

FOR YOUR Benefit

A PUBLICATION FOR THE CUSTOMERS OF TRUSTMARK GROUP INSURANCE, A DIVISION OF TRUSTMARK LIFE

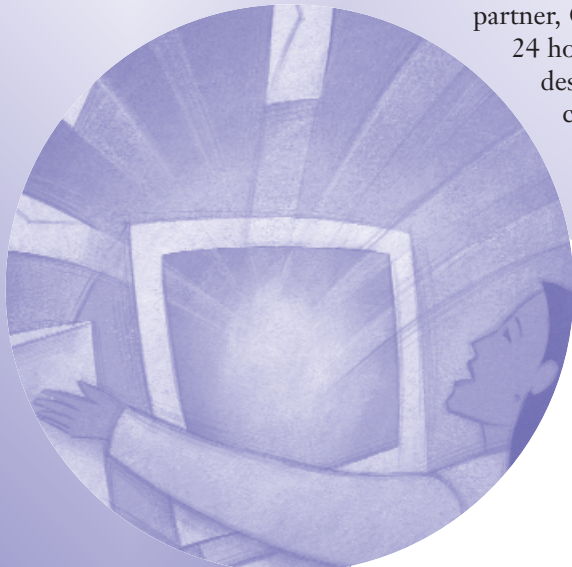
August 2004

Educate Your Employees Through Trustmark Group Insurance Special Flyers

By Popular Demand!

Printer Friendly Version of Online Administration Manual

The Trustmark Group Insurance convenient online administration manual is now also available in a printer friendly format. Print off the specific page or pages you need at the click of a mouse. To access the manual, visit www.trustmarklife.com/group, click the "Employers" button, then click "Administration Manual" on the left menu. Once there, click "Printer Friendly Version." If you care to print the entire document for ready desk reference, your Trustmark representative will be happy to supply you with a complimentary binder and tabs.



Help your employees better appreciate and understand their benefits through a variety of printed flyers from Trustmark Group Insurance. Each addresses specific and valuable details behind our employee benefits programs and services. Do your employees ask any of the following questions?

Question: What do all the numbers and details on my Trustmark Life medical identification card mean?

Look for answers in *A Closer Look at Trustmark Life's I.D. Card*

A graphic enlargement of both the front and back of the card includes easy-to-follow boxes and arrows that give at-a-glance reference to card details.

Question: How should I refer a coworker or a family member who has a mental health or substance abuse problem?

Look for answers in *Trustmark Life's Behavioral Healthcare Program*

Trustmark's behavioral healthcare partner, Corphealth, is available 24 hours a day. The flyer describes what Corphealth can do for patients and how to contact the organization to make a local appointment with a network provider.

Question: Why do I need to pre-certify before being admitted to the hospital for surgery?

Look for answers in *Trustmark Life's Pre-Certification Requirements*

Pre-certification makes sure each member seeking inpatient or special treatment receives early intervention measures and the most appropriate care setting and length of stay. Learn the whys, whens and hows of pre-certification.

Question: If I need an organ transplant, will I be admitted to my local PPO network hospital?

Look for answers in *Trustmark Life's Organ Transplant Benefits*

Your employees receive more benefits when using one of the United Resource Networks transplant centers than other facilities. These centers include such prestigious institutions as the University of Chicago Hospitals, Baylor University Medical Center in Dallas, Cedar-Sinai Medical Center in Los Angeles and St. Jude's Children's Research Hospital in Memphis. If an appropriate transplant center isn't nearby, the patient and a loved one receive a special transportation and housing allowance.

For a supply of flyers, please contact your Trustmark representative.

For Your Benefit Survey

We'd like the upcoming issues of For Your Benefit to be more relevant and to more closely meet your needs. Please take a few moments to complete this brief survey about your preferences in regard to For Your Benefit. Just seal with tape and return the postage paid survey or fax it to 847-283-3758. Thank you.

1. How often do you read For Your Benefit?
(Check one)

- Frequently (every issue)
- Occasionally (three to five issues a year)
- Rarely (one or two issues a year)
- Never

2. What topics have you found most helpful?
(Check top three favorites)

- Wellness Works employee poster
- Consumer-directed healthcare news
- Healthcare legislation
- How best to administer your benefits
- New products
- Health insurance industry articles
- Prescription drug updates
- Trustmark Life Web-related services
- Other _____

3. What action do you take after reading For Your Benefit?
(Check all that apply)

- Share information with employees
- Investigate topics further on the Web
- Pass newsletter onto other management staff members
- Just for my own information
- Other _____

4. How useful is the Wellness Works employee poster section?
(Check one)

- Very useful
- Useful
- Not useful
- If not useful, please comment _____

5. Do you post or otherwise display the Wellness Works section for your employees to view?
(Check one)

- Yes
- Sometimes
- No
- If not, please comment _____

6. What topics would you like to see in For Your Benefit?
(Check top three choices)

- Consumer-directed healthcare news
- Healthcare legislation
- How best to administer your benefits
- New products
- Health insurance industry news
- Prescription drug updates
- Web-related services
- Wellness articles
- Premium-savings tips
- Other _____

7. Overall, how would you rate For Your Benefit?
(Check one)

- Excellent
- Good
- Average
- Poor

Comments _____

8. How would you prefer to receive future issues?
(Check one)

- Printed
- E-mailed
- Both versions

Please be sure to include your e-mail address if you would like to receive this newsletter electronically.

E-mail Address

Your Name

Company

City

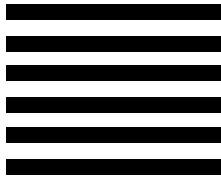
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Your Opinion Counts!**

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FOR YOUR **Benefit**

WELLNESS WORKS

August 2004

New Network Hospitals Added to Your Region

Hospitals continue to join the managed care networks used by Trustmark Group Insurance. Insured groups get special benefit discounts when using these hospitals, including the new entries listed below. Prior to any treatment, please pre-certify your hospital stay and verify the hospital's network participation. When locating a provider, use the telephone number or website location listed on the back of your medical identification card. **Network names appear in purple italics.**

Arkansas Managed Care

- Booneville Community Hospital, Booneville, Ark.
- Community Physicians Group, Siloam Springs, Ark.

Century Health Solutions

- Newton Medical Center,
- Excelsior Springs City Hospital, Excelsior Springs, Mo.

Devon Health Services

- JC Blair Memorial Hospital, Huntington, Penn.
- Gnaden Huetten Memorial Hospital, Leighton, Penn.

First Choice

- CastleRock Medical Center, Green River, Wyo.
- Lander Valley Medical Center, Lander, Wyo.

Indiana Health Network

- Goshen Hospital, Goshen, Ind.
- Illiana Surgery and Medical Center, Munster, Ind.

Sagamore

- White Count Medical Center, Carmi, Ill.
- Our Lady of Peace Hospital, South Bend, Ind.
- St. Francis Hospital and Health Center, Mooresville, Indianapolis and Beech Grove, Ind.

American Life Care

- Heart Hospital of Lafayette, Lafayette, La.

SouthCare

- SpringBrook Hospital, Brookville, Fla.

Healthcare Preferred

- Keokuk County Health Center, Sigourney, Iowa

Preferred Community Choice

- Hillcrest Medical Center, Tulsa, Okla.
- Tulsa Regional Medical Center, Tulsa, Okla.

Community Health Alliance

- Howard County Hospital, Kokomo, Ind.
- The Heart Center of Indiana, Indianapolis, Ind.
- Phoenix Healthcare Group, Terra Haute, Ind.
- Blufton Regional Medical Center, Blufton, Ind.

Associates for Health

- Krohn Clinic, LTD, Black River Falls, Wis.

Medical Mutual of Ohio

- UHHS Geauga Regional Hospital, Chardon, Ohio
- UHHS Richmond Heights Hospital, Richmond, Ohio
- UH Medical and Surgical Center in Westlake, Westlake, Ohio

Health Care Savings

- Albemarle Hospital, Elizabeth City, N.C.

InterWest Health

- Colstrip Medical Center, Colstrip, Mont.
- Sheridan Memorial Hospital, Sheridan, Wyo.

Texas True Choice

- Schiecher County Medical Center, Eldorado, Texas
- Trophy Club Medical Center, Trophy Club, Texas

HealthLink

- Memorial Hospital, Chester, Ill.
- Decatur Memorial Hospital, Decatur, Ill.
- Richland Memorial, Olney, Ill.

North Mississippi HealthLink

- Northwest Medical Center, Winfield, Ala.

PPOM

- Select Specialty Hospital, Detroit, Mich.

AdvancePCS Drug Tier/Formulary Changes Effective August 1, 2004

Effective August 1, 2004, Trustmark's Pharmacy Benefit Manager, AdvancePCS, has moved *Celexa* (depression) and *Estratest/Estratest HS* (hormone therapy) from the preferred drug list (Tier 2 co-pay) to a non-preferred drug list (Tier 3 co-pay).

Prescription Corner Compare for Yourself: Turn to Over-the-Counter Remedies for Pain Relief and Money Savings

During the summer months, more of us are out and about, actively participating in sports and outside activities. Unfortunately, these activities can lead to injuries and medication for pain relief. Whether you're suffering from a sports-related injury, joint pain or arthritis, perhaps it's time to give your bank account a break. Instead of turning to prescription pain relievers, why not check out some of the available over-the-counter (OTC) pain relievers instead? You could save as much as 99 percent*.

Why OTC?

With prescription drug costs continuing to soar, consumers are searching for ways to save money when purchasing medications. Often, you can replace prescription nonsteroidal anti-inflammatory drugs (NSAIDs), used to reduce inflammation and relieve pain, with an over-the-counter equivalent, such as Motrin® or Aleve®. Talk to your doctor to determine if this option is right for you.

Over-the-counter medications don't require a prescription and can be purchased at your local convenience store or drugstore, as well as many grocery and discount stores. Plus, you can purchase a brand-name OTC product without paying the price often associated with brand-name prescription drugs. As always, consult your physician before switching medications or trying any over-the-counter product.

Tools You Can Use

Simply visit the Insureds section of the Trustmark Group Insurance website at www.trustmarklife.com/group to access helpful tools you can use. And to learn more about drug choices and access other health-related articles, visit www.advancerx.com.

Drug Type	Drug Name	Quantity per Pkg.	Your Payment [†]	Estimated Cost of 30-Day Supply
Over the Counter	Motrin IB	100	\$8.99	\$2.70
	Rite Aid Ibuprofen 200 mg	50	\$3.99	\$2.39
	Kirkland Signature Ibuprofen 200 mg (Source: Costco)	750	\$6.79	\$0.27
	Advil (ibuprofen)	50	\$5.99	\$3.59
	Aleve (naproxen sodium)	24	\$3.99	\$4.99
Generic	naproxen	30-day supply	\$10.00	\$10.00
	diclofenac	30-day supply	\$10.00	\$10.00
Preferred Brand	Vioxx	30-day supply	\$25.00	\$25.00
	Celebrex	30-day supply	\$25.00	\$25.00
Non-Preferred Brand	Bextra	30-day supply	\$40.00	\$40.00

*Figure based on comparison between Kirkland Signature Ibuprofen 200 mg and the prescription drug co-pay of \$40 for Bextra; adjusted for quantity.

[†]Over-the-counter product prices taken from Drug-store.com as of Jan. 7, 2004, unless otherwise noted. Prices are subject to change and may vary by retail pharmacy. The prescription co-pays are based on the standard three-tiered prescription drug card co-pay of \$10/\$25/\$40 or 30 percent, whichever is greater. The actual co-pay will be determined by plan.

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*Inside This Issue of
For Your
Benefit...*

**Educate Your Employees
Printer Friendly Online Manual
Brief Lesson for College-Bound**

Trustmark Recognized for Meeting Special Ethics Standards

Demonstrating an ongoing commitment to high ethical standards in the selling of life insurance, Trustmark successfully renewed its membership in the Insurance Marketplace Standards Association (IMSA). IMSA recognizes companies exhibiting high standards of ethical behavior in the marketplace.

“The IMSA standard provides an additional level of assurance to a company’s financial rating — at the consumer service level,” said Pat Martin, Associate Director, who led the IMSA renewal effort. “With millions of Americans trusting and depending on insurance for financial security, ethical conduct in the marketplace is crucial for individual companies and the industry as a whole.”

Trustmark has been an IMSA member since the organization’s inception in 1996. To qualify, a company must complete a comprehensive review followed by an outside assessment to ensure quality business practices that safeguard the consumer. Every three years the company is required to repeat a series of rigorous self- and independent assessments.

Be Prepared When Dependent Children Start College

Before you know it, kids will be returning to school. So now is the time when your employees should complete a new Verification of Dependent Eligibility if they have dependent children aged 19 and over who are full-time college or trade-school students. Doing so will continue prompt payment of benefits. It will also save premium if the child is no longer a full-time student and is therefore ineligible for coverage.

Once Trustmark Group Insurance has received the completed form, the school will be called to verify information. Thereafter, Trustmark Group Insurance will make an annual call to the school to verify that nothing has changed. Based on the results of the call, Trustmark Group Insurance may request a new form be filled out. Please make sure these forms are available to all employees. Find the form on the Trustmark Group website or call your Trustmark representative to request additional copies.

Dependents aged 19 and over who are no longer full-time students can be covered under COBRA for 36 months.

For Your Benefit is a bi-monthly newsletter for Trustmark Group Insurance policyholders and producers. It presents the latest information about your contract and benefits, wellness topics and healthcare issues. Open the newsletter and post the inside wellness section for your employees.

What would you like to see in **For Your Benefit**? Contact Ed Bustos at ebustos@trustmarklife.com