

Your voluntary revenue roadmap

*Inside Trustmark's Accident
and Disability insurance*

Voluntary Benefits



Thanks for joining us!



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A little housekeeping...

- When sending questions in the chat, select:
To: All panelists
All hosts
- We will answer questions at the end of the presentation
- All your mics will be muted
- A follow-up survey will pop up when you leave the webinar – please take it!
- The webinar is being recorded and will be made available on-demand
- Slides will also be available for download

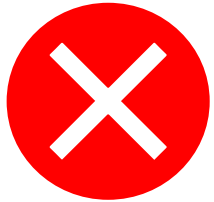


Today's discussion

- What you need to know about Trustmark Accident insurance
- What you need to know about Trustmark Paycheck Protect
- How you can turn this knowledge into meaningful conversations to drive revenue



How has Trustmark succeeded in voluntary for 100+ years?



It's not...

- Playing it safe
- Focusing on other areas
- Mirroring what other carriers do



It is...

- Pushing the envelope
- Listening to our customers
- Standing out with innovative products

What you need to know...

How can you stand out with Trustmark Accident?

- Unmatched flexibility
- Organized Sports Benefit and Workplace Care Benefit

How can you stand out with Trustmark Paycheck Protect®?

- Mental health and substance abuse benefits
- Claim-free return
- Jump Start benefit

**But before we tell
you all our secrets...**



**Meet our friend
Derrick!**



**Derrick is about to run
into some hard times!**



Derrick's story

- Derrick enrolls in Trustmark Accident and Paycheck Protect coverages
- 3 years later, Derrick breaks his ankle playing in his organized rec basketball league
- Derrick has to take 4 months off work while he recovers
- Derrick recovers and returns to work, physically and financially healthy!

So, how did we get here?



How did Trustmark help Derrick make it through?

Accident insurance

- Unmatched flexibility
- Organized Sports and Workplace Care Benefit



Accident insurance

Unmatched flexibility

- Derrick had accident coverage uniquely tailored to fill gaps in his medical coverage
- **A standard plan** serves as the basis for each case – High, medium, low
 - Customization available for each shelf plan to meet employee needs
- **Flexible plan designs** with a wider range of benefits and customizable features



Trustmark Accident insurance

Organized Sports Benefit

- Derrick got **extra support** from his organized Sports Benefit
- **Pays an additional 25% benefit** for injuries that occur as part of an organized sport

Workplace Care Benefit

Similar to the Organized Sports benefit, provides 25% benefit for healthcare workers that receive care where they work

Benefits Provided	Benefit Amount	# of Payments	Total Payment	With Additional 25%*
Ground Ambulance	\$200	1	\$200	\$250
Emergency Room	\$200	1	\$200	\$250
X-Ray	\$100	1	\$100	\$125
3 Follow-Ups	\$50	3	\$150	\$188
10 Therapy Visits	\$50	10	\$500	\$625
Knee Scooter/Crutches	\$150	1	\$150	\$188
Fracture - Open Reduction – Leg	\$1200	1	\$1,200	\$1,500
Total paid			\$2,500	\$3,125

How did Trustmark help Derrick make it through?

Trustmark Paycheck Protect

- Claim-free Return
- Jump Start benefit
- Mental health and substance abuse



Trustmark Paycheck Protect

Claim-free Return

- Derrick was already seeing benefits before his injury
- Automatic \$100 every 2 years the insured doesn't file a claim



Trustmark Paycheck Protect

Jump Start Benefit

- Once Derrick's claim was approved, Trustmark sent him a \$500 check to help him stay afloat until disability benefits started
- Helps “jump start” recovery to get employees back on their feet faster



Trustmark Paycheck Protect

Disability benefits

- While Derrick is recovering, he receives payment from Trustmark Paycheck Protect to sustain his income



Trustmark Paycheck Protect

Mental health and substance abuse

- Derrick has the option, should he need it, to also receive benefits for mental health and substance abuse
- Fortunately, Derrick did not go down this path, but sadly, many Americans do

Source: BenefitsPro, 2021

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56% Of adults with mental illness don't get treatment.



Your revenue roadmap

It's no secret these products are needed

Accident insurance

2/3

Of adults are worried about being able to afford unexpected medical bills – higher than rent, food, gasoline and utilities.

Disability insurance

60%

Of adults in the U.S. live paycheck to paycheck.

The need is there, but is the product always needed?

When to avoid the conversation

- Trustmark Paycheck Protect®
 - Strong existing disability program
- Trustmark Accident insurance
 - Strong PPO coverage



How do you position the conversation with employers?

Accident insurance

- Understand the medical plan = Understand the accident need
- Flexibility means you're positioned to match any plan and coordinate with other benefit offerings
- Organized sports benefit is great for active families



How do you position the conversation with employers?

Trustmark Paycheck Protect®

- Build a culture of acceptance with mental health benefits
- Make sure employees see value with claim-free return
- Unique plan design, not easily replaced by another broker



How can we help you grow voluntary revenue?

Innovation = Revenue generation

- Forward-thinking products offer better protection, better support today's workplace culture
- Helping employers understand these differentiators and what they mean leads to revenue generation
- Your Trustmark team can help you communicate a modern approach to voluntary benefits



Thank you!

We'd be happy to take your questions.