# Case study: Capitalize and win the re-enrollment game

**Brett Daniel**

Executive Director, National Accounts
Trustmark

**Jeff Toliver**

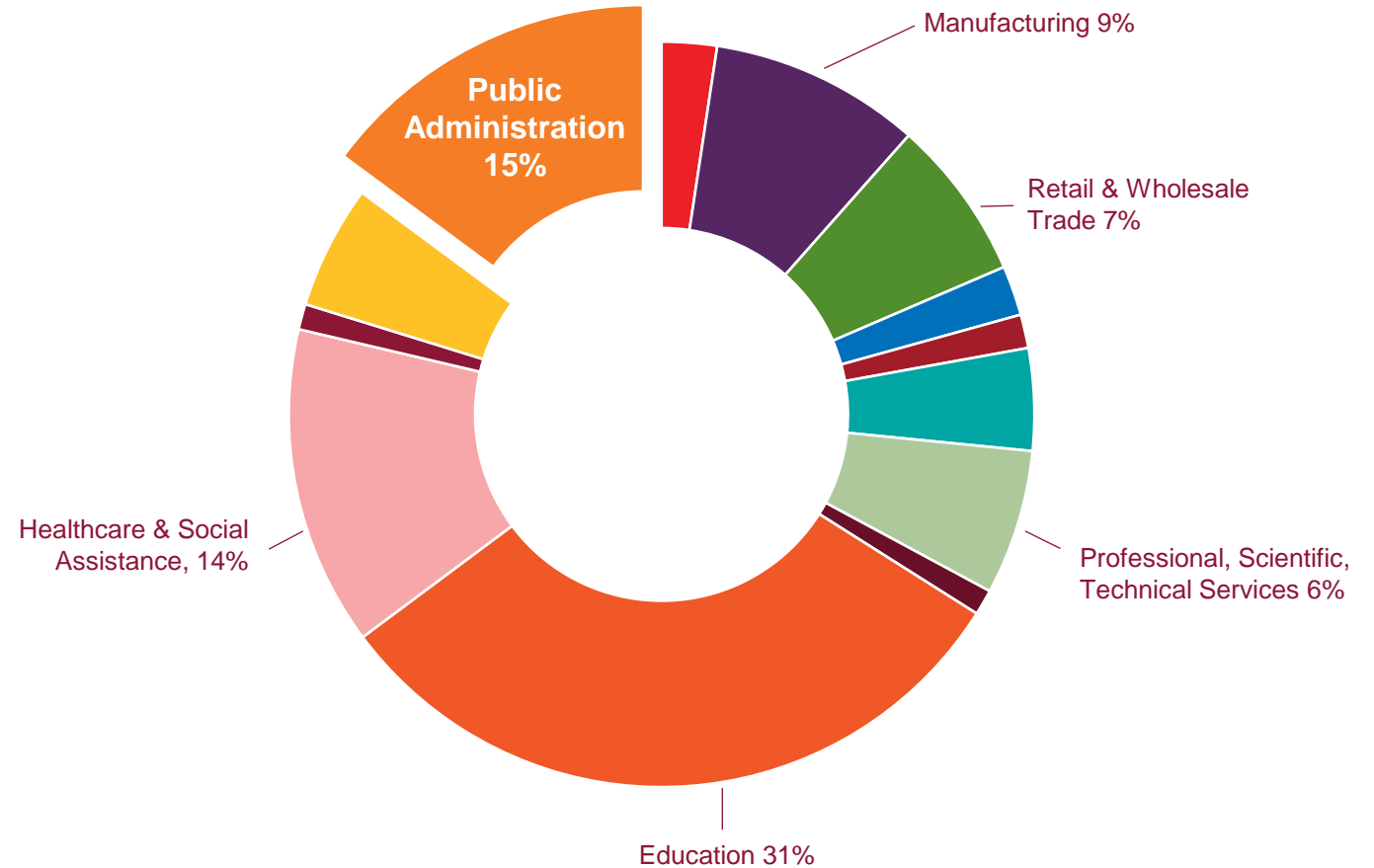Regional Voluntary Practice Leader,
A.J. Gallagher

**PC25** Trustmark
Producer Conference

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# Agenda

- About the industry & employer
- Planning and preparation
- Communication strategies
- Enrollment experience
- Technology and tools
- The results
- Key takeaways

# Trusted by the public sector

- Today, public administration makes up 15% of our book of business

- What we know:
  - Often face budget cuts and increasing healthcare costs
  - Employees at higher risk of poor mental health or burnout
  - Employer at higher risk of staffing shortages



Public Administration 15%

Manufacturing 9%

Retail & Wholesale Trade 7%

Professional, Scientific, Technical Services 6%

Education 31%

Healthcare & Social Assistance, 14%

# About the employer

## Large municipal client

- Currently offering Universal Life & Trustmark Universal LifeEvents®

- Employee count – 12,000

- Generated $175K in new premium in 2023

- Decreasing YOY participation rates

- Many offices, department's locations, all with different incomes, needs, and values

# The re-enrollment question

**How do we improve participation?**

- What are the opportunities?

- Where are there gaps?

- How do we get employees to understand they already have access to the benefits they're searching for?

# Planning and preparation

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# Planning and preparation

## A review of current benefits

- Need to analyze utilization data

- Identify if we're aligning with business goals

- Engage with our stakeholders

- Set a detailed project timeline to make it happen

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# Planning and preparation

## Analyzed past enrollments

- Participation rates

- Popular plans

- Feedback to identify trends

# Planning and preparation

## What trends did we see?

- Employees increasingly value benefits that address flexibility

- Identified that inquires and activity around our UL offering decreased YOY

  - Needed a more effective communication strategy

# Communication strategies

# Using an omni-channel approach

## Meeting employees where they want to be met

- Aimed to fully utilize our email, webinar, interactive guides, and video capabilities

- Continuing to utilizing one-on-one human interaction as needed

# Segmenting for success

## Managing diverse preferences

- Customized messaging based on role, demographic, etc.

- Simplified complex information

- Focused on flexibility of benefits

- Offering more real-world examples

# Re-enrollment experience

# Re-enrollment experience

## Prioritized employee education

- Interactive decision-support tools, benefit calculators, and live Q&A sessions

- Partnered with GES to execute benefit counselor training

- Benefit fair representatives to help employees navigate enrollment

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# Re-enrollment experience

## Improving employee confidence

- Executed more interactive & hands-on experiences to help employees feel confident in their choices:
  - Hosted benefit fairs
  - Provided live demos of enrollment platforms
  - One-on-one counselor support so employees could explore options at their own pace
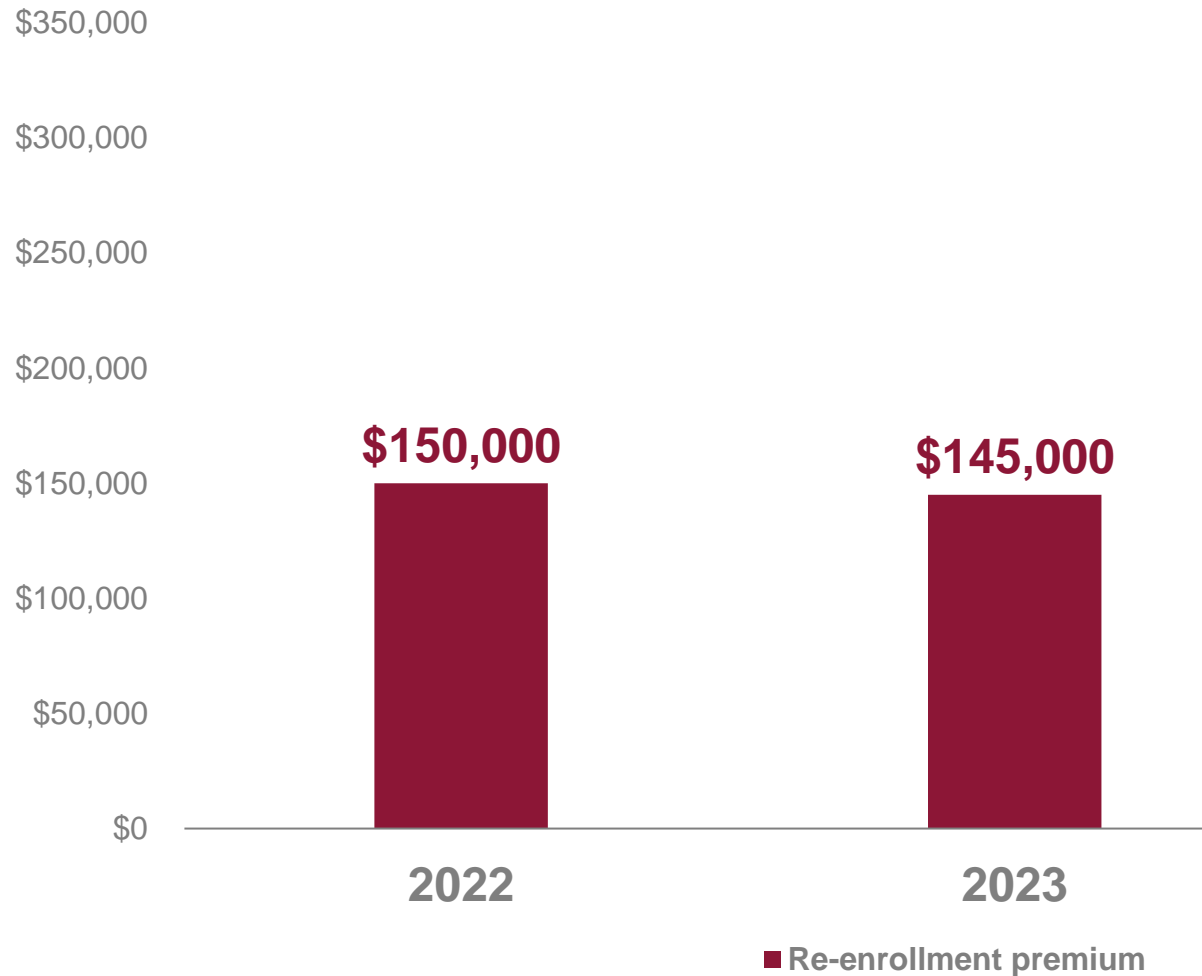
# Re-enrollment experience

**Tools & technology for both HR and employees**

- Continued to utilize Ben-Admin Systems or HRIS (e.g., Workday, ADP, etc.)

- Had additional support of benefit counselors to help navigate these systems

# The results

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# Results driven success

- Generated $300K in new premium in 2024

- Doubled the premium from 2023

# Key takeaways

- Always track participation rates, employee's satisfaction through surveys, and overall cost-effectiveness

- Compare against KPIs set during planning

- Don't underestimate the effectiveness human interaction

  - Or to increase it if it's cost effective