



# One-on-one enrollment success

with Voluntary Benefits communications solutions



Voluntary Benefits

**Trustmark**  
benefits beyond benefits

# Benefits communication and employee satisfaction go hand in hand

Trustmark works with you to create customized employee campaigns for better understanding and higher satisfaction

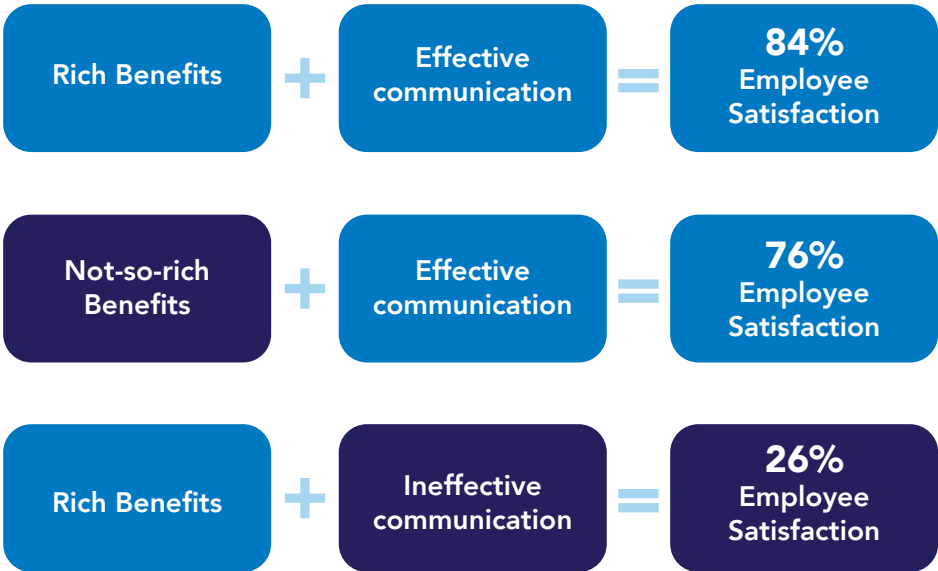
On average, more than 30 percent of employee compensation is in the form of benefits.\* If employees don't understand their benefits, or aren't using them at all, the value of those benefits can go to waste.

A Trustmark independent employee survey showed that when it comes to communication

and a benefits package, 90% of employees who enroll in one-on-one meetings with a licensed benefit counselor have higher satisfaction with enrollment and with their benefits overall.

In the Trustmark survey, 95% of employees say they need someone to talk to. Employees respond to the in-person or phone contact with Trustmark's enrollment partners, who provide personalized consultations that include the employer's desired message.

In fact, other studies show the quality of the communication about a benefits program can be more important than the strength of the benefits program itself.



Source: Effective Employee Communications Drive Financial Result, Watson Wyatt

Trustmark offers effective communication solutions to reach employees and help them understand and appreciate their benefits. This results in more loyalty to their employer and more satisfaction with their job.

\*Employer Costs for Employee Compensation, Bureau of Labor Statistics, March 2017.

# Everything we do starts with you

Trustmark works closely with our enrollment partners to make sure the solutions we provide clearly address the issues that matter.

Clients can expect a smooth professional enrollment that takes advantage of Trustmark's long-standing relationships with experienced enrollment specialists. Trustmark partners with the most reputable benefit enrollment firms to provide comprehensive enrollment services to numerous clients nationwide.

You will experience an efficient implementation process that ensures accurate enrollment set-up and communications, and a single point of contact. Value added services at enrollment help deliver the employer message personally year after year.



**Innovative solutions** provide valuable insurance protection to supplement core coverage and offer greater financial security.



**Exemplary service** addresses the challenges that can come with offering and managing benefits.



As a **trusted partner**, our decades-long history of success in the voluntary benefits industry means we know what it takes to deliver results.



## Target markets



### Schools

Products designed specifically for schools – Ongoing life insurance coverage allows for spring enrollment with deductions starting in the fall. Employees/policyholders have the coverage they need over summer break.

Flexible payroll deduction and remittance – partial-year payroll cycles are no problem at Trustmark!

Trustmark has standing relationships with more than 219 school districts, colleges and universities, from 100 to 30,000-plus employees.



### Health Care

Health care employees deserve to receive the same exceptional service they give each day. Seamless enrollment for varying work schedules/multiple locations –

- Turnkey enrollment options include web self-service, call center, enroller-assisted, and one-on-one enrollment.
- Ongoing employee communication.
- Through professional benefit communication firms, we provide a range of direct-to-employee communications including: core benefits, engaging employees in wellness programs, 401(k) plans and other corporate messages.



### Public sector/municipalities

Public sector clients, including those employing school workers, firefighters, municipal, county, state and union workers, are increasingly more concerned about health insurance, pensions and their overall benefit packages.

Trustmark provides voluntary benefits to employees of the largest county and the 4th, 8th and 20th largest cities in the United States, along with employees of five states. More than 296 municipal, county and state governments.



### Private industry

Voluntary benefits effectively supplement core benefits by:

- Complementing an employer's health and wellness strategy.
- Expanding benefits without additional employer contribution.
- Broadening the overall benefits package, which helps to attract and retain employees.
- Added advantages of list billing and reconciliation based on payroll calendar and data.



# Customized materials match your enrollment

**What does a promise look like?**  
Safety, security and peace of mind.

Sign up for affordable voluntary benefits from Trustmark

<b>Universal Life Insurance</b> Beneficiary insurance with long-term care component available	<b>Critical Illness Insurance</b> Financial flexibility to help you when you need it most	<b>Accident Insurance</b> Helps pay for medical expenses, hospitalization, and more	<b>Disability Income Insurance</b> Replacement of lost pay if you're unable to work	<b>Critical HealthEvents™ Insurance</b> Critical illness insurance with a variety of benefits
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Don't miss this opportunity to take advantage of these benefits!  
September 01 - September 09, 2018

**You care. We listen.**

Trustmark  
Voluntary Benefits Solutions

Trustmark Universal Life Insurance with Long-Term Care Benefits

Trustmark Critical HealthEvents™ Insurance

Trustmark Critical Illness Insurance

**What does a promise look like?**  
Safety, security and peace of mind.

Sign up for affordable voluntary benefits from Trustmark

Trustmark  
Voluntary Benefits Solutions

Trustmark Critical LifeEvents™

One plan. A lifetime of benefits.

Start planning your family's smart financial protection.

**You care. We listen.**

Trustmark  
Voluntary Benefits Solutions

**TAKING YOUR ADVENTURES WITH WELLNESS**

**PASSPORT**

BENEFITS ANNUAL ENROLLMENT IS  
**AUGUST 28, 2014 - SEPTEMBER 18, 2014**

ENTER TO WIN  
**PLANET FITNESS**

**THE ROAD TO HEALTHY LIVING STARTS HERE!**

**THE ROAD TO FINANCIAL PROTECTION STARTS HERE!**

**PASSPORT**

BENEFITS ANNUAL ENROLLMENT IS  
**AUGUST 28 - SEPTEMBER 18**

ENTER TO WIN  
**PLANET FITNESS**

**BENEFIT ENROLLMENT**  
9 OCT. 19 - NOV 1

Life-threatening diseases can be expensive to live with.

Preventive screenings can save lives.

Accidents can happen when you least expect them.



# Advanced campaigns Drive home the large employer's message

**THE ROAD TO FINANCIAL PROTECTION STARTS HERE!**

**BRIDGING BENEFITS AND BETTER HEALTH**

Benefits Fairs:

- NOVEMBER 4<sup>th</sup>
- NOVEMBER 6<sup>th</sup>

As you take **P.R.I.D.E.** in your work, take comfort in knowing you and your family are covered.

Speak with a benefits counselor. Get the answers to your health questions. Home is where your good plan!

**NEW! Voluntary Benefits offered by Trustmark:**

- Universal Life
- Critical Illness
- Critical Illness
- Accident

**Your Financial Wellness Review STARTS HERE!**

Take the path to **EARN a \$10 GameStop Gift Card**

LEVEL 1: Learn how benefits extend your paycheck

LEVEL 2: Spend to a healthy future!

LEVEL 3: Protect your health with Voluntary Life Events

LEVEL 4: Invest your skills to Level Up Your Financial Future

**WINNER!**

**GameStop**  
where it's all yours

Trustmark  
Voluntary Benefits Solutions  
UNIVERSITY OF MISSISSIPPI

# Enrollment Case Studies



## School reenrollment

(14th year of voluntary enrollments)

- FL school district, **40,000** employees
- District needed to increase awareness and raise participation in the wellness program
- **22%** of employees seen
- **13,293** enrolled in wellness programs (some employees enrolled in more than one program)
- **2,645 new UL applications** – 26% close rate, 1,353 UL increases to current coverage
- **1,309 new CI applications** – 13% close rate, 504 CI increases to current coverage

## Retail reenrollment strategy

(over 13 years of voluntary enrollments)

- Retail corporation, **13,000** associates in **29** states, **260** locations in neighborhood strip centers
- Number one challenge in HR is communicating to their stores
- Enrollment company partner is considered their “field HR people” using off-cycle non-core campaigns to personally deliver the key corporate message each year, along with the value of voluntary products offered
- Key employer messages through the years:

(message/percent of employees seen)

Total compensation	<b>87%</b>	Wellness promotion	<b>80%</b>
ePay choices	<b>94%</b>	Organizational alignment	<b>80%</b>
401(k)	<b>86%</b>	High deductible health plan comparison	<b>67%</b>
Wellness HRA	<b>86%</b>	Dependent audit and total comp	<b>71%</b>
Dependent audit	<b>78%</b>	Customer service training	<b>75%</b>

# Want to learn more?

Visit us at [trustmarksolutions.com/contact-us](https://trustmarksolutions.com/contact-us)

## **Listening leads to understanding. Understanding builds trust.**

We look forward to hearing from you. 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 [trustmarksolutions.com/contact-us](https://trustmarksolutions.com/contact-us) to get in touch with someone from our team.

**You care.  
We listen.**

Brokers want what's best for their clients, and employers care deeply about their employees. As your trusted partner, Trustmark listens to understand what you care about most, then delivers innovative solutions backed by exemplary service.