

**PC25**

**Trustmark  
Producer Conference**  
Dallas, Texas • February 2-5, 2025

# TRAILBLAZING

Trustmark 

# Case study: Strategic marketing for decentralized enrollment



**Stephanie Filak**

Director, Consumer Marketing  
Trustmark



**Lou Faiola**

Senior Vice President  
Employee Family Protection, Inc.

# Show of hands...

- Who here has back-office communication support?
  - Who does not?



# Agenda

- Audience persona
- Providing you a framework for a successful marketing campaign
- Supporting a decentralized enrollment with strategic marketing
  - Establish workflow and cadence
  - Proposal: Strategy development
  - Concepts: Implementation and execution
  - Results: Reporting and analytics
- Trustmark and EFP – a successful partnership



# Trustmark's railroad roots

- Trustmark was founded in 1913 as The Brotherhood of All Railway Employees (BARE)
- More than 100 years of voluntary experience
- Today, public administration makes up 15% of Trustmark's book of business
  - The 2<sup>nd</sup> largest block of business we represent



# Audience persona

## Transportation Union Rail & Union Bus

Learning style	<ul style="list-style-type: none"><li>▪ Face-to-face, in person</li><li>▪ Social media (Facebook)</li><li>▪ Smartphone<ul style="list-style-type: none"><li>• Texting (call-to-action)</li></ul></li></ul>
Needs	<ul style="list-style-type: none"><li>▪ Family security<ul style="list-style-type: none"><li>• Income protection</li><li>• Substance and mental health support</li></ul></li></ul>
Pain points	<ul style="list-style-type: none"><li>▪ Sedentary lifestyle</li><li>▪ Unhealthy eating habits</li></ul>
Influences	<ul style="list-style-type: none"><li>▪ Social</li><li>▪ Family</li><li>▪ Friends</li><li>▪ Coworkers</li></ul>
Goals	<ul style="list-style-type: none"><li>▪ Provide family with security</li></ul>

# Defining the opportunity

# Steps for supporting a decentralized enrollment with a strategic marketing campaign

Careful planning, risk management, and metrics drive successful implementation

1. Establish workflow and cadence
  - Initial consultation and briefing
  - Communicate and collaborate
2. Proposal: Strategy development
3. Concepts: Implementation and execution
4. Results: Reporting and analytics



# Establish workflow and cadence

# Establish workflow and cadence

## Initial consultation & briefing

- Assessed current marketing strategies to identify strengths and opportunities
- Analyzed the decentralized market structure and member communication channels
- Developed a comprehensive marketing brief for Trustmark to guide campaign management



# Establish workflow and cadence

## Communication & collaboration

- Conducted weekly alignment meetings to track progress
- Created a proposal for enrollment firm to implement with union cases



# Establish workflow and cadence

## Commitment to a common goal and timeline

### By Friday, April 12

**Enrollment firm** – Final selection, and determination for a move forward with the call-to-action (CTA).

**Trustmark** – Schedule an appointment for Monday, April 15 to discuss next steps

### By Friday, April 19

**Trustmark** – Appointment card content and event tent design completed. Delivery by May 3.

### By Friday, April 26

**Trustmark** - All digital content completed. Delivery by May 3.



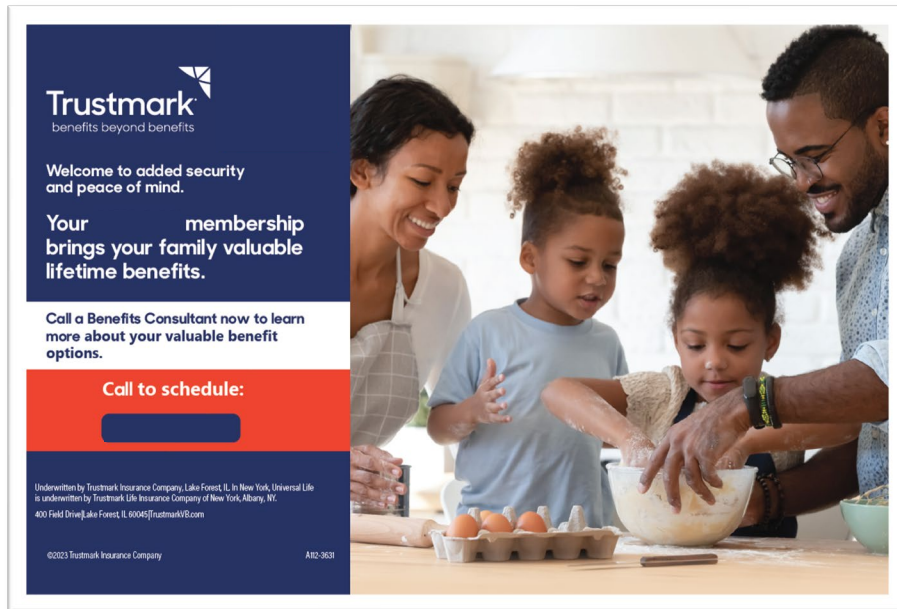
# Proposal: Strategy development

Strengthened messaging & new design concepts  
for client review

# Strategy development

## Trustmark co-branded postcard & flyers

*Leveraging standard templates for additional messaging*



Requires three-week lead time, census list and budget spend



Requires three-week lead time and location mailing address

# Strategy development

## Trustmark co-branded benefit summaries

*On-demand brochures for further inquiries about benefits or coverage*

**SAMPLE**

### Trustmark Universal Life/LifeEvents® Insurance with Long-Term Care Benefit

**Two choices for combined coverage and lifelong protection.**

**Financial security even after a loss**

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal Life/LifeEvents can help.**

Universal Life provides a consistent lifelong benefit, while, for the same rate, the **Universal LifeEvents** option offers a **higher death benefit** during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal Life/LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

**Universal Life/LifeEvents sample rates**

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 Universal Life policy	\$25,000 Universal LifeEvents policy
30	from <b>\$5.06 - \$6.27</b>	from <b>\$3.49 - \$4.59</b>
40	from <b>\$7.42 - \$9.44</b>	from <b>\$5.05 - \$6.71</b>
50	from <b>\$11.92 - \$15.44</b>	from <b>\$7.84 - \$10.71</b>

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

**Note: your rate is "locked in" at your age at purchase!**  
Once you have a policy, your rate will never increase due to age.

**Solving the long-term care issue**

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. With either option, this benefit **remains at the same level** throughout your life, so the full amount is always available when you most need it.

**Here's how it works:**

**4%** You can collect **4% of your Universal Life/LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

**Flexible features available:**

- 2x** **PLUS:** if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.
- 3x** **PLUS:** you can collect your LTC benefit for an **extra 25 months**, as much as **tripling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in IA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.

Universal Life/LifeEvents is **flexible permanent** life insurance.

The younger you are when you enroll, the **more benefit** you get.

**No medical exams** or blood work - just answer a few simple questions.

### Trustmark Accident - Group Insurance

Coverage for when life takes a tumble.

**Accidents happen.** And the sudden **out-of-pocket costs** associated with them can be pricey.

Trustmark Accident insurance helps by paying cash directly to you, for covered accidents and the services to help treat them. The plan pays regardless of other coverage you have, and there are no restrictions on how you may use the money.

**Why Trustmark Accident?**

- Helps pay for what health insurance might not, like copays and deductibles, and can also help with your everyday bills.
- Peace of mind** for your active lifestyle: having a slip-up won't break the bank.
- After an accident, you can focus **less on your wallet** and more on your recovery.
- You can get **affordable coverage** for your **entire family**, including active kids.

**Cash Benefits for Injuries and Services**

Accident insurance offers **24-hour coverage** for a wide array of covered **accidental injuries** and related services, including but not limited to:

**Initial Care**

- Hospital admissions and stays
- Ambulance transport
- Emergency room visits
- X-rays and diagnostic tests
- Initial doctor's office visit
- Surgeries
- Lodging and transportation

**Injuries**

- Fractures (broken bones)
- Dislocations
- Lacerations
- Burns
- Concussions
- Tendon/ligament injuries
- Eye injuries
- Emergency dental

Voluntary Benefits

**Trustmark**  
benefits beyond benefits

# Concepts: Implementation and execution



# Concepts: In-person enrollment

## Captivate members: Trustmark's eye-catching canopy tent with engaging displays

- **Trustmark** loaned Trustmark branded tent, feather banner and tables for the event.
- **Enrollment firm** secured location and coordinate set-up at location. Sales Manager assisted.



## Stay on track: Personalized appointment cards keep members informed and excited about registration

- **Trustmark** designed an appointment card encouraging members to sign up for an appointment



# Concepts: Digital enrollment

**Spark buzz: Elevate excitement with engaging social media posts**

*Timely messages on Instagram generate more leads and encourage appointments with a benefits counselor*

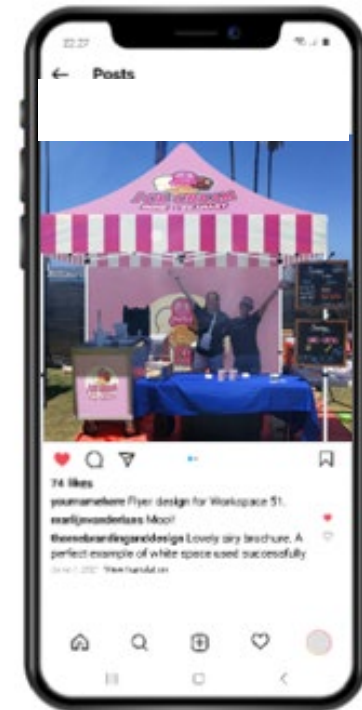
- **Trustmark** will provide content and imagery
- **Enrollment firm** will execute in market with client social media team



Two weeks before



One week before



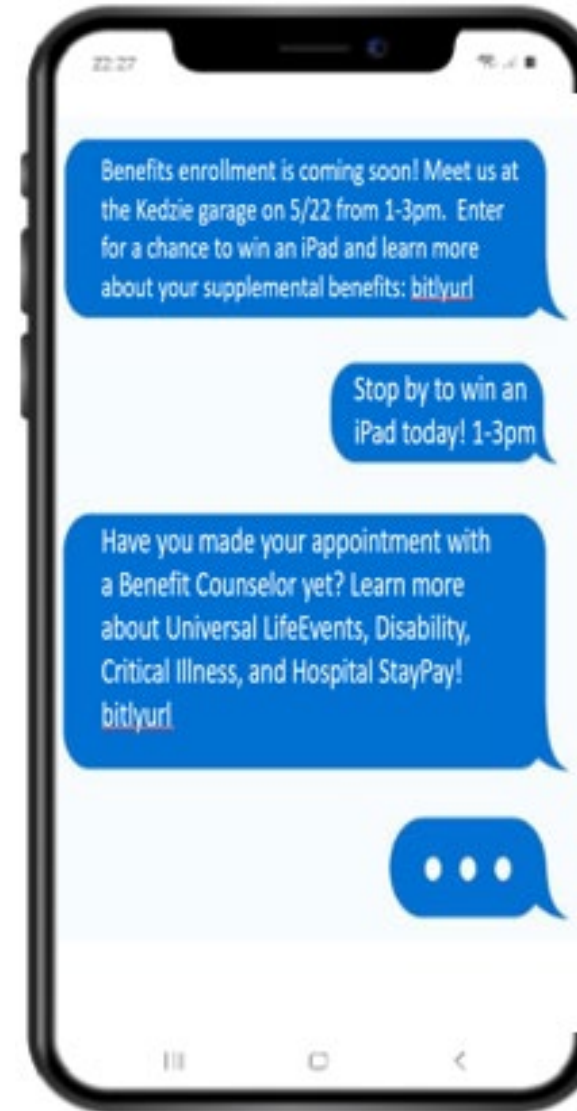
Event Day!

# Concepts: Digital enrollment

**Exclusive alerts: Don't miss out on enrollment or exciting social events via text message**

*Text messages are a powerful tool for reaching and engaging with members in a direct and impactful way*

- **Trustmark** will provide content, meeting standards for texting rules
- **Enrollment firm** will execute in market with client social media team
- Additional text fees may apply



# Concepts: Digital enrollment

Unlock exclusive benefits: Drive engagement with targeted email campaigns and event highlights

*Promote member benefits alongside the event*

- **Trustmark** will provide a total of three customized emails
  - Announcement
  - Reminder
  - Can't make it...schedule here
- **Enrollment firm** will manage email distribution with client



Trustmark is excited to announce valued benefit options in partnership with Trustmark

**Trustmark Universal Life/LifeEvents®**

- One of the biggest threats to a family's finances can be having to pay the rising cost of long-term care services and having a family member pass away.
- You can now help protect your family from both, with Trustmark Universal Life Insurance, which includes benefits for long-term care services.

**Trustmark Group Accident provides coverage for when life takes a tumble.**

- It helps by paying cash for covered accidents and the services to help treat them.
- The plan pays regardless of other coverage you have, and there are no restrictions on how you may use the money.

**Trustmark Critical HealthEvents® – Group Insurance**

- Does your added peace of mind for you and your family, knowing you're prepared for the hidden costs of a serious illness.
- Your benefits can help pay for copays and deductibles, additional treatment, travel, help around the house or remodeling, bills, or anything else.
- You can collect benefits for earlier stages and early identification of critical illnesses, as well as for more advanced conditions.
- Coverage isn't one-and-done. Critical HealthEvents continues to provide protection even after you collect a benefit.

Stop by our Booth at the [Event Name] on May 22nd and learn more!

[Click here to learn more about your coverage options.](#)

You care. We listen.





# A successful partnership

# Why EFP chose Trustmark

- Extensive print & digital portfolio
- Access to specialized expertise
- Resource efficiency and cost-effectiveness
- Innovative and creative solutions
- Understand union vertical – long history of working with unions
- Strong underwriting offers
- Mental & substance abuse offering
- Customization abilities & flexibility



# EFP key takeaways

- Develop a plan
- Identify resource gaps
- Secure necessary resources

# Trustmark key takeaways

- Plan well in advance of the event
- Define timeline, assign tasks, and foster collaboration
- Encourage creativity in approach
- Incorporate client feedback throughout the process
- Track enrollment data to identify trends and opportunities for improvement



**PC25** Trustmark  
Producer Conference

**Thank You!**