



Why Accident insurance?

Employers may feel like they are walking a tightrope between offering employees the benefits they need and keeping their costs down.

With Trustmark's voluntary accident insurance, you can ensure your benefits meet today's employee needs and keep your benefits offering competitive. Accident insurance helps supplement employees out-of-pocket healthcare costs – all at no cost to you.

It's a win-win solution.



The perks to offering life insurance as a voluntary benefit



Enhances your benefits package by giving employees the ability to tailor their benefit selections.



Promotes cost savings by offering benefits that come at no cost to employers.



Improve employee satisfaction linked to attracting and retaining talent with flexible benefits that meet employees daily needs.



Provides opportunities to spread awareness about corporate initiatives (e.g., HDHPs, dependent audit or 401(k) enrollment) alongside standard benefits education.



Coverage is portable – it gives your employees added financial security, even if they've retired or have found employment elsewhere in the future.

1 Help control worker's compensation costs

In 2020, employers paid \$93 billion in worker's compensation costs.¹ Fortunately, these staggering costs can be curbed: 46 percent of companies experienced a decrease in worker's compensation claims when they started offering accident insurance.²

2 Complements the offering of a high-deductible health plan (HDHP)

The trend toward HDHPs has been growing, with 55.7% of American private sector employees enrolling in HDHP in 2021³. Employer-sponsored plans have less coverage than traditional health plans – resulting in many employees not getting the care they need because of their out of pocket expenses.

But accident insurance can allow you to offer HDHPs without compromising employee benefits. Employees can use the lump-sum payment from their policy to reduce out-of-pocket expenses for hospital fees, ambulance costs, and treatments – encouraging employees to get the care they need.

¹ Worker's Compensation: Benefits, Coverage, and Costs, 2022.

² Accident, STD insurance can help lower illegitimate workers' comp claims. NU Property Casualty, 2020.

³ Rate of Workers Enrolled in High-Deductible Health Plans Jumps for 8th Year in Row to Record 55.7%. 2023.



Why Trustmark's Accident insurance?

With Trustmark Accident insurance, not only do employees get the protection of Accident insurance, they get a policy built around what they are most likely to need.

- Policyholders receive the most comprehensive benefits for the most common accidents and includes benefits for injuries, initial care and follow-up care
- Our group accident product offers additional benefits for x-ray and imaging, therapy, telemed, sports and auto injuries
- Wellness benefits for routine services such as a physical or health screening mean employees can be proactive about their healthcare
- Family coverage enables your employees to feel good knowing they're taking care of the people they care about
- Guaranteed issue means no medical underwriting or pre-existing condition limitations on policies
- Available on both a group and individual basis

The Trustmark Difference



Innovative Solutions

Trustmark designs innovative voluntary benefit solutions that provide valuable insurance protection – helping fill gaps in coverage and provide employees with greater financial security. Our commitment to tailoring our solutions around the needs of our customers means we offer the best possible protection for our policyholders.



Exemplary Service

We provide exemplary service to address the challenges that can come with offering and managing benefits. From employee communication, to billing, to benefits administration, our clients have come to expect responsive, trustworthy service to help simplify their benefits offering.



Trusted Partner

With more than 100 years of success in the voluntary benefits industry, we know what it takes to deliver results. At Trustmark, our focus is on using that experience to establish a foundation of trust and develop long-lasting, deep relationships with our clients.

**You care.
We listen.**

**Ready to unlock the power of Trustmark Universal Life insurance?
Visit us at TrustmarkVB.com today for more information.**



For broker/producer use only

Benefits, definitions, exclusions and limitations may vary by state. Consult policy language for specific terms that apply. Trustmark is a registered trademark of Trustmark Insurance Company. Underwritten by Trustmark Insurance Company. Rated A (EXCELLENT) AM Best TrustmarkVB.com

400 Field Drive
Lake Forest, IL 60045
TrustmarkVB.com

Trustmark
benefits beyond benefits