

# What if I am asked to pay at the time of service?

Pay your portion of the cost of healthcare services after plan benefits have been applied to your employer-sponsored, self-funded health benefit plan. If you are asked to pay a provider's bill in full at the time of service, follow the suggestions on the wallet card below.

It is possible that your doctor may not be familiar with reference-based pricing, which is used to calculate the allowable amount, or reasonable fee, in accordance with your health benefit plan. If that's the case, you may want to ask your provider to call Starmark® Customer Service at 800.522.1246, ext. 26300, for answers to any question he or she may have.

Remember, you are still responsible for satisfying the copays, deductible, coinsurance and out-of-pocket limits in accordance with your employer-sponsored health benefit plan.

Cut out the card below and carry it in your wallet along with your ID card:



## **Pay your portion of healthcare costs after plan benefits have been applied by Starmark®**

If there are questions on how claims are reimbursed or you are asked to pay a provider's bill in full at the time of service:

- Ask your doctor to call Starmark Customer Service: 800.522.1246, ext. 26300.
- Direct your provider to send the bill to Starmark: 8324 South Avenue, Boardman, OH 44512-6417.
- Pay only a part of the bill, if necessary.

*Self-funded, employer-sponsored health benefit plan administered by Starmark*



For more information about your health plan, log in at [www.starmarkinc.com](http://www.starmarkinc.com) > My Starmark.

Plan design availability and/or coverage may vary by state.

Self-funded plans are administered by Starmark, and stop-loss insurance coverage is provided by Trustmark Life Insurance Company.



Starmark® administers self-funded health benefit plans, offering extensive plan design choices, exceptional personal service and nationwide provider access.

**Starmark – The leader in self-funding for small groups.**

400 Field Drive • Lake Forest, IL • [www.starmarkinc.com](http://www.starmarkinc.com)

