be sure to click UPDATE at the bottom of the screen when you are finished reviewing the items.

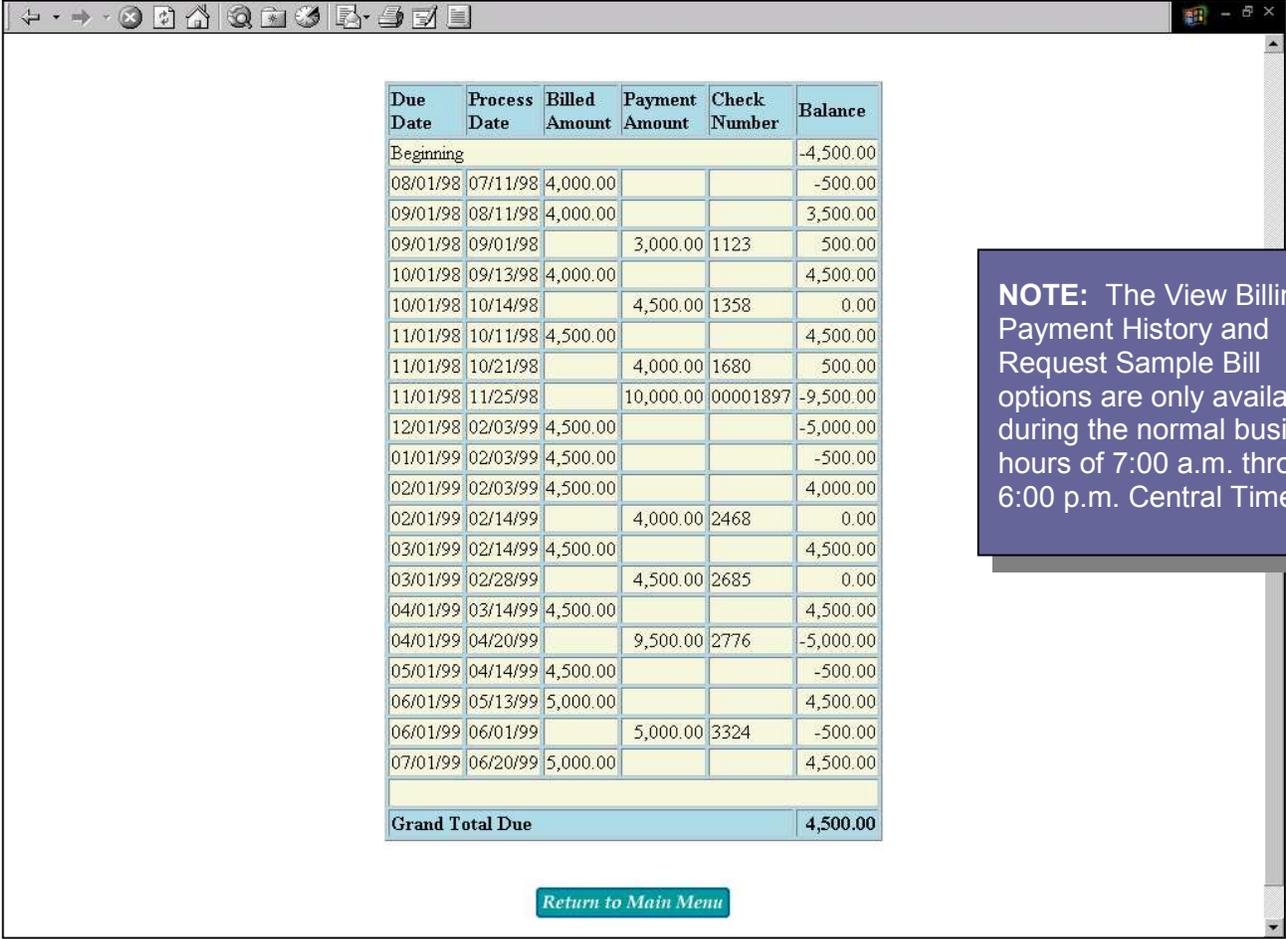
## View Billing History and Request a Sample Bill

In the Group Administration section of your main menu, there are links that allow you to view past bills and payment history and also request a sample bill that will reflect the most current eligibility changes that affect your premium bill.

Click on [View Billing & Payment History](#) for a recap of your most current billing statements, billed amounts, payment amounts and check numbers. If you should have any questions regarding your bills, please feel free to contact your Premium Customer Service Representative.

You may also select [Request Sample Bill](#) from your menu options. This link will allow you to order a sample bill that will be emailed to you the next business day morning. Please remember that your regular billing statement will be generated per your requested billing date and this is the statement that is to be submitted with your payment.

## View Billing and Payment History Screen



Due Date	Process Date	Billed Amount	Payment Amount	Check Number	Balance
Beginning					-4,500.00
08/01/98	07/11/98	4,000.00			-500.00
09/01/98	08/11/98	4,000.00			3,500.00
09/01/98	09/01/98		3,000.00	1123	500.00
10/01/98	09/13/98	4,000.00			4,500.00
10/01/98	10/14/98		4,500.00	1358	0.00
11/01/98	10/11/98	4,500.00			4,500.00
11/01/98	10/21/98		4,000.00	1680	500.00
11/01/98	11/25/98		10,000.00	00001897	-9,500.00
12/01/98	02/03/99	4,500.00			-5,000.00
01/01/99	02/03/99	4,500.00			-500.00
02/01/99	02/03/99	4,500.00			4,000.00
02/01/99	02/14/99		4,000.00	2468	0.00
03/01/99	02/14/99	4,500.00			4,500.00
03/01/99	02/28/99		4,500.00	2685	0.00
04/01/99	03/14/99	4,500.00			4,500.00
04/01/99	04/20/99		9,500.00	2776	-5,000.00
05/01/99	04/14/99	4,500.00			-500.00
06/01/99	05/13/99	5,000.00			4,500.00
06/01/99	06/01/99		5,000.00	3324	-500.00
07/01/99	06/20/99	5,000.00			4,500.00
<b>Grand Total Due</b>					<b>4,500.00</b>

[Return to Main Menu](#)

**NOTE:** The View Billing & Payment History and Request Sample Bill options are only available during the normal business hours of 7:00 a.m. through 6:00 p.m. Central Time.

## Reports

The following reports are available to you during ongoing maintenance:

### **Member Benefit Elections Report -- View the current benefit elections of your employees**

Use this report to monitor new enrollments and view current benefits selections of your employees. You will also be able to see if a new hire has completed the enrollment process in a timely fashion to ensure coverage on his/her effective date. If your group has several locations, you may sort the report by location, by Member ID (social security number or Trustmark assigned unique identifier) or member's last name.

### **Member's Dependent Enrollment Report -- View a list of your current employees' dependents**

Similar to the Member Benefit Elections report, this report lists basic employee information, but also includes dependent names and relationships. This report may be sorted by location or by Member ID (social security number or Trustmark assigned unique identifier).

### **Dependent Limiting Age Report -- Generate a list of your employees' dependents that will soon be reaching your contract's limiting age and will no longer be eligible for coverage**

Generate the report and discuss overage dependents with your employee and either submit the proper student verification form to Trustmark or terminate the dependent from coverage. This tool will enable you to verify eligibility prior to claims being denied.

**NOTE:** Select the report you want to view from the main menu then enter the report parameters as requested. Choose from various format outputs and click Submit. Your report will generate using the most current information in Express.

**TIP:** If you leave the Location field blank the report will display all of your locations and all employees.

## Open Enrollment

If your group offers an annual Open Enrollment period, Express will simplify the enrollment process for you. If your benefit offerings change at renewal, and/or your group allows late enrollees into the plan only during the Open Enrollment period, we will set up Express to accommodate your needs. When your new benefit offerings are finalized, the Express Team will set up the system per your requirements and your employees will be allowed to make their enrollment choices online. All benefit selections made during the open enrollment are separate from ongoing maintenance, and the enrollment changes will be effective per your contract.

As the Group Administrator, your menu options during Open Enrollment remain the same as for ongoing maintenance; however, the Member Menu now offers a special link for your employees to make their open enrollment elections. This special link is only available during the designated open enrollment period as stated in your contract. To access an employee's menu, enter the employee's Member ID (social security number or Trustmark assigned unique identifier) in the field provided and click on the Member Menu link. From here you have access to the same screens that your employee has. You have the option of completing an employee's open enrollment elections for them and/or entering ongoing maintenance updates.

Click on the Open Enrollment link on the Member Menu and you are presented with your employees' current benefit elections along with the choice of changing select benefit plans, if applicable. This link should only be used for open enrollment selections or enrolling as a late entrant per your contract. Any life events or special enrollments that occur during the open enrollment period should be handled as they would during ongoing maintenance.

**Express GROUP INSURANCE @ Trustmark**

Group Home Main Menu Privacy Terms Contact Us User Profile Logoff

User ID: 693003082 Member: 693003082 - JEFFREY M. JOHNSON Help for this page  
Group: 70811 - ATKINSON MACHINE MFG CO. INC.

**Member Menu**

- [Enrollment](#) - Conduct your enrollment at any time during your enrollment period, which concludes 06-01-2005.
- [Maintain Member Personal Data](#)
- [Maintain Dependent Personal Data](#)
- [Maintain Beneficiaries](#)
- [Enroll in Benefits](#)
- [Terminate Dependents](#)
- [Reduce Coverage](#)
- [View Transaction History](#)
- [View Pending Transactions](#)
- [Update Pending Transactions](#)
- [View Current Benefit Elections](#)

**Resource Center**

- [Expectant Mothers Daily Development Program](#)
- [Express Member Guide](#)
- [Forms Library](#)
- [Health Tips in Wellness Works](#)
- [LabCard Program](#)
- [Medical or Dental Claim Forms](#)
- [Organ Transplant Program](#)
- [Physician / Hospital Lookup Online](#)
- [Prescription Drug Coverage](#)
- [Trustmark Life Insurance Frequently Asked Cove](#)

**NOTE:** An additional menu option is available to your employees' during your Open Enrollment period. The link clearly states how long the enrollment period is open. Your employees are also presented the option of maintaining their benefit elections as they would during ongoing maintenance.

For example, if your employee should get married during the open enrollment period, he or she should click on the Enroll in Benefits link to add the new spouse to the insurance plan. However, if your employee is offered a choice of medical plans during the Open Enrollment period, or wants to enroll as a late enrollment, he or she must make this election using the Open Enrollment link.

## Annual Enrollment

Similar to an Open Enrollment, some insurance plans require their employees to re-enroll in benefits on a yearly basis. If your group offers an Annual Enrollment, Express will simplify the process. A separate link will be available during your annual enrollment period that will walk employees through the enrollment process.

Accessed through the Member Menu screen, employees are presented with their current benefit elections along with the choice to make changes to their insurance plan. Any changes or updates that are made using the Annual Enrollment link will be effective on your renewal date. This link should only be used for annual enrollment selections or enrolling as a late entrant per your contract. Any life events or special enrollments that occur during the annual enrollment period should be handled as they would during ongoing maintenance.

The Member Benefit Elections report is available to help you monitor the Open Enrollment process. The report will display your employees' benefit selections and enrollment status. Under the Transaction Status column on the report, you will be able to see who has finished open enrollment (Confirmed), who has started but not completed the entire enrollment process (Updated), or who has not started their open enrollment elections (Initial).

**NOTE:** During your group's Annual Enrollment period, your employees are presented with a special link to be used to select their benefits for the next insurance year. The changes made through this link will be effective on your renewal date.

To ensure proper handling, any life events or special enrollments during the Annual Enrollment period should be made using the ongoing maintenance links that are available.

## Off Anniversary Plan Changes

If your group should decide to make an off anniversary plan change, Express will be set-up to accommodate your employees' choices in the new benefits. Based upon the changes that are being implemented, your employees will be presented with a link that will allow them to select or waive the new plan offering. This link will only be available for a select time period of your choice, and the new benefit will be effective per your contract.

The off anniversary enrollment link is only to be used to elect or waive the new plan offering. Any additional changes or updates should be done using the ongoing maintenance links to assure proper handling and effective dates.

As for open enrollment or annual enrollment, access the Member Benefit Elections report to easily track who has made their benefit elections and follow up with those employees who have not completed the enrollment process.

**Beneficiary.** An individual, organization, endowment, trust or estate designated by the insured to receive the benefit payable under the plan at his or her death.

- **Primary Beneficiary** – Person or persons named as the first to receive policy benefits upon your death.
- **Contingent Beneficiary** – Person or persons named to receive proceeds in case the original (primary) beneficiary is not alive at the time of the insured's death.

**Certificate of Creditable Coverage.** A document provided by a health plan that proves coverage under that plan. Certificates of creditable coverage will usually be provided automatically when you leave a health plan.

**COBRA.** The Consolidated Omnibus Budget Reconciliation Act is a federal law in effect since 1986. COBRA permits an insured and his or her dependents to continue in the employer's group health plan after his or her job ends. If the employer has 20 or more employees, an insured may be eligible for COBRA continuation of coverage when the individual retires, quits, is fired or works reduced hours. Continuation of coverage also extends to surviving, divorced or separated spouses, dependent children, and children who lose their dependent status under their parent's plan rules. An insured may choose to continue in the group health plan for a limited time and pay the full premium (including the share the employer used to pay on behalf of the insured). COBRA continuation of coverage generally lasts 18-months, or 36-months for dependents in certain circumstances.

**Contributory Coverage.** A group insurance plan, which requires the insured to pay all or part of the premium.

**Coverage.** The benefit or amount of insurance, stated in the group policy, for which the insured is eligible or a major classification of benefits provided by a group policy (i.e., major medical, term life, short-term disability).

**Creditable Coverage.** Health insurance coverage under any of the following: a group health plan; an individual health plan; Medicare; Medicaid; CHAMPUS (health coverage for military personnel, retirees, and dependents); the Federal Employees Health Benefits Program; Indian Health Service; the Peace Corps; or a state health insurance high risk pool.

**Dependent.** An insured's spouse (not legally separated or divorced), unmarried children, adopted children and stepchildren who meet certain eligibility and age requirements. Dependents are specifically defined by your employer's contract or by specific state mandates.

**Effective Date.** The date on which insurance coverage goes into effect.

**Enrollment Period.** The period of time during which all employees may sign up for coverage under the group health plan.

**Evidence of Insurability (E of I).** A signed form that is proof of a person's physical condition, occupation, etc., affecting the acceptance of the applicant for insurance.

**Fraud.** Deceit, trickery or misrepresentation with the intent to induce another to part with something of value or surrender a legal right.

**Full Time Student.** A child, from his or her 19<sup>th</sup> birthday through an age specified in the group contract (usually 23 to 25), who is enrolled in a college or vocational school for 12-credit hours or more per semester.

**Group Administrator.** The individual at a place of employment who is responsible for the administration of the group insurance program.

**Group ID.** The assigned identification number of the group health plan.

**HIPAA.** The Health Insurance Portability and Accountability Act is a federal law designed to protect health insurance coverage for workers and their families when they change jobs, terminate their employment or lose health coverage for other reasons.

**Incapacitated Dependent.** A child who, because of a handicap condition that occurred before the attainment of the limiting age, is incapable of self-sustaining employment and is dependent on his or her parents or other care providers for lifetime care and supervision.

**Late Enrollment.** A request for benefits from an employee and/or his dependents that is signed and dated *more than* 31-days from the date that he or she was eligible to enroll. If an insured is a late enrollee, he or she must complete and submit a Supplemental Enrollment Form and may be subject to a longer preexisting condition exclusion period.

**Life or Family Status Change.** A change in an insured's personal status due to a marriage, birth of a child or adoption of a child.

**Location ID.** The actual physical location of the employer group. The group's Home Office is Location #1 and all other physical locations follow in numeric order.

**Member Group.** A group of employees put together based upon specific criteria such as, all hourly employees, all salaried employees or all employees in a single location who receive the same benefits.

**Member ID.** An insured's identification number (usually a social security number or Trustmark assigned unique member identifier).

**Non-Contributory Coverage.** An insurance plan where the employer (group) bears the full cost of the benefits for the employees. Generally, under non-contributory policies one hundred percent of the eligible employees must be insured.

**Open Enrollment.** The period of time during which existing employees can enroll in or change their health coverage as stated in the group contract.

**Over-Age Dependent.** A dependent child that has reached the limiting age as stated in the contract and is not a full-time college or vocational school student.

**Over-Age Student.** A dependent child that has reached the limiting student age as stated in the contract for a college or vocational school student.

**Pre-existing Condition.** Any condition (either physical or mental) for which medical advice, diagnosis, care or treatment was recommended or received within a specified period of time immediately preceding enrollment in an insured's health plan.

**Pre-existing Condition Exclusion Period.** The specified period of time during which a health plan will not pay for covered care relating to a preexisting condition.

**Special Enrollment Period.** A time, triggered by certain specific events, during which an insured and his or her dependents are permitted to sign up for coverage under a group health plan. This special enrollment period is available when an insured's family status changes or when his or her health insurance status changes. Enrollment in your health plan during the 31-day special enrollment period is considered timely.

**Supplemental Enrollment Form.** A form requesting medical information that must be completed when an insured applies for medical benefits as a late enrollee.

**Termination Date.** The date on which coverage ends for an insured and his or her dependents.

**Verification of Dependent Eligibility.** The process of determining if a dependent is eligible for coverage by following the guidelines of the contract and specific state mandates.

**Waiting Period.** The length of time that may be required to work for an employer before an insured is eligible for insurance benefits.

**Waive Coverage.** The act of intentionally relinquishing or surrendering rights to benefits. An insured is only allowed to waive coverage if he or she pays the entire amount or a portion of the premium.