

Partnering with Trustmark for Voluntary Benefits



Voluntary Benefits

Trustmark
benefits beyond benefits

A message from the President



At Trustmark Voluntary Benefits we're part of a company that is dedicated to going beyond. This means that we don't just look to meet our clients' expectations, we aim to exceed them. We put

our clients first, we are responsive to their needs, we have a long-term focus and we are always looking to improve.

We understand that brokers want what's best for their clients and employers care deeply about their employees. In turn, we use that passion to shape the way that we do business. As your trusted partner, Trustmark actively listens to understand what you care about most, then delivers innovative solutions backed by exemplary service.

This approach has guided us to the design of award-winning voluntary products that help employees provide comfort and financial security for themselves and their families. It's also taught us to back our products with the resources to improve the effectiveness of an employer's benefits offering while simplifying the management of those benefits.

“As your trusted partner, Trustmark actively listens to understand what you care about most, then delivers innovative solutions backed by exemplary service.”

Ultimately, the goal for us is not just to be viewed by our customers as a business relationship, but as a trusted partner. We've grown our business by putting our customers first and building partnerships that last; we look forward to the opportunity to do the same with you.



President

Trustmark Voluntary Benefits



Beyond product design to...

Innovative solutions that provide valuable insurance protection to help fill gaps in coverage and offer greater financial security.



Beyond administration to...

Exemplary service to address the challenges that can come with offering and managing benefits.



Beyond relationships to...

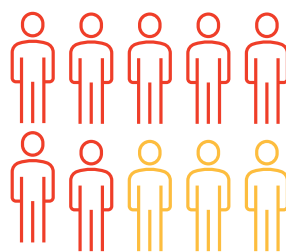
Trusted partnerships: a long history of success in the voluntary benefits industry means we know what it takes to deliver results.

Financial security through voluntary benefits

Employers care about providing valuable benefits that can help reduce stress and financial burdens for their employees. We've taken this to heart and offer voluntary benefits protection based on the needs of employees.

And, while employee protection is paramount, we listen when employers tell us our solutions also need to make sense for their company's bottom line.

Fortunately, voluntary benefits are one of the top drivers in attracting and retaining employees and can be offered at **no additional cost to employers**.



73%

of employees who are offered voluntary benefits along with sufficient communication are "likely" or "very likely" to recommend their employer.¹



¹Trustmark and Customer Benefits Analytics, "Who Buys Voluntary and Why: 2017 Enrollment Study."

Trustmark offers innovative products



Life insurance with long-term care or care benefits



Income protection insurance with more ways to get benefits in policyholders' hands



Hospital insurance that balances superior protection with unmatched flexibility



Award-winning Critical Illness insurance that provides a lifetime of benefits



Accident insurance that protects employees wherever they need it most

72%

of employees who talked to someone about their benefits reported high satisfaction.²

²Trustmark and Customer Benefits Analytics, "Who Buys Voluntary and Why: 2017 Enrollment Study."

Beyond benefits to engagement

The right insurance products are a start, but they're only part of a complete solution. We collaborate with our customers to develop educational campaigns which help employees grasp the value of their benefits and make the right decisions come enrollment time.

During enrollment, our one-on-one option ensures a hands-on experience that maximizes the effectiveness of the benefits program and opens the door to communication about other initiatives that employers value such as wellness, 401(k) participation or dependent audits.

Service solutions

Our more than 100 years of experience in the voluntary benefits insurance industry has driven home the value of providing unparalleled service. We accomplish this with customized solutions that lead to a smooth implementation with simple management that sets clients up for long-term success.



We are unique in that we completely customize the client setup process, which includes billing, processing and benefit counselor training.



We offer a single point of contact with specialized service arrangements for enrollment, to make sure they receive responsive service.



We can adjust to any payroll cycle. We've been doing payroll deduction billing for years, and based on feedback, we're known as one of the best in the industry.



Our relationships with cutting-edge technology firms provide access to benefits administration systems which ease the burden on HR and simplify management.

About Trustmark

- Employs **2,600** associates
- **2+ million** lives and plan participants
- More than **\$500 million** in premium written annually
- Rated **A (Excellent)** by AM Best³
- **\$2.8 billion** in assets

³Rating applies to Trustmark Insurance Company and Trustmark Life Insurance Company of New York

What our customers say



In terms of broker trust, Trustmark was rated the highest of any insurance carrier included in our survey.



Trustmark customers are more willing to expand their business with us than with any other insurance carrier.



Our research found that even after three years of working together, every customer still expressed a very high level of satisfaction with Trustmark.

Trustmark Independent Employer Survey Conducted by The Connell Group, April, 2015.



You care. We Listen.

Listening leads to understanding. Understanding builds trust. Together, we can deliver innovative solutions that increase the value of an employee benefit plan and help people protect what they care about most.

Visit TrustmarkVB.com to get in touch with someone from our team.

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