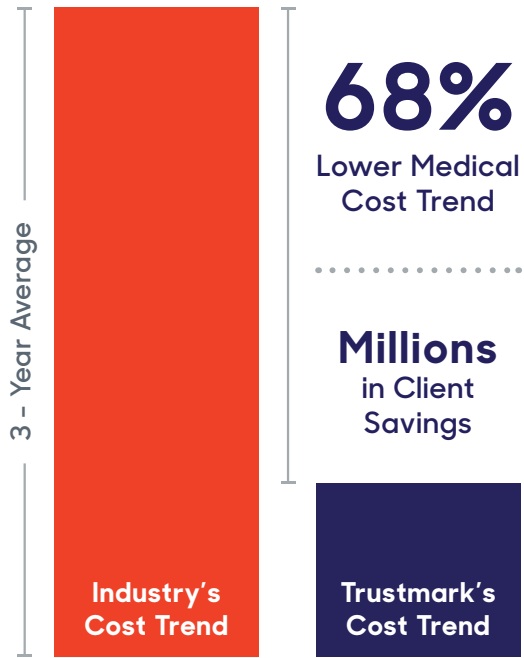


Better Trend, More Savings with Trustmark Health Benefits



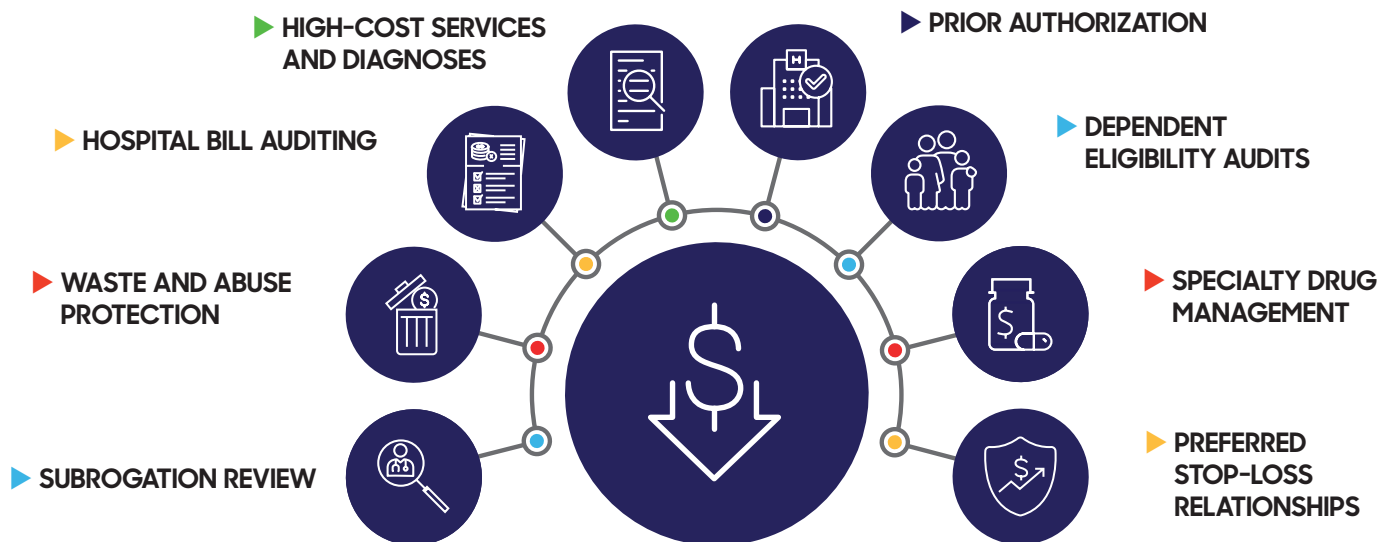
Trustmark Health Benefits® has a 3-year medical cost trend average that is 68% better than the rest of the industry, translating to real savings for our clients.

As a key part of our cost containment strategy, our expert claim analysts review high-cost claims to capture billing errors, waste and abuse, and to negotiate savings opportunities.

In total, this expert claims review brings an additional 15% savings, even before network discounts.

Based on internal Trustmark actuarial data Industry trend info: PWC Cost Trend - <https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html>

Claims Processing



Health Benefits

Flexibility Delivers Savings

Because we're an independent administrator (not owned by a health plan or PPO network), we can offer clients the freedom and flexibility to seamlessly integrate with their preferred vendors' products and services, bringing even more potential savings.

Complete Claims Administration

- Relationships with over 60 carrier, narrow, and regional networks and 30+ PBMs
- Offer 4 different reference- and value-based pricing options
- Administer dental, vision, short-term disability, COBRA
- Manage FSA, HRA, and HSA benefits

Expedited Onboarding

Our expedited onboarding model offers innovative automated solutions for onboarding eligible clients in 30 days or fewer.

Data and Reporting

Our advanced data analytics tools offer the detailed data clients need for effective management of utilization, cost, and quality.

Care Navigation, Advocacy, and Condition-specific Solutions

- Healthcare, utilization, and case management
- Specialty RX
- Member advocacy
- Telemedicine
- Cost and quality transparency
- Integrated behavioral health
- Population health management
- Cancer management and support
- Maternal and neonatal health
- Remote diabetes management and support

2020 KEY SERVICE RESULTS

Auto Adjudication Rate:	65%
Claim Analyst Review Rate:	35%
Claim Analyst Review Savings (before network discounts)	15%
NPS-Excellent*	47
Average Client Retention Rate:	91%

*2020 TMK Client NPS 47; comparable vendor benchmark range is -57 to 52

Expect **more.**
Benefit more.

To learn more, contact your sales executive or client manager.