



Why **voluntary** benefits?

When it comes to benefits, employers are often faced with a choice between quality and cost. But voluntary products offer a solution where employers don't have to make sacrifices. Trustmark's voluntary benefits are employee-paid, meaning employers are able to offer a more comprehensive benefits package at no additional cost. And, while these perks are great, the value of providing voluntary benefits goes well beyond keeping costs low and providing a strong benefits package.



1 Provides access to value-added services

Offering voluntary benefits is about more than just the benefits themselves. Through one-on-one benefits enrollment, employers have a chance to communicate important company initiatives or topics to each of their employees via our communication specialists. Offering voluntary benefits can also open the door to value-added services such as industry-leading benefits administration systems for a simplified benefits solution.

2 Voluntary benefits help attract and retain employees.

On average, the cost of replacing an employee is nearly 33 percent of that employee's salary.¹ By offering voluntary benefits, employers provide a more comprehensive and customizable benefits plan that can help attract and retain employees. In fact, a comprehensive benefits program is one of the top drivers of loyalty, productivity and engagement.²

3 Increased productivity

Among employees, 37 percent believe it's part of an employer's responsibility to aid them with financial concerns. They also report that their benefits reduce both their health and financial issue concerns.³ Voluntary benefits are an added financial protection tool that can keep employees' finances safe and help them maintain focus on their jobs.

Voluntary benefits by the numbers:



62% of employees age 50 and under would not take a job if voluntary benefits were not offered.⁴



73% of employers offer benefits in the interest of retention, while over 50% goal is to attract new talent.⁵



71% of employees would switch employers based on benefit offerings.⁶

¹Avoidable turnover costing employers big. Employee Benefit New. August 2017. ²MetLife Employee Benefit Trends Study. 2020. ³MetLife Employee Benefit Trends Study. 2018. ⁴Trustmark Employee Research Study by The Connell Group. 2015. ⁵Do Employers Really Know What Employees Want? LIMRA. Sept 2018. ⁶Why Voluntary Benefits Play a Lead role in Your Employee Retention Strategy. BenefitFocus Blog. August 2018.



Why Trustmark's voluntary benefits?

- A variety of both group and individual products including industry-leading universal life with long-term care, accident, critical illness, disability and hospital insurance.
- Option to complement voluntary benefits with a turnkey wellness solution through the LifeHealth & Wealth program.
- Access to industry-leading benefits administration systems through Trustmark's technology partners.
- Flexibility to perform on- or off-cycle enrollments with a variety of options including telephonic, face-to-face or web-based enrollment.

The Trustmark Difference



Innovative Solutions

Trustmark designs innovative voluntary benefit solutions to provide valuable insurance protection that fills gaps in coverage to 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.**

For more information, contact your broker or a member from our sales team. Visit us at TrustmarkVB.com.

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