

Trustmark's Recipe for Low Trend

Our expert claim analysts review high-cost claims to capture billing errors, waste and abuse, and to negotiate savings opportunities. **The result is medical trend that is deliciously below the industry benchmark.**

Savings Facts

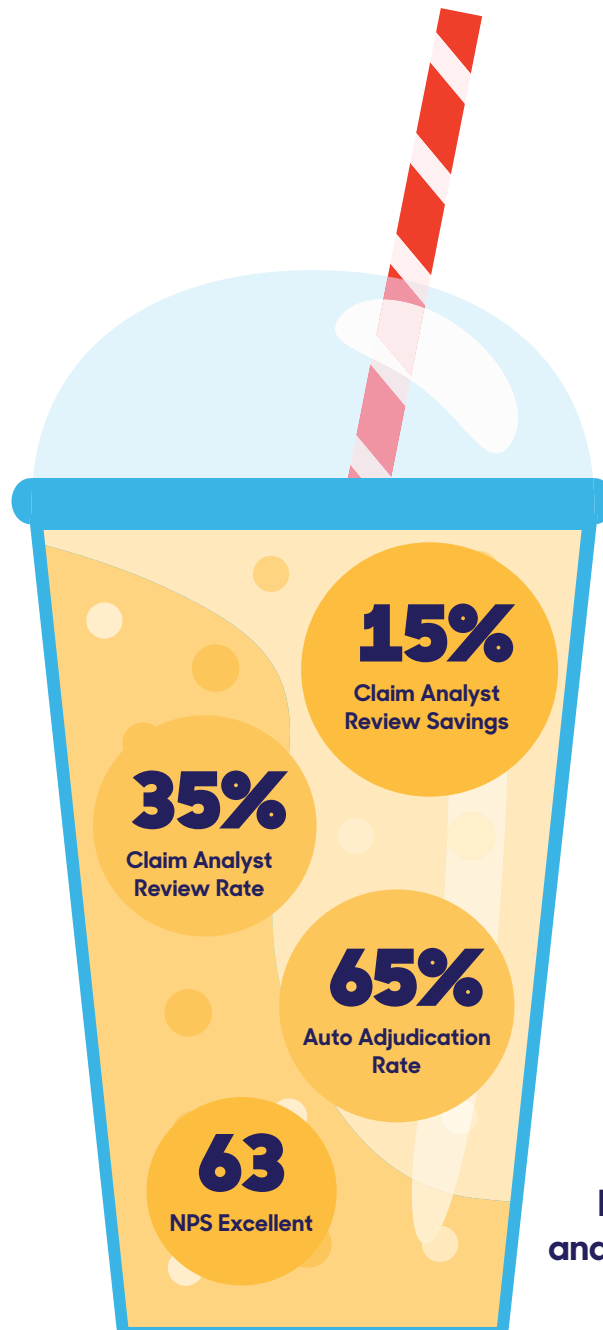
Trustmark **2.6%**

3-Year Industry
Benchmark **4-6%+**

*Our Medical Trend is based on PEPY covered allowed medical claims for standard TPA business, excludes Rx claims, fees, and other costs.

** Benchmarks and Our Medical Trend are not calculated on the same basis. Potential differences include but are not limited to: COVID impacts, inclusion of Rx benefits, fees, and other costs, some benchmarks are based on average expected trend rather than actual claims.

*2021 TMK Client NPS 63; comparable vendor benchmark range is -57 to 52



Ingredients

Flexibility and
Innovation



Targeted Claims
and Processing



Effective Products
and Solutions



Data Driven Insights
and Recommendations



Industry-leading Low Trend

Our Medical Trend: **2.6%**

(3 year average, allowed medical claims PEPY*)

2.6%

SAVINGS 

Industry Benchmarks: **4-6+%**

(3 year average, AON net medical trend, PWC medical cost trend, Segal cost trend**)

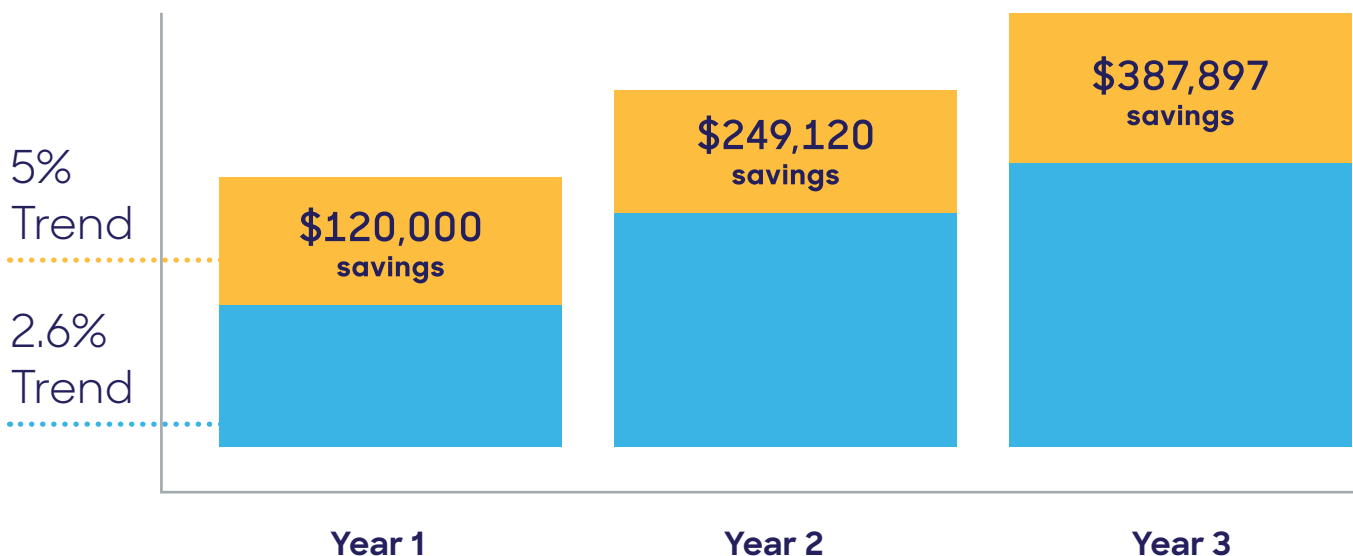
4.2%

6.2%

4.0%

\$750k in Client Savings Over 3 Years

based on \$5M spend



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Expect more.
Benefit more.

For more information about Trustmark's solutions, contact your sales executive or client manager.

Self-funded plans are administered by Trustmark Health Benefits, Inc.

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