Specializing in education

The need for an affordable and personalized solution is greater than ever

Numerous educational institutions encounter budget reductions, and in light of escalating healthcare expenses, they confront the need to transfer more financial burden onto their staff. The challenge lies in maintaining the satisfaction of school staff, while simultaneously curbing healthcare benefits to reduce expenses. For many employees, high financial stress that can be caused by these reduced benefit packages can impact productivity — with nearly 4 out of 5 employees who experience financial stress claiming medical debt distracts them from work.¹

Why should education institutes offer voluntary benefits

- Enhances an education institutions benefits package, offering administrators, teachers, and other staff members the ability to tailor their benefit selections to meet their needs – at no cost to the school
- Coverage is portable it gives staff added financial security, even if they've retired or have found employment elsewhere
- Cushions the financial impact for employees whose out-of-pocket contributions for core benefits have soared
- Improved employee satisfaction linked to attracting and retaining talent with flexible benefits that meet educators daily needs



With the power of voluntary benefits, Trustmark offers cost-effective solutions for educational institutions to engage employees while helping to keep them well-protected — we make it easy.

Trustmark's suite of voluntary products

Universal Life, LifeEvents and Life + Care

Hospital StayPay

Accident insurance

Critical HealthEvents

Paycheck Protect



Trustmark has long-standing relationships with 500+ clients in education, including²:

380+ clients with 100 to 999 employees

60+ clients with up to 9,999 employees

10+ clients with 10,000 plus employees

¹Medical Debt Is Hurting Your Employees. Financial Health Network. 2022. ²Trustmark's book of business, October 2024. Note: For some clients, employee counts are unknown. Total clients exceed the numbers accounted for in group size breakdown.



Our way of doing business

At Trustmark, we partner with many communication and enrollment firms who are experts in the employee benefits arena. We work as a team – developing communication strategies to educate employees on voluntary benefits while highlighting other key initiatives school districts, colleges, or universities want to communicate.

Our communications strategy isn't fully accomplished until employees meet face-to-face with a trained benefits counselor. We view one-on-one meetings as great opportunities to help employees better understand their benefit options.

The ease of benefits administration

With Trustmark's consolidated billing services, we reconcile employee premium and remit the deducted amount to all providers so you only have one deduction interface.

It's that simple.

With years of experience offering payroll deduction for educational institutions accompanied by positive consumer feedback and our commitment to improve, employers can ensure their staff experience best-in-class billing services.

- Partial-year payroll cycles are no problem at Trustmark
- We can accommodate non-standard pay modes: nine-, 10-or 12-month payroll cycles.

of employed individuals who are eligible for benefits agree that they are more likely to work for an employer that offers employee-paid voluntary benefits³

Possible communication topics

- · High-deductible health plan expansion
- Wellness program participation
- **Pension program**
- Benefit change
- Professional development and continuing education courses
- **DEI training**



Are you ready to uncover the ideal solutions for school districts, colleges, and universities?

Reach out to a Trustmark representative explore the possibility of voluntary benefits.



³ Employees Want Voluntary Benefits but Don't Always Understand Them. SHRM. 2022.

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