

CORESOURCE
A Trustmark Company
PERSONAL. FLEXIBLE. TRUSTED.

Welcome to CoreSource

MORE THAN AN ADMINISTRATOR –
A COMPLETE BENEFITS SOLUTION



WHY CORESOURCE?

At CoreSource, we understand that self-funding is more than network discounts and stop-loss coverage. We believe in providing solutions that meet an employer's specific health plan needs, no matter how unique those needs may be. Our clients and their members are at the center of everything we do. Customized solutions and tailored plans are developed and designed to control the rising cost of healthcare. Our expertise and experience further defines and adapts our services to your client's specific business model.



OUR APPROACH TO PROVEN RESULTS

Actionable Data

More than numbers – meaningful information is readily available to manage health benefit plans.

Tailored Plans

Robust product offerings and healthcare solutions are customized to your client's specific needs.

Engaged Employees

Proven programs encourage healthier behaviors, creating savings for employers and employees.



SEAMLESS IMPLEMENTATION

Drawing on our more than 40 years of experience, we have developed effective ways to work closely with clients and ensure a smooth transition. Throughout all phases of implementation, we make sure every aspect of the transition receives timely approval and is thoroughly tested before going live. Our goal is to eliminate any hassle for employers, and to work to make implementation as seamless as possible.

CoreSource Services



UNMATCHED PLAN MANAGEMENT

Our solutions, tailored to your clients, include benefit administration, cost and risk management, and employee health optimization. CoreSource has a proven track record of significantly lowering healthcare spend for self-funded employers.

Network Plans

CoreSource analyzes an employer's workforce and finds the best network (or combination of networks) to deliver the most appropriate options, along with the biggest discounts for all plan members, regardless of where they live.

Pharmacy Benefit Administration

CoreSource has arrangements with leading Pharmacy Benefit Managers selected for their ability to provide discounts, aggressive plan administration and effective clinical oversight of dispensing practices.

Risk and Funding Solutions

To help prepare your clients for the unexpected, whether it's in the form of fiduciary liability or costly healthcare claims, CoreSource offers employers valuable protection from risk.

Stop-loss Protection

CoreSource has preferred relationships with a variety of stop-loss carriers to be able to provide a multitude of options, helping your clients select the right level of reinsurance coverage with the best combination of rates

Benefit Plan Sponsor Protection

Benefit Plan Sponsor Protection provides security against errors in plan administration, case management, provider selection, information protection and many other areas. It's available to an employer's group benefit plan when claims are paid by CoreSource, and no underwriting is required.

Consumer Directed Health Plans

Consumer Directed Health Plans are designed to give members greater control over their healthcare and healthcare costs while helping to offset rising medical fees. It enables them to plan for the future and make informed decisions through tax advantages, plan design and tools to compare price and quality. These include Flexible Spending Accounts, Health Savings Accounts and Health Reimbursement Accounts.

EFFECTIVE POPULATION HEALTH

Maximizing and improving member health is one of the best ways to combat rising healthcare costs and help ensure workplace productivity.

Healthcare Management Programs

Effective patient advocacy is a core component in each of our healthcare management programs. Our nurses work closely with the patient, family, providers and other members of the treatment team to ensure each patient receives the right care at the right time, and in the proper setting.

YourCare Health and Wellness

With *YourCare*, your clients receive CoreSource's health and wellness solutions designed to deliver long-term savings by offering interventions to improve members' health. *YourCare* is available in four levels that vary according to intensity of engagement strategies.

Our recent study revealed that U.S. employers spend **\$225.8 billion** each year to cover productivity loss related to employee health issues.¹

¹ Center for Disease Control and Prevention



TOP-NOTCH ADMINISTRATIVE SERVICES

ELIGIBILITY MANAGEMENT

Our online eligibility system serves as a gatekeeper for your client's plan, helping protect it against fraud and payments for ineligible expenses.

DEPENDENT ELIGIBILITY AUDIT

CoreSource's Dependent Eligibility Audit helps ensure dependents meet the eligibility requirements of the plan. We identify non-eligible participants to conserve healthcare spending and educate plan members about their benefits.

COBRA

To eliminate your COBRA administration burden, we fully automate COBRA services while maintaining the legal and regulatory expertise necessary to comply with COBRA requirements.

DISABILITY

When an employee is out on sick leave that extends into disability, they will need help returning to good health and resuming productivity in the workplace. That's why CoreSource's front-line Claim Analysts work more like disability claim managers.

VOLUNTARY BENEFITS

Through our sister company, Trustmark Voluntary Benefit Solutions, we offer supplemental insurance policies that employers can make available to members using the simplicity of payroll deduction for life, disability, critical illness and accident insurance.

EMPLOYER BANKING SERVICES

Billing Services

Combined billing services are provided for stop-loss premiums, administration and PPO fees. This clear, easy-to-read format also includes details for each member and their specific coverage.

Payment Services

Simplified e-Payment solutions are provided to clients through weekly ACH debit from the employer's account. Electronic solutions ensure reductions in bank fees, fewer issues with bank reconciliations and no pay required at the point of sale.

Payment Support

Online payment support and online reporting is available through a secure, real-time web environment with useful tools to aid your clients.

CoreSource processes approximately
11 million claims per year¹

¹ 2015 Claims Reports

PROVEN TECHNOLOGY

Employer Technology Tools

Our medical intelligence tool supports the drill down of data in a virtually unlimited set of options. Client managers work closely with you and your clients to refine, customize and schedule online reports per your clients requirements.



CoreReports

Powered by data-mining technology from Verisk Health, CoreReports aggregates claims, eligibility and pharmacy data and converts it into easy-to-understand and actionable reports.



Integrated Clinical Reporting

Employers have access to claims, eligibility, pharmacy, biometric screening results and Health Reimbursement Account outcomes. By loading this information into a single data repository, CoreSource provides this data to identify risk, gaps in care and seize opportunities for wellness/prevention.



Real-time Eligibility

CoreSource understands the importance of having the most up-to-date eligibility in our system. Our large network allows for convenience and speed, details that make enrollment simple and quick for employees.



CoreInsights

This new interactive reporting tool provides comprehensive data to employers that they can use to manage their plan, identify opportunities for cost savings, and improve transparency into trend and medical spend.

Member Technology Tools

Our personal online portal, myCoreSource.com, is the perfect place for members to access all of their plan information, including real-time enrollment, dependent information, history of plan types and COBRA status. Members can print temporary ID cards; view Explanation of Benefits; paid, pending and open claims; and total accumulators for deductibles, copayments and lifetime maximums. Our portal also provides access to an extensive library of health resources, tools and much more.



Cost and Quality Transparency

Through a partnership with Healthcare Bluebook, we offer quality ratings and pricing information per procedure for each hospital in the United States. Members can navigate the healthcare landscape and gain all of the information they need to make an informed choice of what provider to choose.



The HealthCenter

This interactive personal health management system offers a Health Risk Assessment personalized for each member, a Personal Health Record allowing them to keep track of their health information, logs, calculators and trackers, and much more.



Mobile App

Members can check the status of claims, keep up with out-of-pocket expenses, get important messages and contact CoreSource. With the new app, members can use their mobile phone or tablet to access important information when they need it most.

COST CONTAINMENT THAT WORKS

Your clients deserve CoreSource Edge, a suite of services and tools to seal any gaps in self-funded plans, providing added protection and savings on health plan costs. Our negotiated savings solutions were designed with one simple goal in mind: to ensure the best care at the lowest cost.

COST CONTAINMENT OFFERING

Subrogation / Right of Recovery

Fraud, Waste and Abuse Protection

Out-of-Network Discounts and Fee Negotiations

Reference-Based Pricing Strategies

Hospital Bill Audits

Dialysis Strategies to Tackle Non-Medicare Costs

CVS/Caremark Specialty Pharmacy

ADDITIONAL OFFERINGS

Accountable Care Organizations

Compliance/Regulatory Assistance

Dental Plan Administration

HIPAA Privacy

Retiree Plan Administration

Short-Term Disability

Vision Plan Administration





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A HISTORY OF EXCELLENCE

Formed in 1975, CoreSource is one of the nation's largest self-funded employee health benefits administrators. For more than 40 years, we have been delivering integrated, customized benefit solutions, while delivering a blend of flexibility and customization unique in the marketplace, to our clients and their employees. From each of our 11 regional offices around the country, we work to provide local and personalized service, backed by the innovation and resources of a national organization to over 635 clients and 1.3 million members.

For more information, contact us today.

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