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AMPLIFY

Trustmark 

Maximizing Value Within a Block of Business



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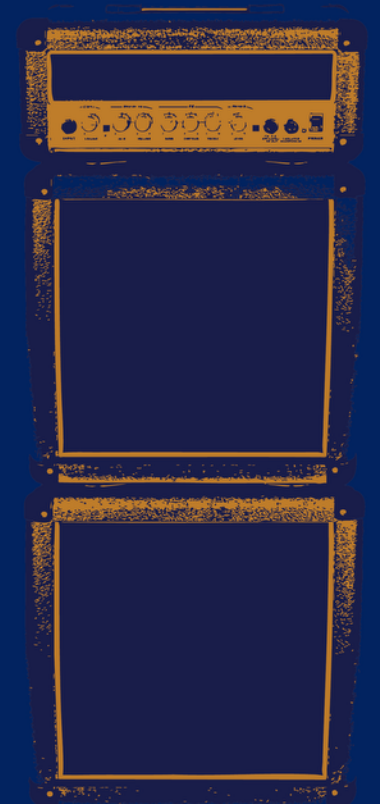
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A Picture of Mentorship



Agenda

1. Why Focusing on a Block of Business Is Beneficial
2. Creating Longevity and Value Through Strategic Product Offerings and Communication
3. Establishing Strong Client Relationships Within a Specific Market



AMPLIFY

Benefits of Targeting a Block of Business

Why Focus on a Specific Block?

- Employer groups share benefit structures for easier scalability
 - Anchor the solution around a common need
- A common denominator simplifies cross-employer implementation
 - Systems, processes, underwriting, education across enrollers
- Address block-specific nuances with tailored solutions to become a trusted resource



Let's Work Through an Example



South Carolina Public Sector

- Tens of thousands of employees dispersed statewide
- Understaffed HR
- Employer groups had a shared program
- Word of mouth got our foot in the door – able to demonstrate competency from there on a larger scale

What's the Need for the Client?

Communication Needs

- Engage and educate employees about their benefits
- Help alleviate workload for understaffed HR team
- Carrier partner that listens, supports the initiative and can help tell the story
- Relationship with a trusted consultant



What's the Need for the Client?



Product Needs

- Offer valuable coverage for employees to help increase employer retention
- Most immediate needs
 - Short-term disability gap
 - No life with long-term care solution
- Success with initial products opened the door to offering more
- Understanding the benefits program offered, helped us understand the voluntary need
 - Also was a crucial part of scalability

Solving Client Needs

Methods

- Leverage the product need to fund the communication
- Products offered to everyone year-over-year, not just non-participants
- Set ourselves apart by leading with education and processes around core benefits
- Focused on becoming experts in benefits structure and educating employees from there
 - Shows proficiency and helps employees make better decisions
- Sent same counselors to same locations year over year to build familiarity and dependability

Year	Product Offering
Year 1	Universal Life – All locations Disability – All locations
Years 1 & 2	Critical Illness – Some locations
Years 3 & 4	Critical Illness – All locations
Year 10	Accident – Some > All locations
Year 20	Hospital StayPay – Most locations and building

Creating Long-Lasting Client Relationships

Creating Scalability Leads to Growth

- The nature of the opportunity lent itself to growth through scalability
- Created a program we could easily replicate:
 - Same benefit plans
 - Same platforms and systems
 - Same education of enrollers

Creating Long-Lasting Client Relationships

Establishing Trust Between the Broker & Enrollment Firm

- Addressing pain points is #1
- Employee engagement is a top priority
- **It takes a team**

Creating Long-Lasting Client Relationships

Establishing Trust Between the Broker & Enrollment Firm

Broker

- Calls on block of business and builds strong relationships with benefit administrators
- Can choose to bring in an enrollment partner
- Needs employer endorsement

Enrollment Partner

- Helps make enrollment easier and more effective
- Can make or break education

Carrier

- Enrollment entity uses carrier relationships to create plan designs and strategize
- Need effective marketing materials and education

Creating Long-Lasting Client Relationships

Addressing Pain Points

Example:

HR Onboarding Challenges

- Understaffed
- Need help with technology
- Want to create a good first impression with employees

Assisting With New Hires

- Opportunity to establish good relationship with HR
- Onboarding provides a captive audience

Solutions

- Full time enroller promotes consistency as an extension of their benefits department
- Meticulous enroller training
- Use new hires as a captive audience for voluntary benefits
- On-site employee discussions
 - Provides better product education

Results

South Carolina Public Sector Block Development

- Slow and steady wins the race
- A win-win-win method:
 - Employees
 - Better experience, education, and confidence in benefit decisions
 - Employers
 - HR team has more capacity to handle other priorities
 - Better employee retention
 - Brokers
 - Boosted participation and revenue

Year	Employees	Locations	Enrollers
Year 1	4,000	30	8-10
Year 15	55,000	1,020	100
Year 25	85,000	1,200	120

Key Takeaways

- It takes time to nurture relationships and produce these results
- Start with understanding the clients' needs and go from there
- Look for scalable opportunities
- Take a personal approach to customer service
- Employees think of the enrollment firm first when enrollment season comes around — that's a key relationship

Thank you!

