



PC24 Trustmark
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ACCELERATE

Trustmark 

Trustmark Simplink: Technology solutions in an ever-changing world

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Question for you...

How many of you have been challenged by eAPI feeds?



Frequently asked questions

- Do you work with “X” system?
- What do you think of that system?
- What can we do to offer your products?
- Any ideas on how to increase participation on self-directed cases?
- Questions concerning security, data ownership, and data processing
- What is Trustmark doing with API and AI?

A look at the voluntary benefits market

Expectations

- Carriers to work with their clients' ben admin/HRIS platform
- A plug and play solution
- It works and the policies are issued in a timely fashion

Issues

- Find a carrier that can fit system, but not offer best products (perm life products)
- Toggling between systems for enrollment
- Poor user experience and employer headaches

What's our goal?

To offer our products on the platforms you want, the way you want it.



Simplink

The answer to your client's enrollment technology challenges

API

Application Programming Interface

Allows two applications to talk to each other for easier data sharing, processes and overall function

eAPI

Embedded Application Programming Interface

Offers the same function as API, but the screen flow is already built in and allows for simpler implementation

- Quicker integration
- Faster case setup
- Content control

What does Simplink offer?

- Allows us to work with more systems
 - May help with persistency
 - Larger footprint for sales – clients and brokers have their favorite systems
- Takes on look and feel of the source system
- Better enrollment experience
- Fewer challenges
 - Cleaner data
 - Eliminates EDI feeds
 - Part of implementation

Technology enhancements

- As security becomes stricter, our technology stays up to date
- UX update that will remove reliance on session cookies (Q1 2024)
 - Eliminates browser challenges, clearing of cache
- Enhanced API functionality
- Continuous employee experience updates and improvements based on feedback
 - New release every 2 weeks based on voice of customers

Widgets work

Premium through Simplink

\$38 million

since its inception in 2020

\$17 million in 2023

51% increase from 2022 – 2023

178% increase from 2021 – 2023

Simplink integrations

- Accordware
- BenTek
- BenefitConnector
- BenefitFirst
- BenefitBridge
- BenefitsConnector
- BenXpress
- Bswift
- Corestream
- Employee Navigator
- Enroll For Life/iOpt
- EnrollVB
- FBMC
- HRally
- IES
- Optavise
- Paycor
- Paylocity
- Pisteos
- Secova
- Unity
- Verko
- WeCare
- Willis Towers Watson
- Workforce Junction
- WorxHR



**6 years ago,
98% of our business
was on one platform**

Simplink

SYSTEM DEMO

We collect feedback and regularly
release new updates

Current initiatives (2023/2024)

- Investing in our API infrastructure
- Building headless API work
- More native builds
- Enhancing the user experience related to enrollment
- ACH functionality



Investing in API infrastructure

- LIMRA Ldex
 - Post-enrollment API – get enrollment info
 - Case building
- Enhancing our support model APIs
- Documentation, test environment, support

Building headless API work

- Maintaining the customer experience if a platform isn't compatible with Simplink
- Rating
- Questions
- Rules

More native builds

- Finding creative ways to work with more platforms
 - Group products
 - Trustmark Life + Care
 - Universal Life/Universal LifeEvents®

Enhancing the user enrollment experience

- Re-enrollment flow
- Improved education

ACH functionality

- Add ACH functionality within Simplink
- Develop an ACH service that can be used for native builds
- ACH accounts for 10% of our book of business today – 3 years ago, it was less than 1%



Session

Trustmark ACH: An alternative to payroll deduction

**Monday, February 5
3:10 – 3:45 PM
Pacific Heights**

Key takeaways

- Technology is important and we're here to provide solutions
- We're continually improving our Simplink technology based on your needs
- Listening to the voice of the customer is part of our exemplary service – technology is no exception

Thank you!

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How'd
we do?

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