



PC24 Trustmark
Producer Conference
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Trustmark 

Elevate your game with Trustmark group health products



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What percent of employees rate themselves as “financially healthy?”

Correct answer: D

- A. 12%
- B. 78%
- C. 95%
- D. 43%

70% of employers rate their employees as “financially sound”

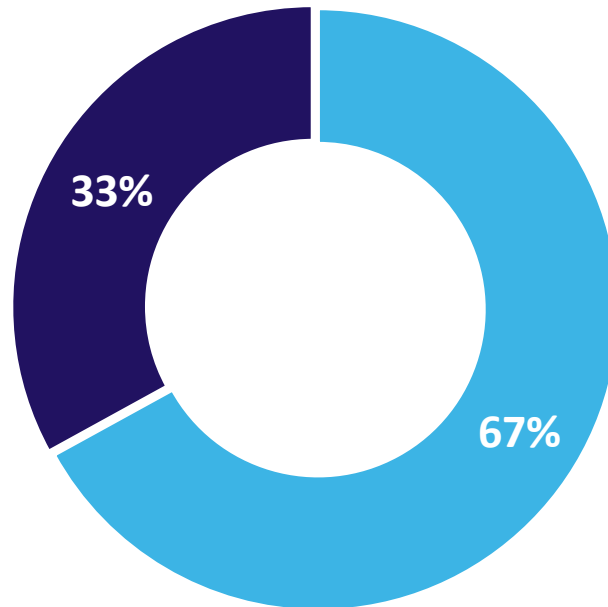
IT DOESN'T ADD UP!

Why are voluntary group health solutions important?

45 years old

is the average age of someone experiencing medical bankruptcy

67% of all bankruptcies are due to medical debt

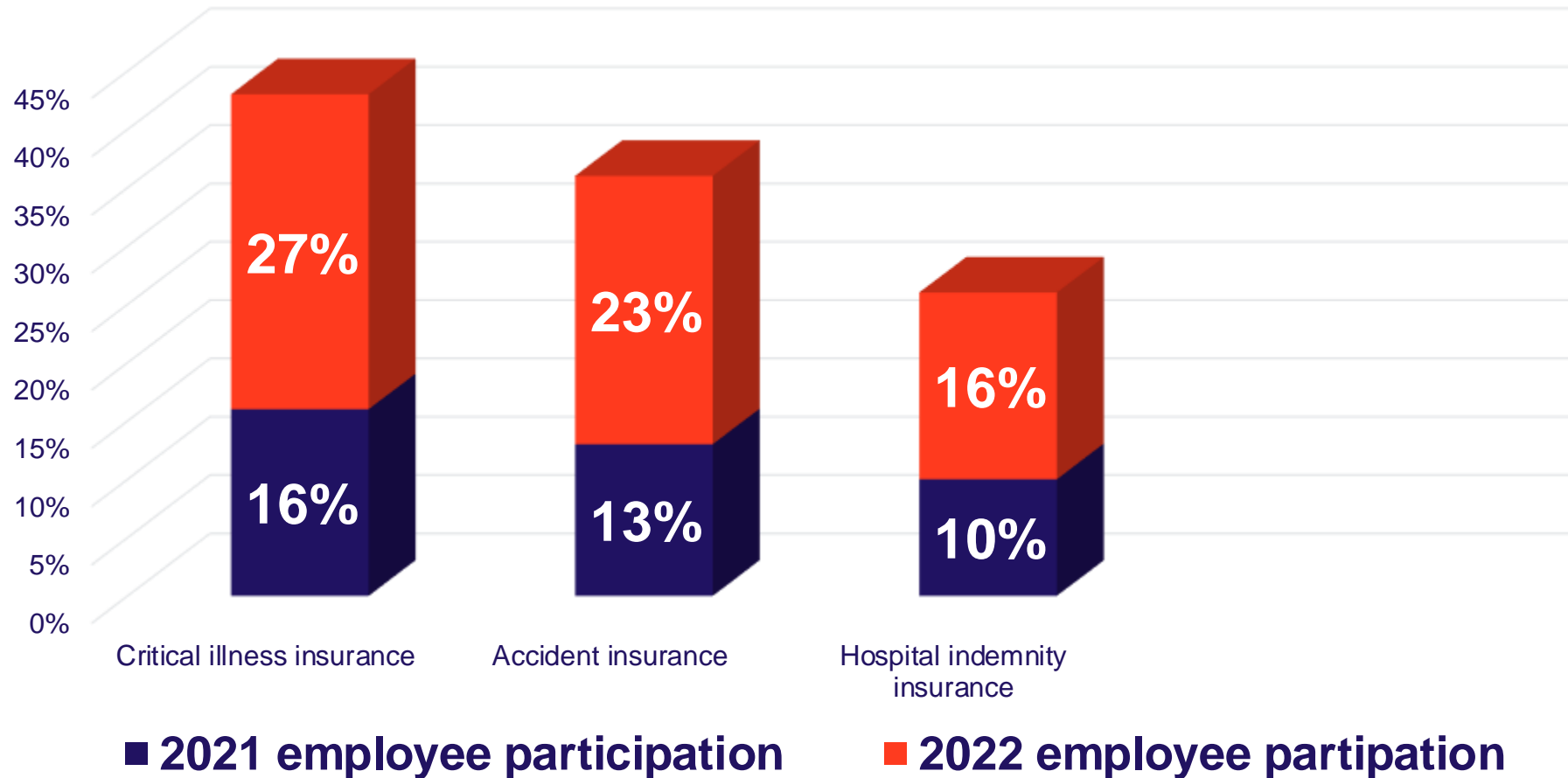


\$4,533

is the average cost of a deductible under a high-deductible family health plan

Why are voluntary group health solutions important?

Employees' use of voluntary benefits



Those insights help us...

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Towards the market

- Need for simple administration

Towards our customers

- They drive our product design

Towards innovation

- You asked, we responded



Trustmark product portfolio

Today we'll walk through...

- Critical HealthEvents[®]
- Hospital StayPay[®]
- Trustmark Accident
- Consistent group product features
- Key takeaways

Why should Trustmark health products stand out to brokers?



Modular



Highly competitive when spreadsheeting



Supports healthy broker compensation



Trustmark health products check all the boxes



Trustmark Critical HealthEvents®

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Trustmark Critical HealthEvents®

A lifetime of benefits

- Base coverage focuses on the **most frequent** conditions
 - Cancer
 - Heart attack
 - Stroke
- Benefits paid in stages
 - **10%** – Early identification
 - **50%** – Early-stage conditions
 - **100%** – Late-stage conditions
- Flexibility to add/remove additional conditions

What does the structure do for policyholders?

Get proactive about treatment

- Benefits for early identification means fewer claim denials and more proactive treatment

Fewer limitations

- No re-occurrence or separation periods, fewer barriers to benefits

It's always there for them

- Annual benefit replenishes each year

Covering mental health

Building a more caring workplace

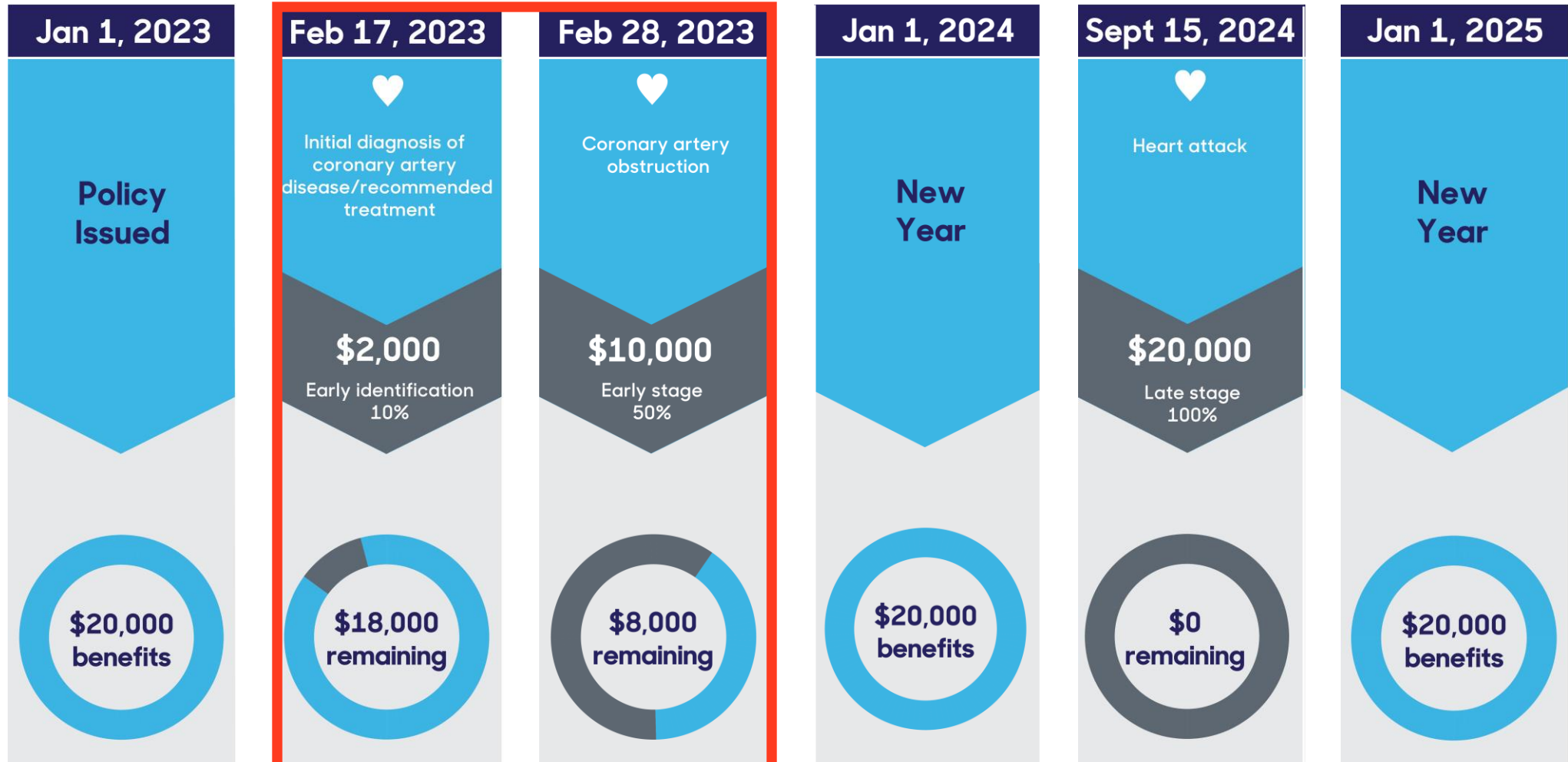
Offer **benefits** for employees who develop mental health conditions

- Severe Depressive Disorder: **50%**
- Bipolar 1 Disorder: **50%**
- OCD: **50%**
- Schizophrenia: **50%**
- PTSD: **10%**
- Dementia: **50%**



How does Critical HealthEvents[®] work?

\$20k benefit is restored each year



Total Payout: \$32,000

A true story

Early Diagnosis

53-year-old man

What happened?

- Sudden onset of dizziness and difficulty speaking
- Stroke team alerted at the ER – normal exam and negative CT
- Diagnosed with TIA (stroke warning sign)



A true story

Early Diagnosis

What Trustmark did

- Paid 10% benefit for early diagnosis of TIA

Why it matters

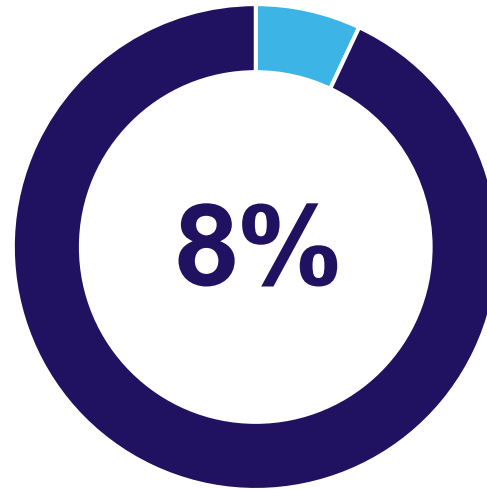
- Encourages preventative health
- Supports policyholders every step of the way through illness



The result...



Industry claims
denial rate



**Trustmark Critical
HealthEvents®**
claims denial over
the last 4 years

One Out of Five Critical Illness Insurance Claims Are Denied: Which Changes Should Insurers Make? Lavery, 2022



Trustmark Hospital StayPay[®]

Benefits structure

Observation at 20+ hours AND we pay ICU and standard hospital stay benefits

- Stacked benefits:
 - \$1000 First Day Admission benefit
 - \$1000 ICU Admission benefit
 - \$200 daily benefit
 - \$200 ICU daily benefit

DAY 1: Admission	DAY 2: ICU	DAY 3 & 4: Standard hospital stay	TOTAL
\$1000 First Day Admission benefit	\$200 daily benefit	\$200 daily benefit	\$2800
\$1000 ICU Admission benefits	\$200 ICU daily benefit		

Benefits structure

Encouraging employees to get care where they work

- Provides a 25% benefit boost to employees who get care at a designated facility

DAY 1: Admission	DAY 2: ICU	DAY 3 & 4: Standard hospital stay	Total	Total With Workplace care benefit
\$1000 First Day Admission benefit	\$200 daily benefit	\$200 daily benefit	\$2800	\$3,500
\$1000 ICU Admission benefits	\$200 ICU daily benefit			

Expanded maternity benefits

Coverage for any baby that is sick or has a hospital stay

- Not required to be in NICU
- Available newborn coverage for routine nursery care
- Mother standardly covered



What percent of employees want their employers to offer mental health in the workplace?

Correct answer: C

- A) 24%
- B) 17%
- C) 67%
- D) 48%

67% of employees want their employer to provide mental health support. BenefitsPRO. 2023.

Covering mental health and substance use

Covered the same as any other hospitalization

- Must meet the requirement of 20 hours of observation
- Differentiator for forward-thinking employers that want to build a healthy, supportive workplace





Trustmark Accident

Trustmark Accident

Designed for flexibility

- Choose the exact benefit amounts you and your clients need
- All benefit amounts and durations are flexible



Trustmark Accident

Organized sport benefit

- 25% increase in benefits for an injury that occurs as part of an organized sport
- For active families, this can make a big difference

Workplace care benefit

- Identical to Trustmark Hospital StayPay[®]
- Provides a 25% benefit boost to employees who get care where they work



Example of a policyholder who injured their leg playing a recreational sport

Injury/service	Sample plan pay out	With organized sports benefits
Leg fracture, closed reduction	\$1,200	\$1,500
Ambulance transportation	\$200	\$250
Emergency room visit	\$200	\$250
X-ray	\$100	\$125
Physical therapy (ten visits)	\$500	\$625
Total	\$2,200	\$2,750

Consistent group product features

Consistent features of Trustmark group products

Wellness

- Flexible amounts: \$25, \$50, \$75, \$100
- Routine physicals, vision, and immunizations
- Wide range of tests and screenings
- No proof of loss

System compatibility

- Group products fit nicely on most systems
- GI – no health questions
- Can accommodate attained age or issue age

Flexible & modular

- Can tailor plans to match existing/incumbent plans in takeover
- Provide best benefits/pricing in competitive situations
- Alleviate situs obstacles

Key takeaways

1. Today's healthy employee looks different than in years past. Now a healthy employee is made up of physical, financial, and mental health
2. You can deliver great products with simple administration
3. **We're flexible** — our products and processes make life easier than ever



Sessions

**Structuring
supplemental health
products to deliver
maximum value**

Monday
3:10 – 3:45 PM
Sea Cliff Room

Thank you!

“

How'd
we do?

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