



PC24 Trustmark
Producer Conference
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ACCELERATE

Trustmark 

Structuring supplemental health products to deliver maximum value



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Agenda

Today we will discuss...

- Trustmark group products
- Versatility & levers
- Success story



Trustmark Critical HealthEvents®

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Trustmark Critical HealthEvents®

Paying in stages

10% Early identification

50% Early-stage conditions

100% Late-stage conditions

Annual benefit replenishes
each year



Trustmark Critical HealthEvents®

Modular in design

- Cancer benefit paid in stages
- No recurrence or separation periods standardly

Benefit Level	Percentage
10%	19%
50%	41%
100%	40%

} **61%**

These claims are typically not covered and align closely with the industry average denial rate.

Trustmark Critical HealthEvents®

Modular in design

- Add/remove additional conditions
 - Pediatric illness (including autism)
 - Infectious disease
 - Additional conditions (including dementia and mental health)
- Can design to operate like traditional CI policy





Trustmark Hospital StayPay[®]

Trustmark Hospital StayPay[®]

Observation at 20+ hours

- Stacked benefits
- No exclusions for substance abuse or mental illness
- Customizable benefits to work better with employees' specific health plans



Trustmark Hospital StayPay[®]

Added benefits

- Claim free return
- Expanded maternity benefits
 - Different benefit options available for mother and child
 - Can waive Pre-Ex and offer no waiting period for maternity. Or waive Pre-Ex and have a specific maternity waiting period of 9 months
- Workplace care



Trustmark Accident

Trustmark Accident

Organized sport benefit

- 25% increase in benefits for any benefit paid under the accident policy
- For active families, this can make a big difference

EXAMPLE:
a policyholder
who injured
their leg playing
a recreational
sport

Injury/Service	Sample plan pay out	Additional organized sports benefits	Additional Workplace Care benefit	TOTAL BENEFIT
Leg fracture, closed reduction	\$1,200	\$300	\$300	\$1,800
Ambulance transportation	\$200	\$50	\$300	\$550
Emergency room visit	\$200	\$50	\$50	\$300
X-ray	\$100	\$25	\$25	\$150
Physical therapy (10 visits)	\$500	\$125	\$125	\$800
TOTAL	\$2,200	\$550	\$550	\$3,300

Trustmark Accident

Unmatched flexibility

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



Versatility & levers

Versatility & levers

Remove or add benefits with ease

- **Pre-Ex**
- Commission adjustments
- **Tech fees**
- **UW discretion**
- **Bundling discounts**
- Family tier and age band adjustments
- Subsidization between products
- Benefit changes
- **Wellness options**
- Maternity benefits
- Claim free return



Versatility & levers cont'd

Pre-existing conditions

- Apply only to Non-Pars (standard)
- Waive forever and everyone
- Apply to all



Versatility & levers cont'd

Tech funding

Additional funding separate from product commissions available to help with tech system or file feed-related costs

Bundling discounts

Premium savings included by bundling and offering at least a total of 3 Trustmark solutions

UW discretion

Additional premium savings available in considering multiple factors including broker partnership, enrollment strategy, prior VB participation, etc.

Versatility & levers cont'd

Wellness

- 25, 50, 75 or \$100 options
- Different benefit amounts available for EE, SP, and Child
- Proof of Loss can be removed or added
- The waiting period can be removed or added

Maternity benefits

- Different benefit options available for mother and child
- Can waive Pre-Ex and offer no waiting period for maternity. Or waive Pre-Ex and have specific maternity waiting period of 9 months
- Routine physicals, vision, and immunizations

Success story

Sample client 2023 – bundling discount

Case name:

TMK client 2023

State: CT

ACC		% difference
Model premium	Trustmark vs. Company B	+7

Proposal date:

11/15/2023

HI		% difference
Model premium	Trustmark vs. Company B	-3

NASICS code:

721120

CHE (Aggregated age bands)		% difference
Model premium	Trustmark vs. Company B	+3

Mode: 12

OVERALL AVERAGE

+2

Sample client 2023 – 10% discretion

Case name:
TMK client 2023
State: CT

ACC		% difference
Model premium	Trustmark vs. Company B	-2

Proposal date:
11/15/2023

HI		% difference
Model premium	Trustmark vs. Company B	-12

NASICS code:
721120

Mode: 12

CHE (Aggregated age bands)		% difference
Model premium	Trustmark vs. Company B	-7

OVERALL AVERAGE -7

Sample client 2023 – matched accident rate

Case name:

TMK client 2023

State: CT

ACC		% difference
Model premium	Trustmark vs. Company B	0

Proposal date:

11/15/2023

HI		% difference
Model premium	Trustmark vs. Company B	-12

NASICS code:

721120

CHE (Aggregated age bands)		% difference
Model premium	Trustmark vs. Company B	-7

Mode: 12

OVERALL AVERAGE

6

Sample client – 5,618 eligible

3/1/23 effective date

- 10% discretion used on all 3 products and bundling discount
- Raised ACC Rates to match existing, only 8.5% discretion
 - Matched accident rates exactly, CHE was 7% cheaper and HI was 12% cheaper

Key takeaways

- We're here to help you structure supplement health products to deliver maximum value to your clients and their employees
- Trustmark offers modularity not typically seen in the market
- We can match any plan out in the market

Thank you!

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How'd
we do?

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