

Customizable wellness solutions that fit your clients' needs



Trustmark's new group voluntary products offer a variety of wellness options that can add value to employers' benefit offerings.

These benefits can help employers control their medical costs and promote a healthy workforce, while providing employees with a highly utilized and highly valued benefit.

Stand out with unmatched flexibility

With Trustmark group products, you can customize a wellness offering that fits exactly with what your client is looking for. This allows you to manage the cost of benefits to employees, and easily match a price point or match existing coverage for replacements.

Start offering the tailored solution your clients need

- Choose from multiple benefit options (see reverse for details)
- Adjust benefit dollar amounts (\$25 –\$100)*
- Offer benefits that are payable 1x/year or 2x/year
- Waive or include proof of loss requirements†
- Add a 12-month waiting period‡

Trustmark's group products:



Trustmark Accident - Group

Robust, flexible protection from the cost of accidental injuries



Trustmark Critical HealthEvents® - Group

Innovative critical-illness coverage with coverage for a wider range of conditions.



Trustmark Hospital StayPay® - Group

The ultimate customizable hospital-indemnity solution.



Wellness made easy - simplified claims provide better access to benefits for employees

- Convenient online tool makes filing wellness claims fast and easy
- Claim status updates provided via text and/or email
- Wellness claims processed within 24 hours of claim submission

*Genetic Test benefit fixed at \$250. †POL required for \$100 benefit. ‡Not available in all states

[See reverse for a detailed breakdown of available wellness options](#)

Voluntary Benefits

Trustmark
benefits beyond benefits

Group products can be offered with either the **Wellness Benefit** or the **Health Check Benefit**:

Wellness Benefit

- A **more robust** set of covered tests and maximum flexibility in design
- Increased focus on **illness prevention** (and illness screenings, with Diagnostic add-on)
- **Unique options** to cover physicals, immunizations, and/or vision tests

Health Check

- **Lower-priced** option for more cost-conscious clients and takeover business
- Includes the **most-utilized tests**, with fewer preventative/illness screenings
- Designed to resemble **traditional wellness** plans

Test	Wellness Benefit	Health Check
Routine or sports physical	+ ¹	×
Immunization	+ ¹	×
Vision test	+ ¹	×
Pap smear (for women over age 18)	✓	✓
Chest x-ray	✓	✓
Colonoscopy	✓	✓
CT colonoscopy	✓	✓
Electrocardiogram (EKG/ECG)	✓	✓
Human papillomavirus (HPV) vaccination	✓	✓
Low-dose mammography or routine mammogram	✓	✓
Blood test for triglycerides	✓	+ ³
Fasting blood glucose test	✓	+ ³
Lipid panel	✓	+ ³
Serum cholesterol test for HDL and LDL	✓	+ ³
CA125 (blood test for ovarian cancer)	+ ²	✓
Flexible sigmoidoscopy	+ ²	✓
Hemoccult stool specimen test	+ ²	✓
Prostate-specific antigen (PSA) test	+ ²	✓
Carotid artery doppler screening	+ ²	✓
Bone marrow testing	+ ²	×
Breast ultrasound	+ ²	×
CA 15-3 (blood test for breast cancer)	+ ²	×
Cardiac stress test	+ ²	×
CEA (blood test for colon cancer)	+ ²	×
Serum protein electrophoresis (blood test for myeloma)	+ ²	×
Thermography	+ ²	×
Whole-body skin cancer screening	+ ²	×

With either Wellness Benefit or Health Check, you can also add:

- **Follow-Up Test** – Payable for a follow-up diagnostic test based on a physician’s recommendation after one of the above covered screenings.
- **Genetic Test** – Payable for a genetic test based on a physician’s recommendation. (Only available with Trustmark Critical HealthEvents – Group.)

- ✓ - Included
- + - Optional
- ×

¹Benefits can be included/removed individually and are paid instead of a payment for other Wellness Benefit tests.

²Benefits are included/removed as a block (Diagnostic Test); a benefit for one of these tests is payable in addition to a payment for other Wellness Benefit tests.

³Benefits are included/removed as block (Biometric Screening); a benefit for one of these tests is payable in addition to a payment for other Health Check tests.

Talk to a member of the Trustmark sales team to learn more about offering a wellness solution that matches the needs of clients and their employees

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