

Leveraging voluntary benefits

Voluntary benefits insurance offers an opportunity to limit out-of-pocket expenses for an employee's medical expenses, providing greater financial security. Engaging with employees to help them understand what these benefits are and how they can help is an important part of a successful voluntary enrollment. Trustmark offers a wide range of innovative products on both a group and individual basis.



Universal Life & Universal LifeEvents®

Universal Life provides flexible life insurance benefits with Living Benefits the insured can use during their lifetime.

Universal LifeEvents is uniquely designed to match the needs of the insured throughout their lifetime. Death benefits are higher during working years, then reduce during later years while Living Benefits (long-term care) remain constant.



Trustmark Life + Care®

An easy to administer, permanent term life insurance solution that gives policyholders the flexibility to receive care on their terms with guaranteed premiums, guaranteed issue and guaranteed benefits.



Trustmark Paycheck Protect® *

Trustmark Paycheck Protect redefines disability insurance by providing flexible coverage options for employers and added value to policyholders with more ways to pay, even if they don't file a claim. It features streamlined underwriting, level premiums and full portability.

* Only available as an individual product



Trustmark Hospital StayPay®

Trustmark Hospital StayPay provides flexibility for employers, helping balance cost containment and comprehensive coverage. These one-of-a-kind features help protect employees from costly hospital bills.



Trustmark Critical HealthEvents®

Trustmark's research-based Critical HealthEvents is uniquely designed to offer a lifetime of benefits with focused protection where and when employees need it most.



Accident

Trustmark's Accident solution combines flexibility with comprehensive coverage, protecting employees wherever they need it most.



The Power of Communication and Engagement Solutions



**You care.
We Listen.**

Don't settle for anything other than a solution that completely fits your needs. The Trustmark team will work with you to build a valuable benefits package and a seamless enrollment experience.

LifeEvents® is a registered trademark of Trustmark Insurance Company. Trustmark Critical HealthEvents® is a registered trademark of Trustmark Insurance Company. Trustmark Hospital StayPay® is a registered trademark of Trustmark Insurance Company. Paycheck Protect® is a registered trademark of Trustmark Insurance Company. Trustmark Life + Care® is a registered trademark of Trustmark Insurance Company.

Trustmark is a registered trademark of Trustmark Insurance Company. Products underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York. Rated A (Excellent) for financial strength by AM Best. Specific benefit requirements and exclusions are set forth in the policy. Products, benefits and availability may vary by state.

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Voluntary Benefits



Communication in a changing market

Now, more than ever, employees need the right information to make enrollment decisions for themselves and their families.

Healthcare reform has drastically changed the health insurance marketplace, creating a growing need to keep employees informed.

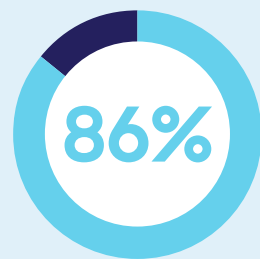
Healthcare reform is not the only communication topic of interest for employers. What about changes to plan benefits, deductibles or premiums? For many, juggling all of this could be a very tough task.

We can help ease human resources' workload, as well as employees' uncertainty by helping them make the best decisions for themselves and their families.



Examples of common communication topics to increase engagement:

- ✓ Benefit information
- ✓ Wellness
- ✓ Dependent audit
- ✓ 401(k) participation
- ✓ CDHP participation



86% of employees, on average, are confused about their benefits.

Business Solver. MyChoice™ Recommendation Engine Benefits Insight Report. 2020.

Enrollment options that fit

Every client is different. At Trustmark Voluntary Benefits, we understand that what works for some may not work for all. Regardless of their approach, employers need a way to provide the benefits protection employees want and get them the information they need without breaking the bank. Trustmark can work with you to help coordinate communications and enrollment: a complete benefits solution. All of our processes are designed to create an environment for every aspect of an enrollment from start to finish.



Here's how we can help

Through our enrollment partners, we can provide the strategy needed for effective communication to employees. No matter the size of the company or the number of locations, our solutions are tailored to meet the exact needs of clients. Through our enrollment partners and communication specialists, we deliver:

Enrollment

- The right enrollment tools to fit your needs
- A streamlined approach with dedicated resources for pre- and post-enrollment needs
- Access to innovative web-based enrollment capabilities
- Engagement and awareness through one-on-one enrollment

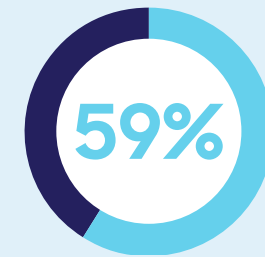
Engagement

- Targeted communication plans
- A way to bridge the communication gap so employees understand their benefits
- Key company messages such as wellness, 401(k) or benefit changes

The benefits reality gap

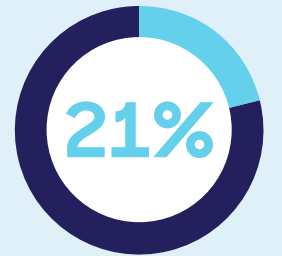
41% of employees listed "infrequent communication" as their #1 complaint about their employer's benefits program. 59% of HR managers say benefits information is communicated weekly, only 21% of employees say that is the case. Rather, 47% of employees say they receive benefits information only once a year.¹

Our engagement process provides a solution by communicating with employees to help make sure they fully understand their benefits.



59 percent of HR managers say benefits information is communicated weekly.

Only 21% of employees say they receive benefits information on a weekly basis.



¹ InHealthAdvocate Solutions, 2020.

Valuable Voluntary Benefits + The Right Enrollment = Cost-Containment and Plan Success

Why voluntary benefits with Trustmark?

- Help supplement employee out-of-pocket expenses
- Eliminate hassle and headaches with easy payroll-deduction
- Engage employees and get them moving on the path to better health with our wellness solutions

