

**PC25**

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

# TRAILBLAZING

Trustmark 

# Case study: Turning big client challenges into big results



**Glen Schweikert**

Regional Sales Manager,  
Ohio Valley



**Steve Hynds**

Regional Sales Director,  
Allegheny

# Agenda

- About the company & industry
- Clients benefit offerings and administration / enrollment prior to Trustmark
- The need for life with long-term care (LTC)
- Enrollment & re-enrollment strategy
- Results
- Key takeaways



## About the company

- Company mission: to deliver quality, affordable products with exceptional service, supporting communities and promoting sustainability every day
- More than 48,000 eligible employees across a variety of departments (HR, marketing, retail, finance, etc.)
- Regional chain comprised of 200+ storefronts / offices

# About the industry

- Employees range from front-line roles to management, corporate staff, and supply chain specialists
- Highly diverse group of employees makes finding a one-solutions-fits-all coverage extremely difficult
- Benefits available to all employees working more than 30 hours



# What did administration/enrollment look like before?

# What did voluntary look like?

## Client challenges & pain points

- Had no permanent life insurance options
- Group LTC carrier tabled their plan
- Existing policyholders of LTC experienced rate increases





## What were the challenges from an HR perspective?

### Client challenges & pain points

- Payroll deduction has become troublesome
- Has multiple carriers for variety of employer & employee-paid benefits
- HR was responsible for all communication



## With all that in mind...

How did we bring the benefits employees were searching for?

- What did our solutions look like?
- How did we get the buy in from diverse group of employees?
- How did we alleviate payroll and billing challenges?
- How did we maximize enrollment?



# What we brought to the table



# What we brought to the table

## Solving benefit needs

- Client already understood the need for LTC, having previously had a stand-alone policy in the past
- Discussed the option to introduce Trustmark Universal LifeEvents (hybrid life with LTC) to solve multiple needs:

# What we brought to the table

## Solving billing needs

- Decided on ACH billing to alleviate HR responsibilities for voluntary
- Excited when they learned the \$1 cost of ACH for employees was baked into their monthly premium
- Significant Guaranteed Issue offer due to the size of the case and utilized the underwriting offer from our enrollment partner



# Enrollment & re-enrollment strategy

# Initial enrollment strategy

## Communication was key

- Created a custom email campaign with the help of our enrollment partners
- Timeline: Two weeks before open-enrollment through the enrollment period
  - 6-touches total
- Primary communication about rate consistency and product information



# Initial enrollment strategy

## Resources available

- Call center and self-enrollment options were made available
- Ability to opt into ACH regardless of the method chosen
- Set up the option of two Guaranteed Issue offers (one off cycle and the other with their annual open-enrollment)





# What challenges did we encounter?

## Self-enrollment dropouts

- 800 abandoned process at the last step – adding ACH for billing
- Reasons could include:
  - Not having access to personal banking information at work
  - Number of steps in enrollment
  - Don't want to overdraw their accounts



# Re-enrollment strategy

Always striving for improvements

- Plans to communicate more information about ACH capabilities
- Looking at reducing number of steps in self-enrollment process





# Results

## Here's what we know:

- 48,000 eligible employees
- 6-touch point communication
- Brought them Trustmark Universal LifeEvents
- Emphasis on ACH for billing



# Results

## Can you guess?

1. How many active policies do we currently have?
2. How much premium have we generated?
3. What do employees think about the enrollment experience?

## Success in the numbers

- To date, there are 2000+ active policies
- \$4.6m generated in premium in 3 years
  - \$3m in year 1
  - Additional \$1m in years 2 & 3
  - Projecting same premium increases in year 4
- Surveys indicate positive re-enrollment experiences

# Resources available to you

## Cater to the industries you work with the most

- Trustmark's free repository, [The Launchpad](#), allows you to access product flyers, educational whitepapers, case studies, and more to help you sell!
- Launchpad offers industry specific materials for a variety of [target markets](#) to help to show your clients that you have the industry expertise they're are searching for
- Broker password: trustmarkvip



# Key takeaways

- Your cases don't have to be a one hit wonder
- Employee education about products **AND** services is key to getting them to complete their enrollment process
- You can solve more than benefits challenges with the right voluntary products
- Understanding the industry well help your client know you care about solving for their needs

**PC25** Trustmark  
Producer Conference

**Thank you!**