



**PC24** Trustmark  
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**ACCELERATE**

Trustmark 

# Stacking the deck for enrollment success: Case set up and employee marketing



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Consumer Marketing



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Carolinas

A wooden axe head and handle are positioned on a tree stump. The axe head is on the left, and the handle extends towards the top right. The background is a dark, textured surface, possibly a tree trunk or a stump, with a subtle gradient from dark blue to orange at the bottom.

**“IF I HAD SIX HOURS TO CHOP DOWN A TREE, I  
WOULD SPEND THE FIRST FOUR HOURS  
SHARPENING THE AXE.”**

**ABRAHAM LINCOLN**

# Today's conversation

1. Positioning your cases for success prior to the sale
2. Tips for marketing communications that drive results
3. Roadblocks to a successful implementation and how to get around them



**Think about the most  
successful enrollment  
you've ever had.**

**What made it great?**



# Laying the groundwork for your case prior to the sale

# We're all familiar with the challenges we face

## A changing enrollment environment

- Growing reliance on self-service
- Crowded benefits landscape
- HR and leadership with competing priorities



# What do we need to accomplish?

## Minimum requirements

- Targeting 50% of eligible employees to make a decision – Yes/No
- After this, a minimum of 10 employee applicants
- But you'll struggle to get even that with:
  - Passive online self-enrollment
  - Hand-raising



**You need to set yourself up for success with the right approach!**



# What works?

## Getting the employer's buy in

- These aren't "set it and forget it" products
- We need support to deliver effective communication
- The outcome of the program depends on the backing of HR



# What works?

## Positioning the enrollment

- Enrolling with an experienced enrollment entity
- Off-cycle enrollment
- Being able to educate / engage the employee about the offer that's available for them & their family



# What works?

## Providing the right communication

- Endorsed communication from the employer
- Highlight the “new benefit offering”
- Group meetings with follow up email, text, internal office messaging
- Encouraging employees to schedule an appointment



**How do we deliver  
that communication?**



# You want to get the word out, but *how*?

How do I manage  
the timeline?

How do I align with employer  
branding?

How do I create materials?

How do I communicate the plans?

How do I distribute the materials?



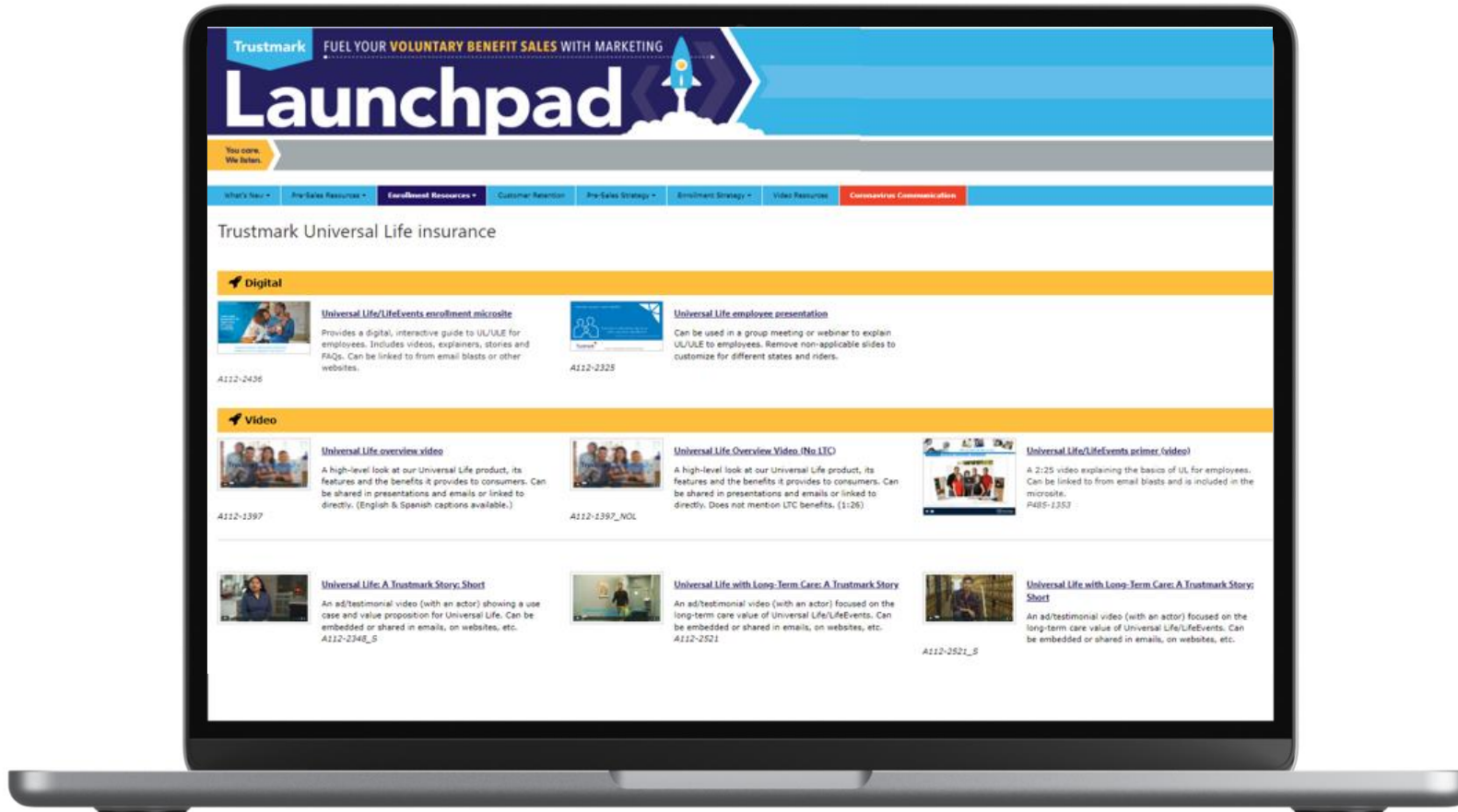
## Trustmark marketing is your *how*!

# Pre-approved marketing communications

## On-demand materials ready for implementation

- ✓ Approved DOI communication collateral
- ✓ Product communication templates
- ✓ Co-branded options on select collateral
- ✓ Product videos
- ✓ Product microsites
- ✓ Employee product presentations

# Executing your pre-sales strategy: Easy access to materials through launchpad



[Trustmarkins.com/launchpad](https://Trustmarkins.com/launchpad)

# Tailored communications: Greater customization may be needed for large cases

- Communication for a diverse workforce
- Support client's corporate culture
- Compliance and policy communications alignment
- Showcase the client's brand



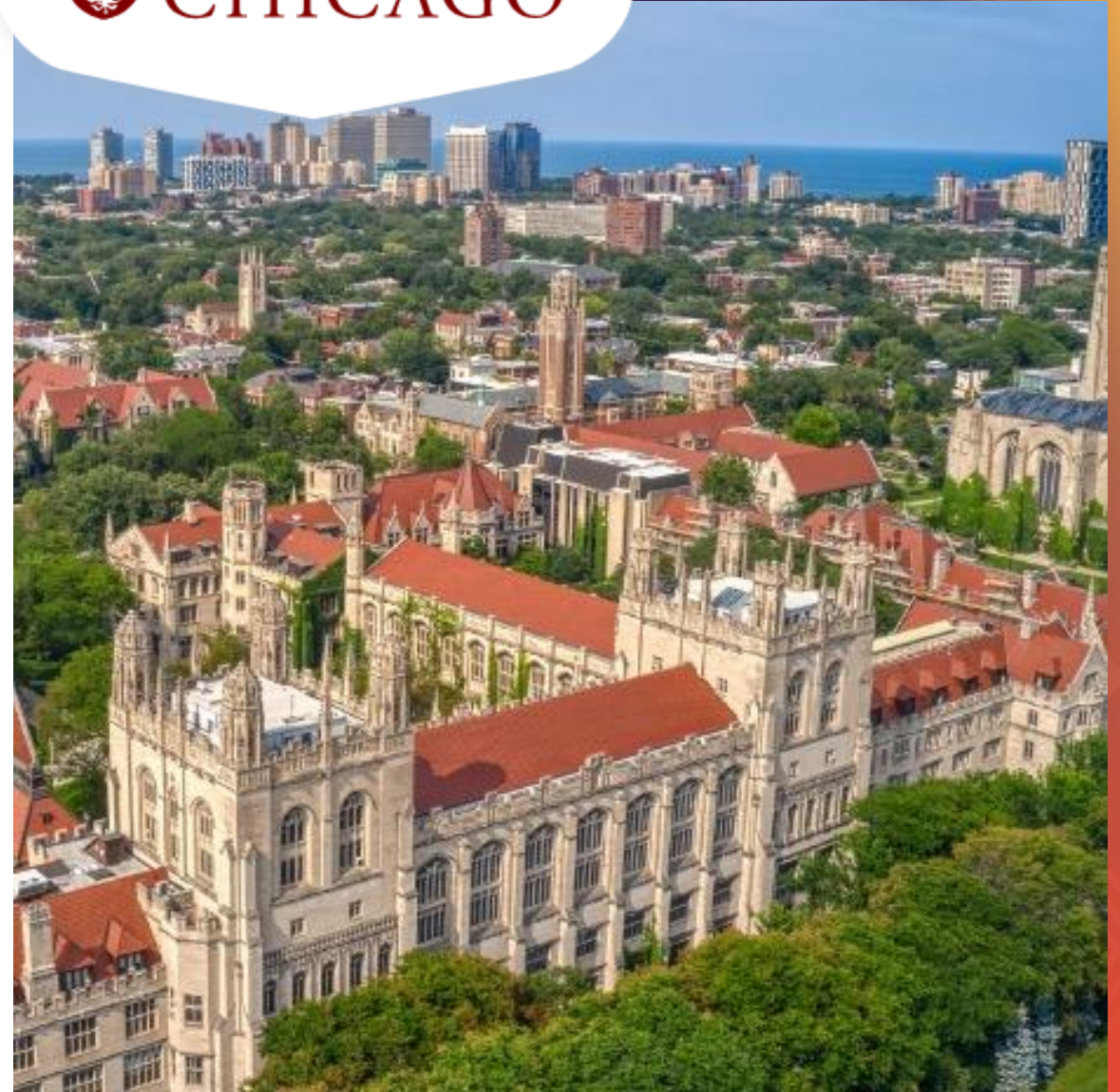


# Collaborating with Trustmark: Exploring a large case

**Challenge:** Managing a diverse workforce spread across multiple buildings on campus.

**HR Objective:** Establish a robust brand presence on materials to endorse products.

**Opportunity:** Develop a comprehensive campaign with a multi-touchpoint plan to effectively reach the target audience in various locations.



# Collaborating with Trustmark: Exploring a large case



**NEW** special benefits opportunity for University of Chicago employees!

Two-in-one protection: a long-term care solution included with permanent life insurance.

Only available **Nov. 1 - Dec. 9, 2022** - learn more and get signed up today.

See reverse for details.

Postcard

**THE UNIVERSITY OF CHICAGO**

Enrollment open to University of Chicago employees

### Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two important coverages for when you need them the most.

**Financial security even after a loss**  
Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal LifeEvents can help.

Universal LifeEvents provides a higher death benefit during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the right protection for you.

Universal LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the ending of one story won't stop the beginning of another.

**Universal LifeEvents sample rates**

Age at purchase	\$25,000 Universal LifeEvents policy
30	from \$3.49 - \$4.59
40	from \$5.05 - \$6.71
50	from \$7.84 - \$10.71

*Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.*

**Note: your rate is "locked in" at your age at purchase!** Once you have a policy, your rate will never increase due to age.

**Solving the long-term care issue**  
At any point in your life, you may need long-term services, which could cost hundreds of dollars per day. Universal LifeEvents includes a long-term care (LTC) benefit that can help pay for those services as any benefit remains at the same level throughout your life. The full amount is always available when you most need it.

**Here's how it works:**

- 4%** You can collect 4% of your Universal Life death benefit per month for up to 25 months to help pay for long-term care services.

**Flexible features available:**

- 2x PLUS:** If you collect a benefit for LTC, your benefit will be available for your benefit as much as doubling your benefit.
- 3x PLUS:** You can collect your LTC benefit 25 months, as much as tripling your benefit.

**The LTC Benefit is an acceleration of the death benefit on Care Insurance (except in LA and VA, where the LTC Benefit Care Insurance begins to pay after 90 days of confinement and to qualify you must meet conditions of eligibility). Benefits provided by this policy may not cover all of the LTC expenses. Pre-existing condition limitation may apply. See reverse for complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement provided by this policy are right for you.**

**Voluntary Benefits**

- Universal LifeEvents is designed to protect your future.
- The younger you are when you enroll, the benefit you receive for the same premium.
- No medical exams or blood work - just answer a few simple questions.

See reverse side for more information on Universal LifeEvents insurance from Trustmark Insurance Company.

**THE UNIVERSITY OF CHICAGO**

Enrollment open to University of Chicago employees.

### Help Solve the Long-Term Care Issue with Trustmark Universal LifeEvents® Insurance

The need for long-term care (LTC) services is one of the greatest risks people can face. Yet it can be a challenge to find protection against the rising costs of those services, in the event of an accident, illness or aging. Not being prepared for the high costs of LTC may deplete retirement savings and may create financial hardships for surviving families.

For some, LTC insurance is an option, but may be expensive. In addition, most people don't think about buying it until they get older. By then, it may be more than they can afford. Would it help to have the added protection of combining life insurance, cash value and LTC all in one policy that you may use as a financial tool?

**Introducing an attractive alternative for obtaining long-term care**  
Trustmark Universal LifeEvents insurance is an easy way to buy LTC coverage that you may find affordable. It provides a long-term care benefit that's funded by life insurance.

**Universal LifeEvents insurance with LTC**  
Fund your future LTC needs through a life insurance policy\* and help to:

- Maintain independence and freedom of choice over how and where care services are provided (once an insured has met conditions of eligibility and has a plan of care)
- Protect your retirement assets
- Ensure that LTC needs may not create a financial burden on your family

**It works like this:**  
Say the life insurance benefit amount is \$100,000. Universal LifeEvents accelerates 4 percent of that - or \$4,000 a month - to help pay for care! Plus, Universal LifeEvents features benefit riders† that extend care payments up to 50 months and make the full life insurance benefit amount available at its original value, thus up to TRIPLING the policy value.

**Monthly cash benefit**  
Some LTC policies limit benefits to a type of care or daily benefit. The Universal LifeEvents benefit for LTC pays benefits directly to you, and allows a choice of care facilities.

- Home Care
- Adult Day Care
- Assisted Living
- Nursing Home

**Voluntary Benefits**

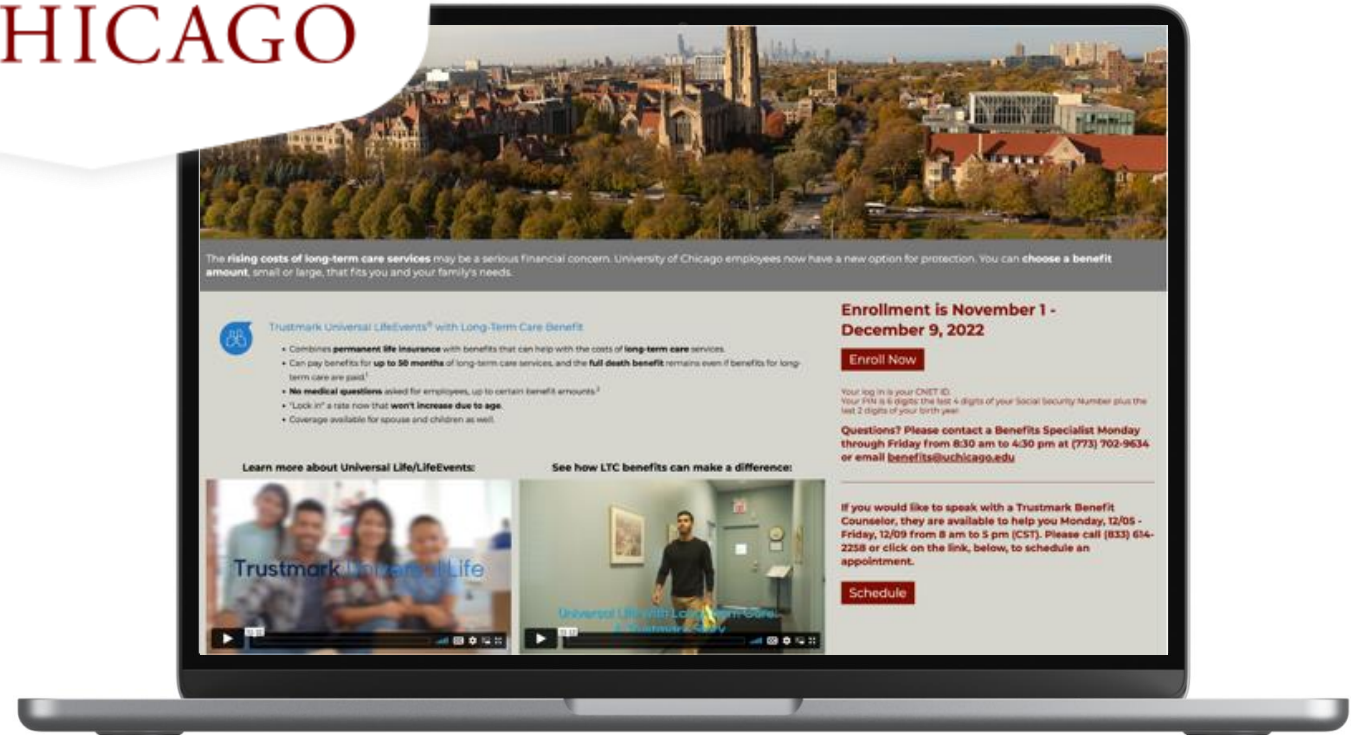
**Trustmark**  
benefits beyond benefits

Benefit summary  
LTC collateral

# Collaborating with Trustmark: Exploring a large case



TV monitor



Landing page

# Experience the Trustmark difference: Elevating services, exceeding expectations

1. Proven leadership in enrollment marketing communications
2. Effective communications tools
3. Consultative-approach marketing
4. Turn-key solutions for fast implementation for most cases



# Case set up for success

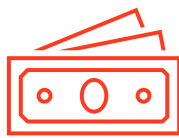
# What comes next?

- You've sold the case, you've got the employer onboard
- You have a marketing strategy and the tools to execute

But what happens if we stumble at the finish line with case set up?



Communication  
breakdown



Billing issues



File feed/application  
issues



Poor client outcomes

# Understanding the challenge

## What's the threat?

- Brokers working with multiple carriers, multiple people
- Disorganization and lack of specialized expertise
- Lack of clear timelines
- Inconsistent communication



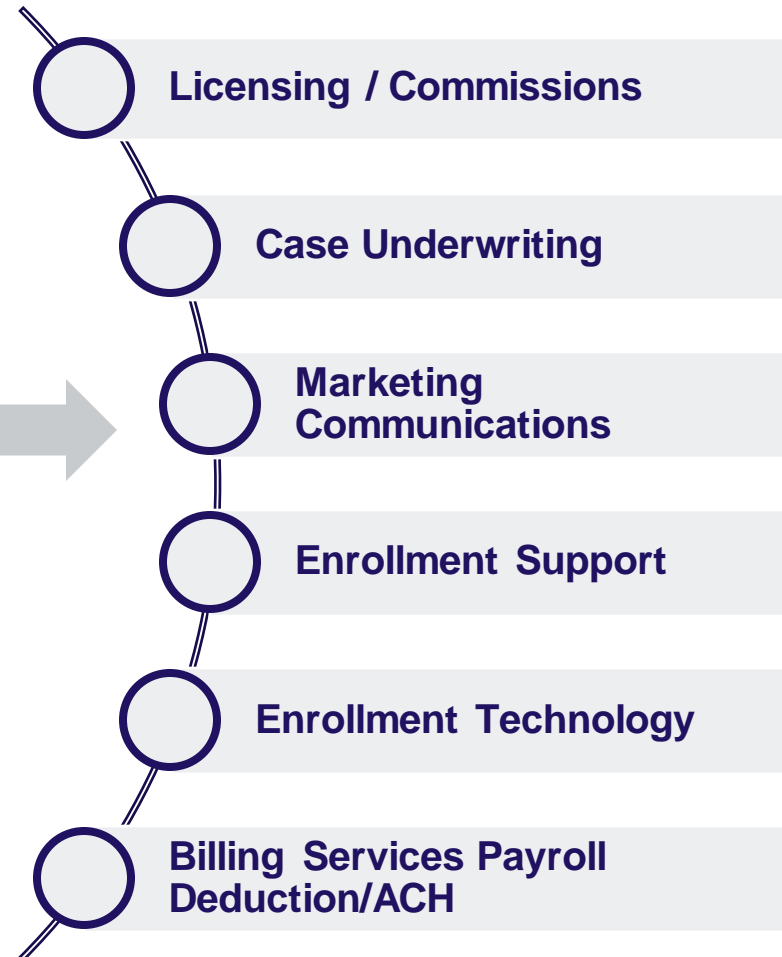
# Your dedicated implementation team



**Producer partner**

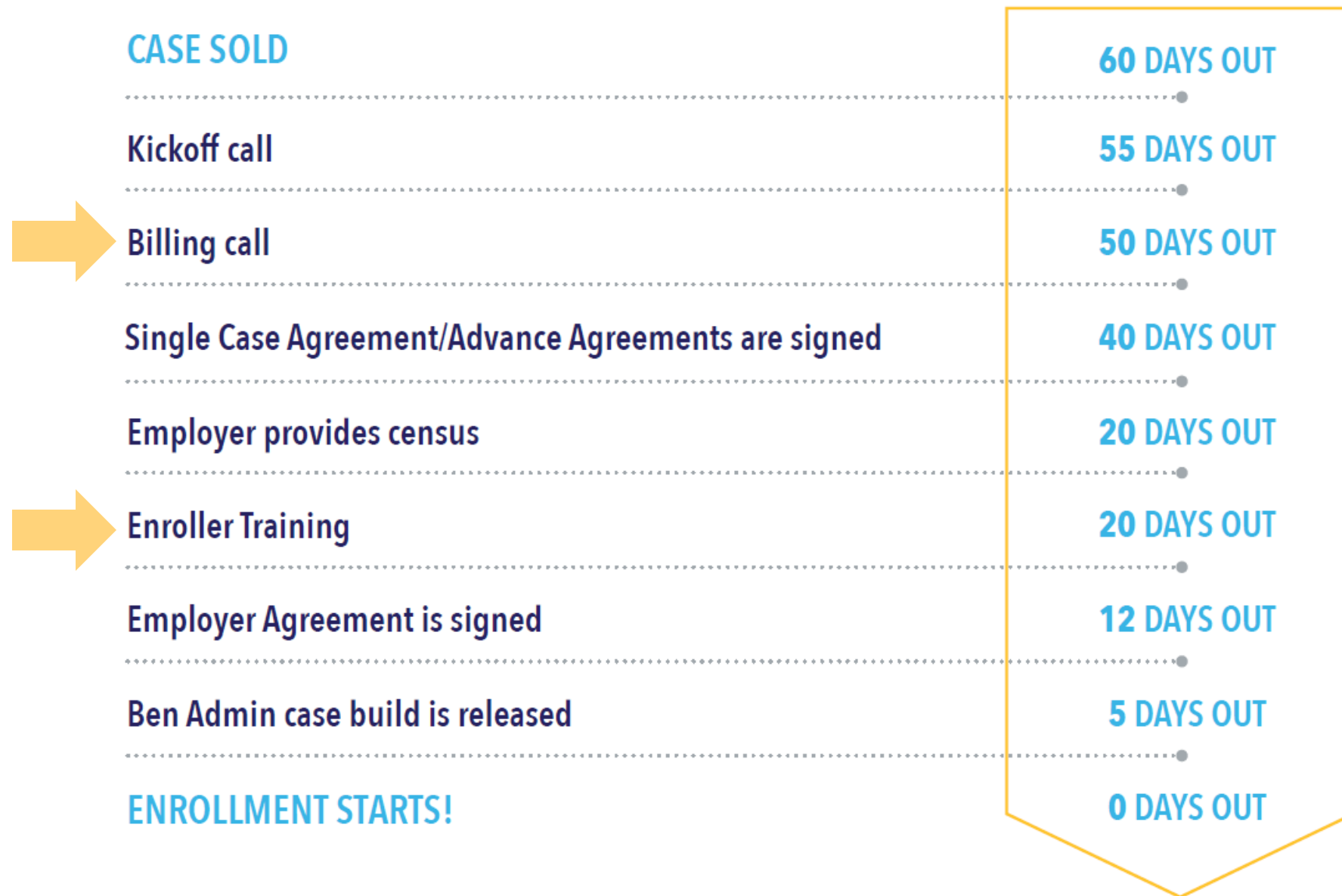


**Implementation Manager**





# The Trustmark timeline



# Key takeaways

## Preparation = Success

- We want to drive positive outcomes for your cases
- We can do that by setting up for success on the front end by:
  - Product positioning with the employer
  - Dedicated customer success team to support success
  - Marketing to drive results

**Thank you!**

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How'd  
we do?

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