

# Supporting Mental Health with Voluntary Benefits

In today's environment, employees are more stressed than ever. That stress can affect their well-being, it can affect their productivity and can lead to more serious mental and physical conditions. Fortunately, employers can offer solutions through Trustmark Hospital StayPay®, Paycheck Protect® and Critical HealthEvents®.

## Three solutions to support mental health

### Trustmark Hospital StayPay® Insurance

Trustmark Hospital StayPay provides balance to the out-of-pocket costs of a hospital stay, including admission for mental health:

Admission to a hospital for **mental wellness** or **addiction recovery** are treated as normal triggers for the base confinement and admission benefits.

- Brokers can choose from a variety of benefit levels to make sure employees have the mental health protection that complements their medical plan.

It's not just about admission and a hospital stay, we provide **benefits for rehabilitation**, too.\*

- Choose a benefit amount and coverage for inpatient/outpatient treatment to complement your health plan.

\*Rehabilitation benefits are not HSA-compatible.

\*\*Group product only

### Trustmark Paycheck Protect® Insurance

Paycheck Protect is livability assurance. It helps employees keep their lives on track by protecting their paycheck.

Employees can receive benefits if they're unable to work due to treatment for a mental health condition or substance use disorder.

- Benefits are paid at the full amount with no lifetime maximum; the same as any other condition.
- Mental health benefits and substance abuse benefits are optional and can be included at an employer's discretion.

### Trustmark Critical HealthEvents® Insurance\*\*

Trustmark Critical HealthEvents offers employees a lifetime of benefits for the full scope of illness.

Protection can be expanded to cover mental health conditions including Severe Depressive Disorder, Bipolar 1 Disorder, OCD, Schizophrenia, PTSD and Dementia.

To help curb employee anxiety in today's environment, **protection is available for infectious and rare diseases, including COVID-19.**

Voluntary Benefits



## The importance of addressing mental health

**75%** of people experienced at least one stress symptom in the last month.<sup>1</sup>



Mental health challenges affect employee well-being and increase the likelihood of developing a substance use disorder. On top of that, the cost for treatment can be expensive; mental illness is the third most costly medical condition in terms of overall health expenditures.<sup>3</sup>

### More than just benefits

Offering voluntary benefits is about more than just financial protection, it's about creating a culture of support within an employer's workplace. Employers can:

- Demonstrate forward-thinking leadership
- Create a culture of tolerance and acceptance
- Show support for employees experiencing these challenges
- Reduce the stigma around seeking treatment

<sup>1</sup> American Psychological Association. Stress in America Survey, 2017 <sup>2</sup> Healthline. Stress Costs U.S. \$300 Billion Every Year. 2018. <sup>3</sup> National Alliance on Mental Health. Mental Health Research and Innovation. 2017.

**Start building a healthier workforce. Contact a Trustmark Voluntary Benefits sales representative to learn how: [trustmarkbenefits.com/contact-us](https://trustmarkbenefits.com/contact-us)**

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