‘It’s Better to Be Lucky Than Good’

Alex Moral  
Senior Vice President

How many times have you heard someone make that statement? Usually, it’s after an individual had a fortuitous turn of events in their favor. I know I’ve said it many times on the golf course after I’ve hit what appears to be an errant shot, only to have the golf ball take a lucky bounce toward my original target. Read full story.

- Online Training Modules Aren’t Just for New Employees
- Setting the Standard for Service
- Quality Service Award Survey Reveals Employees Embrace Recognition
- Regional Scorecard
- Cirulis and Robb Named VBS Leadership Ambassadors
- Meet Anthony Braxton
- New Business Team Goes ‘Old School’ to Meet Client’s Needs
- Meet the Records Team
Building Relationships with Key Brokers is Goal of VIPproducer Visits
‘It’s Better to Be Lucky Than Good’

How many times have you heard someone make that statement? Usually, it’s after an individual had a fortuitous turn of events in their favor. I know I’ve said it many times on the golf course after I’ve hit what appears to be an errant shot, only to have the golf ball take a lucky bounce toward my original target. Come to think of it, it seems I make that statement a lot. It probably goes hand in hand with the fact that I’m not that great a golfer, and I rely on luck more often than not.

But Bob Knight, the legendary Indiana University basketball coach, has been known to say that the luckiest people are those who place themselves in a position to take advantage of luck when it happens. I believe what Coach Knight meant is that you have to actually work hard and be prepared so that you can take advantage of fortuitous events when they occur.

In an NBA playoff game this past season, Los Angeles Laker Ron Artest was lucky enough to make the winning shot as time expired in the pivotal Game 5 of their playoff series against the Phoenix Suns. How could he be so lucky? Well, was it really all luck? Actually, I believe there was only a small amount of luck involved in the play. During the prior timeout, the last play called was for their superstar player, Kobe Bryant, to take the game-winning shot. Most of the time, Kobe makes that shot. But, unlike most of the other players on the basketball court, Ron Artest aggressively went after the offensive rebound, just in case Kobe missed. The other players just watched what was transpiring. Artest worked hard to put himself in position to get the rebound and was able to put the ball in the basket with less than a second left on the clock. So, was he lucky? To some extent, yes. If Kobe hadn’t missed his shot or if the ball bounced off the rim in a different direction, Artest wouldn’t have been so lucky. The flipside of this is, why weren’t the other players on the court, particularly the Phoenix players, so lucky?

Scenarios like this play out in our daily lives, including at work. How will we respond in the current environment that’s filled with so much uncertainty and constant change? Uncertainty that’s driven by the volatile economy, high unemployment rates, the inception of national
healthcare reform, an aging workforce, the increasing lifetime longevity, declining retirement funds, changing social mores, and more. Will we choose to simply stand by and hope that lady luck shines in our favor? Or, are we going to work hard, improve ourselves, increase our expertise and learn to become better team members and leaders? In other words, are we going to do the right thing so that we are in position to take advantage of luck when it happens?

When it comes to basketball, I’m not a Ron Artest fan. However, in light of what we have to face, I would mind being as lucky – or as well prepared – as Ron Artest.

(By the way, the Los Angeles Lakers were lucky enough to win the NBA Championship.)
Online Training Modules Aren’t Just for New Employees

The VBS new employee online training modules were launched on March 15. There are three modules that take 30 to 45 minutes each to review. The modules are VBS Work Environment, Insurance 101 and VBS Division and Departments. Two additional modules – Product Overview and Insurance Documents Overview – will be rolled out soon.

“Online modules are a great opportunity for Trustmark associates who don’t reside in the corporate office,” said Pat Elliott, Project Coordinator. “The only tool needed to review them is a browser.”

The training modules are not just for new employees. They are also beneficial to tenured employees who may be curious about key responsibilities of other Voluntary Departments or who want to understand the insurance industry better. To date, about 25 associates (new and tenured) have viewed the three online modules.

In surveys taken after the training, here’s what a few had to say:

- “I enjoyed the video with the Senior Vice-President. It was good to hear information directly from him.”
- “I think this is a great tool for new employees. The definition of terms is very beneficial and it’s good to see the faces of the individuals heading up departments and getting their perspectives.”
- “This is good information for new and existing employees; I liked the movie!”

The benefit to existing staff and the management team was echoed by Michelle Menzies, Supervisor, New Business Department. “There is no one best solution for training. However, the training is an excellent resource. Staff members with many years of experience have contributed to the understanding of what works and what doesn’t,” said Menzies. “This new process is a representation of what VBS does to continue to enhance learning. The modules are straightforward and concise. We know most new employees appreciate this when they initially come on board.”

Cindy Preller, Associate Director, PFP Team, said the VBS Division and Departments module
employees of Trustmark Voluntary Benefit Solutions.

For comments or questions, contact Carolyn Carlson.

Download PDF
Solution@Work Archive

provides a thorough overview of each team including their primary functions. “This detailed information, along with some workflow maps, provides useful information on our processes and illustrates how our interactions with one another support our divisional goals and customer needs.”

If you are interested in viewing the online modules, please schedule some time with your supervisor. Take the opportunity to acquaint yourself or refresh your knowledge about other VBS departments, review some details about the VBS culture and values, or pick up some information about the insurance industry. Soon you will also be able to review information about Voluntary products and insurance documents.

The modules can be accessed from the VBS Web page on the Virtual Water Cooler under Online Training Modules.

“We are always looking for feedback, so please complete a survey (located on the website) for each module you review to provide insights on what we can improve, what you think is most beneficial or what additional training topics you would like to see presented online,” said Elliott.
Delivering the Benefit

'It's Better to Be Lucky Than Good'

Online Training Modules Aren’t Just for New Employees

@ Your Service
Setting the Standard for Service
Quality Service Award Survey Reveals Employees Embrace Recognition

i–On the Prize
Regional Scorecard
Cirulis and Robb Named VBS Leadership Ambassadors
Meet Anthony Braxton

i–Teams
New Business Team Goes ‘Old School’ to Meet Client’s Needs
Meet the Records Team

Producer Lifeline
Building Relationships with Key Brokers is Goal of VIP Producer Visits

Solutions@Work is a quarterly publication for

Setting the Standard for Service
First Quarter Service Report Card

Results for the first quarter 2010 show that Voluntary met 20 of the 20 goals in the nine key measures that customers value. Since the Service Report Card was launched in 2006, VBS has met or exceeded its goals for 17 consecutive quarters. This reinforces the division’s commitment to service by demonstrating how Trustmark leads the industry in meeting service goals in categories vital to its customers.

The service report card tracks the effectiveness of customer service in key areas that Voluntary customers value most. In this issue of Solutions@Work, the spotlight is shining on:

Application Processing:
Our goal is to process paper and electronic applications promptly and accurately. Processing is defined as placing applications on the system allowing for deductions and claim adjudication.

<table>
<thead>
<tr>
<th>Application Type</th>
<th>Goal Achieved</th>
<th>Goal Met/Exceeded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic Application</td>
<td>100%</td>
<td>Yes</td>
</tr>
<tr>
<td>Goal: 95% within 5 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paper Application</td>
<td>98%</td>
<td>Yes</td>
</tr>
<tr>
<td>Goal: 95% within 10 days</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This goal is important because:
"It allows the billing process to begin, and initiates the process that will culminate in a policy being mailed to our insureds," said Vice President Matt Whalen.
Quality Service Award Survey Reveals Employees Embrace Recognition

The Activities Committee surveyed employees earlier this year for their opinions on the Quality Service Award Program. The response rate was 24 percent, which is above the average rate of return, indicating VBS employees are engaged and interested in offering ideas to improve employee recognition.

Respondents provided ideas to assist with the education process, some of which will be rolled out in the near future to expand the awareness of the program. Ideas were also offered on ways to recognize group achievements and the need to provide more immediate recognition. Both are under consideration.

The quality service award program allows VBS team members to publicly acknowledge what others are doing above and beyond their basic responsibilities. According to the survey results, employees liked the fact they could nominate a coworker or supervisor and that nominations didn’t have to come from a manager. Overall, people felt valued when their work was recognized for quality and performance.

Additional Survey Findings
When asked what improvements could enhance employee recognition, the survey found that more education about the program was needed,
results with the goal of improving employee recognition. This is a unique opportunity to meet others in the division and make an impact. Watch your e-mail inbox soon for an invitation to participate. For more details, contact Cindy Taylor at Cindy.Taylor@trustmarkins.com or ext. 33386.

Employees said more employees needed to be recognized daily, and individual departments should find ways to recognize their own team members. Overall, respondents said the division should embrace more ways to recognize consistent performance.

The Activities Committee thanks everyone who completed the survey. All your ideas, comments and opinions are appreciated and valued.
Summer 2010

Delivering the Benefit

‘It’s Better to Be Lucky Than Good’

Online Training
Modules Aren’t Just for New Employees

@ Your Service

Setting the Standard for Service

Quality Service Award Survey Reveals Employees Embrace Recognition

i–On the Prize

Regional Scorecard

Cirulis and Robb Named VBS Leadership Ambassadors

Meet Anthony Braxton

i–Teams

New Business Team Goes ‘Old School’ to Meet Client’s Needs

Meet the Records Team

Producer Lifeline

Building Relationships with Key Brokers is Goal of VIP Producer Visits

Regional Scorecard

Through June 30, 2010

<table>
<thead>
<tr>
<th>Regional Sales Director</th>
<th>YTD New Sales</th>
<th>Annual Sales Goal</th>
<th>YTD New Sales as % of Annual Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jay Weingart</td>
<td>$2,144,093</td>
<td>$2,000,000</td>
<td>107%</td>
</tr>
<tr>
<td>Scott Borden</td>
<td>3,209,902</td>
<td>3,000,000</td>
<td>107%</td>
</tr>
<tr>
<td>David Edwards</td>
<td>3,868,063</td>
<td>5,500,000</td>
<td>70%</td>
</tr>
<tr>
<td>John Weisinger</td>
<td>1,888,489</td>
<td>2,750,000</td>
<td>69%</td>
</tr>
<tr>
<td>Bret Panveno</td>
<td>2,614,896</td>
<td>4,250,000</td>
<td>62%</td>
</tr>
<tr>
<td>Bill Richard</td>
<td>380,540</td>
<td>1,500,000</td>
<td>25%</td>
</tr>
<tr>
<td>George Sens</td>
<td>221,465</td>
<td>1,500,000</td>
<td>15%</td>
</tr>
<tr>
<td>Terri Orem</td>
<td>640,467</td>
<td>4,250,000</td>
<td>15%</td>
</tr>
<tr>
<td>Dave Rarey</td>
<td>213,359</td>
<td>1,500,000</td>
<td>14%</td>
</tr>
<tr>
<td>Chris Salge</td>
<td>63,463</td>
<td>500,000</td>
<td>13%</td>
</tr>
<tr>
<td>David Farrell</td>
<td>274,374</td>
<td>2,250,000</td>
<td>12%</td>
</tr>
<tr>
<td>Eric Corder</td>
<td>261,255</td>
<td>2,500,000</td>
<td>10%</td>
</tr>
<tr>
<td>Anthony Braxton</td>
<td>0</td>
<td>1,000,000</td>
<td>0%</td>
</tr>
<tr>
<td>Mid-Atlantic (open)</td>
<td>277,843</td>
<td>2,250,000</td>
<td>12%</td>
</tr>
<tr>
<td>Open Regions</td>
<td>0</td>
<td>1,500,000</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total Regional Sales</strong></td>
<td><strong>16,058,209</strong></td>
<td><strong>36,250,000</strong></td>
<td><strong>44%</strong></td>
</tr>
</tbody>
</table>
employees of Trustmark Voluntary Benefit Solutions.

For comments or questions, contact Carolyn Carlson.

<table>
<thead>
<tr>
<th></th>
<th>4,523,791</th>
<th>10,250,000</th>
<th>44%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grand Totals</td>
<td>20,582,000</td>
<td>46,500,000</td>
<td>44%</td>
</tr>
</tbody>
</table>

Download PDF
Solution@Work Archive
Cirulis and Robb Named VBS Leadership Ambassadors

Vice President Dave Cirulis and Second Vice President Scott Robb were appointed Leadership Ambassadors for Voluntary.

Born out of the Leadership Challenge, the goal of the Ambassadors is to increase the understanding and practice of leadership throughout Trustmark.

“Our aim is to create a culture that, with shared values, and implementation of the five leadership practices as catalysts, energizes, inspires and impels the organization to new heights of success,” said Robb. The five leadership practices are “Model the Way,” “Inspire a Shared Vision,” “Challenge the Process,” “Enable Others to Act,” and “Encourage the Heart.”

Robb said the program is designed to build trust, inspire courage and unleash leadership throughout the organization.

“The Ambassadors are charged with going back to their areas to inspire people to trust themselves as leaders as much as they trust others; and to teach people to recognize and discover opportunities for leadership amongst each other,” said Robb. “By unleashing leadership throughout the organization, Trustmark will be able to achieve extraordinary things.”

As ambassadors, Cirulis and Robb join Trustmark leaders throughout the company. Other ambassadors include Mary Kay Baldino, Phil Goss, Donna Hirsh, Patton Hollow, Chris Killian, Frank Lettera, Sean McManamy, Karen Preusker, Chip Sernyak, Nancy Sullivan and Mark Totts.

"To be selected an Ambassador for VBS along with Scott Robb is a great honor. There is a tremendous amount of talent and leadership throughout Trustmark on every level and our focus on leadership has allowed that talent to flourish,” said Cirulis. “The Leadership Challenge has also enabled the five leadership practices to become a second language, which will greatly enhance our ability to communicate within all Trustmark divisions.”

The Ambassadors meet monthly to plan various activities. The most recent activity was Values Awareness Month held in June. Over the next few months, Ambassadors will be hosting additional activities to increase awareness of values, including workshops,
mentoring programs, and coordinating ongoing values activities. They also will be incorporating leadership stories and philosophies during the All-Employee Meetings to help spread their message.

“Dave and I can’t accomplish this mission alone. You can assist by noticing when someone exhibits the exemplary leadership qualities, and taking the time to help us increase awareness,” said Robb. “Then, share their leadership story so this associate can be recognized in the monthly Newsblasts. You can also revisit your values and share them with a team member or your manager.”

Watch for upcoming activities sponsored by the Leadership Ambassadors soon, including an online Leadership Challenge for supervisors.
Meet Anthony Braxton

Anthony Braxton joined Trustmark March 29 as Regional Sales Director for the South Central Region. His territory includes Dallas, Oklahoma and Arkansas. He reports to Vice President Dave Cirulis.

Braxton came to Trustmark with sales experience from Lincoln Financial Group in Dallas and Unum in Charlotte. He earned his bachelor’s degree in Economics from the University of North Carolina.

"I've always thought of Trustmark as a tough competitor," said Braxton. "I'm happy to join a winning team."

Click on image to enlarge.
employees of Trustmark Voluntary Benefit Solutions.

For comments or questions, contact Carolyn Carlson.

Download PDF
Solution@Work Archive

Click on image to enlarge.
New Business Team Goes ‘Old School’ to Meet Client’s Needs

During the May annual enrollment for the State of Michigan, a huge challenge emerged for the New Business Team. With enrollment underway came the discovery that Michigan’s system couldn’t communicate with VBS’s Notepad system to accept new applications for the Accident product. That could have jeopardized the entire enrollment and disappointed this important client.

“We had to figure out a way to get the enrollment information placed onto our system,” said Kathy Kirk, Director, New Business. “The only option available was to process the applications manually.”

Members of New Business team sprung into action to not only get the applications entered, but to meet the fast-approaching May 25 billing date.

“We aren’t staffed to process paper applications,” said Kirk. “We get over 150,000 applications a year, and 95 percent of them are electronic. The rest are paper applications. So for us to enter applications manually was like going backwards in time.”
But thanks to the dedicated teamwork of the New Business staffers, and the valuable assistance of Scott Tickner, Associate Director, Notepad/BECS, and Gail Milne, Business Reporting Analyst, Technical Support, the issue was resolved. Kirk said Tickner and Milne provided the application data in PDF form so her team members could key the information in manually.

Kirk also said her team had only five days to enter the applications, which required additional cross-training to meet the May 25 billing date.

“This was a huge undertaking for us. We completed three months of work in one month,” said Kirk. “As a result, we processed about 1,200 applications in about a week. Otherwise, the bill would have been late. The only way to get this done was to work as a team. We met our goal – the bill went out as scheduled on May 25.”

The New Business Team’s role in the division is to underwrite and process paper and electronic applications accurately and in a timely manner to accommodate insureds, producers, Sales and other departments within the division. The team works closely with the Law and Claims departments to resolve claims issues related to new clients who are within the contestable time frame.
Delivering the Benefit

‘It’s Better to Be Lucky Than Good’
Online Training Modules Aren’t Just for New Employees

@ Your Service
Setting the Standard for Service
Quality Service Award Survey Reveals Employees Embrace Recognition

i–On the Prize
Regional Scorecard
Cirulis and Robb Named VBS Leadership Ambassadors
Meet Anthony Braxton

i–Teams
New Business Team Goes ‘Old School’ to Meet Client’s Needs
Meet the Records Team

Producer Lifeline
Building Relationships with Key Brokers is Goal of VIPProducer Visits

Solutions@Work is a quarterly publication for employees of Trustmark Voluntary Benefit Solutions

Meet the Records Team

The Records Department is responsible for scanning documents into the Global 360 imaging software system so the division has an electronic historical record of all documentation. This includes documents from most departments within VBS.

Records contributes to high level customer satisfaction by supporting all Lake Forest service departments with administrative tasks and data entry responsibilities in addition to the primary role of document scanning.

The team also provides mailing services, such as folding, inserting and stuffing, for all types of documents including loan checks and deduction changes. They also compile and ship dental certificates and provide miscellaneous administrative support. The staff members are split between the Lake Forest office and the Bradley warehouse.

Beth Baruffi, Associate Director, Technical Support, said because of

Records Department Goals

- Scan and index applications and amendments twice a day to meet mainframe pickup times
- Scan and index new case documents within four hours of receipt
- Scan and index all other types of documents (billing, medical records, authorizations) within five days
- Same day mailing of claim checks, life surrender checks, agent mail, non-collect notices, direct bill letters and lapse/reinstatement premium notices
- Enter mail tracking information for WAM and PFP into Access within 24 hours of receipt
- Handle return mail and change of address cards within 10 days of receipt
Compile and ship dental certificates by the date requested.

Her team’s work, which supports Voluntary’s value proposition and goals of customer satisfaction and customer retention, it’s very easy to get historical data because the department provides scanning for practically every department in VBS. Most records must be kept for seven years.

“For example, when someone calls customer service with an inquiry, we can quickly call up the data, whether it’s an application, letter, billing or agent licensing,” said Baruffi. “We don’t have to look for files in a box offsite anymore.”

In yet another role, the department is also responsible for receiving and recording policyholder votes for the Policyholders’ Annual Meeting. Prior to the meeting, Trustmark sends all policyholders a proxy form to cast votes in lieu of attending the meeting. The proxies are returned to Records and entered into one of their systems, better known as the “cookie jar.” For the most recent annual meeting held June 3, Records received 13,045 proxies from policyholders.

“We also use the proxies to create a report which is used to check people into the meeting to keep track of the votes,” said Karen Kasper, Manager. “A report is also created to let the Board of Directors know how many votes were cast.”

Soon, the team also will begin scanning DI claims that come out of Worcester office.
Delivering the Benefit

‘It’s Better to Be Lucky Than Good’
Online Training Modules Aren’t Just for New Employees

@ Your Service
Setting the Standard for Service
Quality Service Award Survey Reveals Employees Embrace Recognition

i–On the Prize
Regional Scorecard
Cirulis and Robb Named VBS Leadership Ambassadors
Meet Anthony Braxton

i–Teams
New Business Team Goes ‘Old School’ to Meet Client’s Needs
Meet the Records Team

Producer Lifeline
Building Relationships with Key Brokers is Goal of VIPProducer Visits

Building Relationships with Key Brokers is Goal of VIPProducer Visits

What’s the best way to encourage and build relationships with Voluntary Benefit Solutions’ target brokers? Invite them over for a visit. That’s what VIPProducer Visits are all about – promoting key broker relationships.

Target brokers are producers identified as having the ability to place significant business with the division. Voluntary Regional Sales Directors (RSDs) carefully select target brokers and invite them to the home office for a VIPProducer Visit. Each VIPProducer Visit – on average about one or two a month per region – is customized to the specific needs and requirements of the broker. The visits involve a dinner meeting the night before a day-long, in-depth look at Voluntary’s products and procedures, including case underwriting guidelines, the case set-up and implementation process, and a review of employee enrollment technology and the billing process.

“VIPProducer Visits provide target brokers with a clear understanding of our products and services, in addition to an appreciation of our overall value proposition and commitment to voluntary products,” said Dave Cirulis, Vice President. “It’s a way to differentiate ourselves from the competition by allowing VIPs to interact with our most valuable resource – our employees.”

The Regional Sales Vice Presidents and the RSD help coordinate the day’s agenda, and key representatives from areas such as Underwriting, Actuarial, Product Management, Customer Service and Billing, may participate as well. “To ensure the brokers needs are met, the meetings are continuously reviewed and customized to create a long-lasting...
impression of our products, sales and service,” Cirulis said. “Our VIPProducer Visits are designed to inform and educate our VIPs with the goal of creating a partnership with them.”

Eastern Regional Sales Vice President Brad Ridnour believes VIPProducer Visits have been beneficial in getting cases sold or gaining new prospects after the visits.

“It’s a great opportunity to show off the talent in the home office, and to demonstrate how valuable our people are,” said Ridnour. “The visits have been well received by producers. Everyone that we’ve had come in went away with a better feeling toward Trustmark and how good we are with service and capabilities.”

Ridnour said following a VIPProducer visit, the challenge is to get producers to act on a particular client and to create a sense of urgency to get things done.

“We’re getting better at identifying and screening producers to justify spending that amount of time and money. Also, it’s a big commitment for them to take two days out of their own production, so we must make sure it’s valuable to them,” said Ridnour. “That’s why we talk to the RSD and ask why a producer is a good candidate for a VIP visit. Then we ask them what they want to accomplish and develop a specific agenda that the producer is interested in. Some producers may be strong in their knowledge about our products but weak on our capabilities. So it’s customized to suit the producer.”