

# BIG Benefits

for businesses with five or more employees



**All businesses – regardless of size – deserve affordable, tailored health benefit plan solutions that match their needs, meet business goals and help employees thrive.**



We deliver **big benefits to businesses** with five or more employees, providing self-funded solutions successfully used by large groups. Qualified groups can enjoy simplified underwriting with no individual medical questionnaires needed. We focus on offering comprehensive health benefit plan designs that help empower employers and their employees to become smarter healthcare consumers.

Trustmark Small Business Benefits® self-funded health benefit plan designs provide level-funded solutions for a variety of employer-sponsored benefit needs, ranging from comprehensive major medical plan designs to preventive-only plan designs.

In order to meet the demands of both cost containment and broad provider access, our plan designs are based on both PPO and reference-based pricing models.

For nearly 40 years, our customers have raved about our service, caring approach and unmatched knowledge and experience. You will, too.

## **Solutions for today's employer**

***"73% of workers report that health insurance is one of the top three most important benefits when considering to stay in or choose a new job."<sup>1</sup>***

***Cost is the number one reason employees feel dissatisfied with their current health benefits plan.<sup>2</sup>***

Employees value health benefits. We are committed to helping you provide cost-effective, competitive health benefits to your employees. Our plan designs are customizable, so you can build a solution that meets your unique needs.

<sup>1</sup>EBRI Issue Brief. Paul Fronstin. Workers Rank Health Care as the Most Critical Issue in the United States 9.24.18.

<sup>2</sup>"The Value of Employer-Provided Coverage," by America's Health Insurance Plans (AHIP).

## **Employers have choices**

**Comprehensive medical PPO and CDHP plan design:**

Trustmark HealthyEdge<sup>SM</sup>

**Comprehensive medical reference-based pricing plan designs and reference-based pricing CDHP design:**

Trustmark Healthy Choices<sup>SM</sup>

**Other medical:**

Trustmark Preventive Plus<sup>SM</sup>  
preventive-only plan design<sup>3</sup>

<sup>3</sup>This is not a comprehensive medical plan design.

This plan design covers preventive medical expenses only.

## More control over healthcare benefits

With our affordable self-funded plan designs, employers receive:

- **Flexibility** to customize a plan design with choices of deductible, coinsurance and other plan benefits, with our benefit choices rated highly against competitors.<sup>4</sup>
- **Refund potential** when claims dollars are less than funded and options for how the refund is returned.
- **Transparency** reports to better manage costs.
- **Seamless integration** of plan administration, stop-loss insurance and claim payment with self-funded plans administered by Star Marketing and Administration, Inc. and stop-loss insurance provided by Trustmark Life Insurance Company.
- **Nationwide provider access** with Cigna® PPO Network and access to the Aetna® PPO network, so employees can enjoy freedom of provider choice.<sup>4</sup>
- Choice of industry-leading **reference-based plan designs**.<sup>5</sup>

<sup>4</sup>Access provided through the Aetna Signature Administrators solution.

<sup>5</sup>2018 Broker Survey administered by The Dieringer Research Group. Cigna® is a trademark of Cigna Intellectual Property, Inc.



## Cost-saving services

***Low health literacy among U.S. adults is one of the biggest barriers to healthcare access<sup>5</sup> and a driver of higher costs.***

Our plan designs offer enhanced services, typically found in plans of larger businesses, to help employees make better informed choices that lead to savings for the employee and the plan. These services include:

- Healthcare Bluebook™ for quality and cost transparency of medical tests and procedures.
- Included Health for a medical second opinion.
- Teladoc® Health for non-urgent medical care, dermatology and behavioral health treatment via phone, video or mobile app.
- CareChampion health advocacy service.
- Active&Fit Direct™ for access to discounted gym memberships.
- Vori Health virtual treatment for back, neck and joint pain.

<sup>5</sup>Cook, Dan. "Access Denied!" BenefitsPro Volume 17, No 9, September 2019.



## We go beyond expectations

Our experienced sales, marketing, client retention and administrative teams will work with you and your employees to answer questions and help every step of the way. We go beyond expectations to:

- Provide exceptional customer service, which we were rated among the top against competitors<sup>4</sup>
- Provide a no-cost, easy-to-use solution for seamless underwriting and onboarding, MARK™ by Trustmark®
- Enable you and your employees to access self-service capabilities via our tailored healthcare benefit resources 24/7
- Educate your employees on how to navigate their healthcare benefits with cost-saving tips

## We offer solutions that help enhance wellbeing and provide greater financial security.

- We are part of the Trustmark companies, which have consolidated assets of \$3.1 billion and more than 2 million covered lives and plan participants.
- The Trustmark family of companies has a history going back more than 110 years in the employee benefits industry.
- Trustmark Life Insurance Company is rated A (Excellent) by AM Best.



**Discover how we will deliver big benefits to your business!**  
**Reach out to your broker or sales representative today.**

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#### Trustmark Small Business Benefits®

Plan design availability and/or coverage may vary by state. Plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance and ancillary coverage are provided by Trustmark Life Insurance Company.