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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®





Trustmark Critical HealthEvents®

Paying in stages

10% Early identification50% 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%	61%
100%	40%	

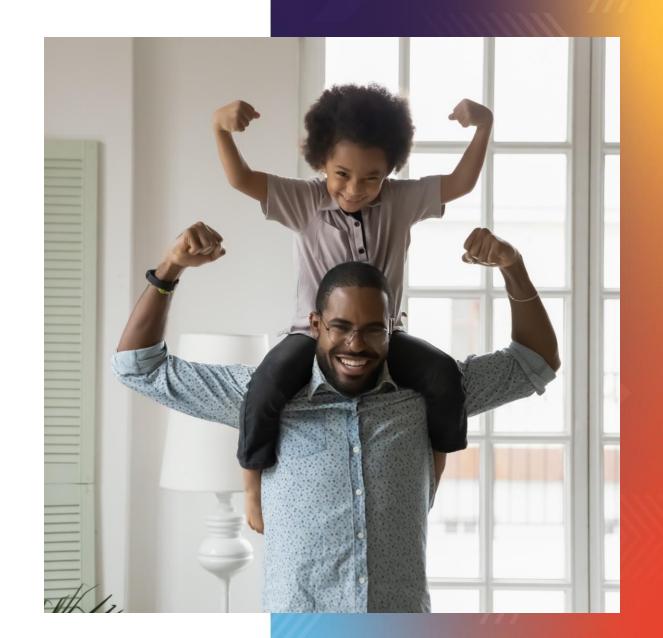
These claims are typically not covered and align closely with the industry average denial rate.



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®

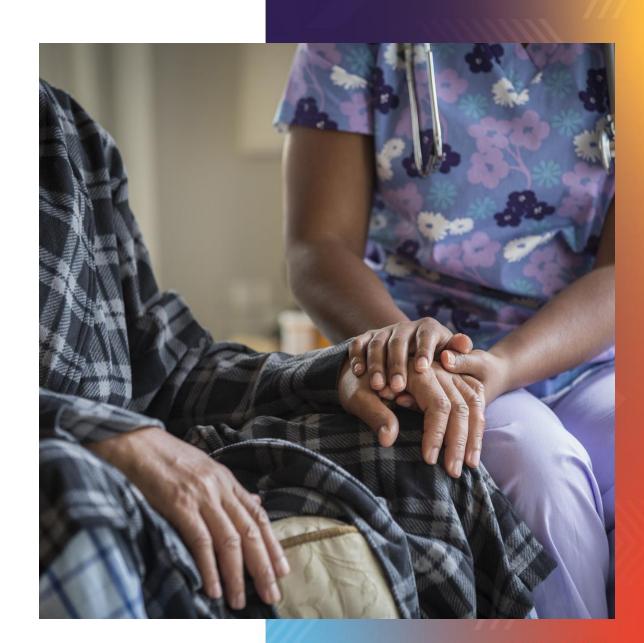




Trustmark Hospital StayPay[®]

Observation at 20+ hours

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

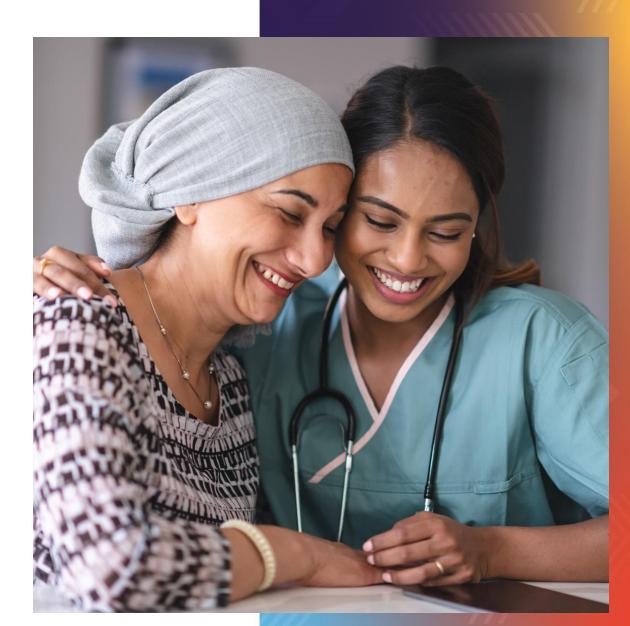




Trustmark Hospital StayPay[®]

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

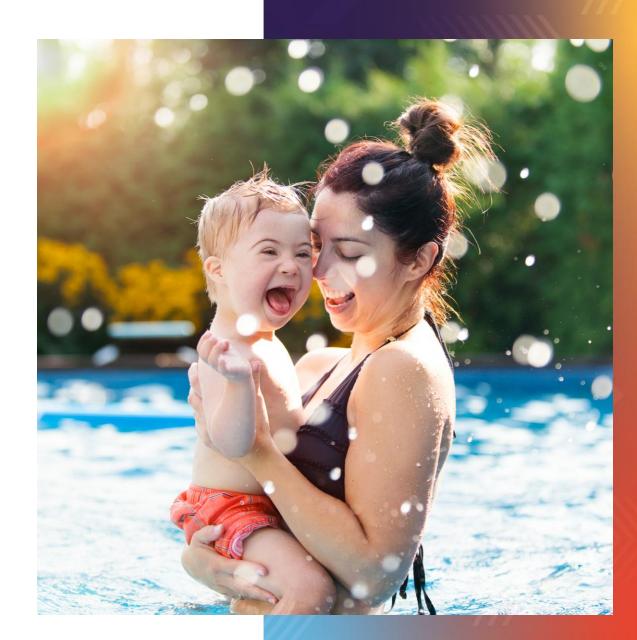
Injury/Service	Sample plan pay out	Additional organized sports benefits	Additional Workplace Care benefit	TOTAL BENEFIT
Leg fracture, closed reduction	\$1,200	\$300	\$300	\$1,800
Ambulance transportation	\$200	\$50	\$300	\$550
Emergency room visit	\$200	\$50	\$50	\$300
X-ray	\$100	\$25	\$25	\$150
Physical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

a policyholder who injured their leg playing a recreational sport

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

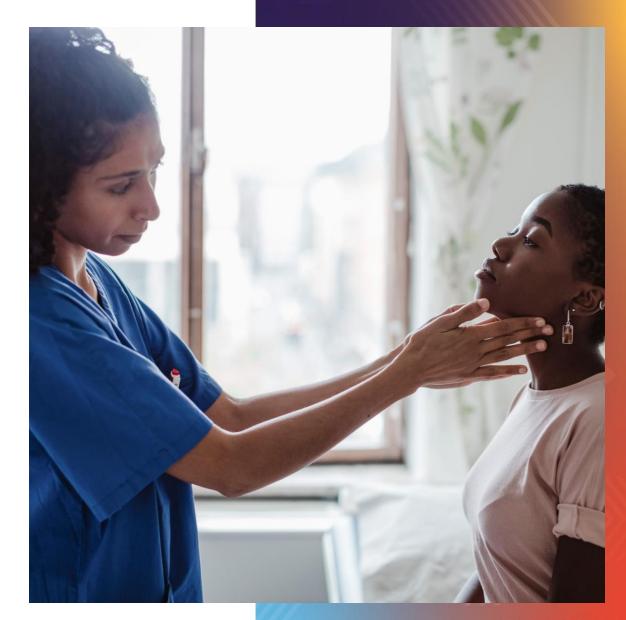
- Subsidization between products
- Benefit changes
- Wellness options
- Maternity benefits
- Claim free return



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 feedrelated 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	ACC		% difference
State: CT	Model premium	Trustmark vs. Company B	+7

Proposal date:

11/15/2023

NASICS code: 721120

Mode: 12

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

CHE (Aggregated age bands)		% difference
Model premium	Trustmark vs. Company B	+3
	OVERALL AVERAGE	+2

Sample client 2023 – 10% discretion

Case name: TMK client 2023	ACC		% difference
State: CT	Model premium	Trustmark vs. Company B	-2

Proposal date:

11/15/2023

NASICS code: 721120

Mode: 12

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

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

OVERALL AVERAGE

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Sample client 2023 – matched accident rate

Case name: TMK client 2023	ACC		% difference
State: CT	Model premium	Trustmark vs. Company B	0

Proposal date:

11/15/2023

NASICS code: 721120

Mode: 12

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

CHE (Aggregated age bands)		% difference
Model premium	Trustmark vs. Company B	-7
	OVERALL AVERAGE	6

Sample client – 5,618 eligible

3/1/23 effective date

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- 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





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Thank you!

44 How'd we do?

