

**PC25** Trustmark  
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# TRAILBLAZING

Trustmark 

# Case study: Working a small case to achieve big outcomes



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# Agenda

## Today, we'll discuss

- About the client & industry
- What did enrollment look like before?
- Initial enrollment & execution
- The multi-year strategy: Commitment to education
- Key takeaways

*How much in-force premium would you expect to generate from an employer with only 120 employees?*



# About the company

## Manufacturing company

- Manufactures material handling and storage equipment
- 120+ employees
- Long-tenured, low turnover employees
- 80% blue-collar, 20% white-collar



# About the industry

- Comprised primarily of line-workers
- Communication is notoriously difficult in the industry
- There's pushback when trying to get everyone to meet with the benefits counselor



**Time is  
production**

**Production is  
revenue**

# What did enrollment look like before?

# What did enrollment look like before?

## Voluntary benefits were non-existent

- No voluntary benefit plans were offered
- Core enrollment was presented via paper elections
- Basic benefit package offered
- Feedback was often expressed by employees for a better benefit package





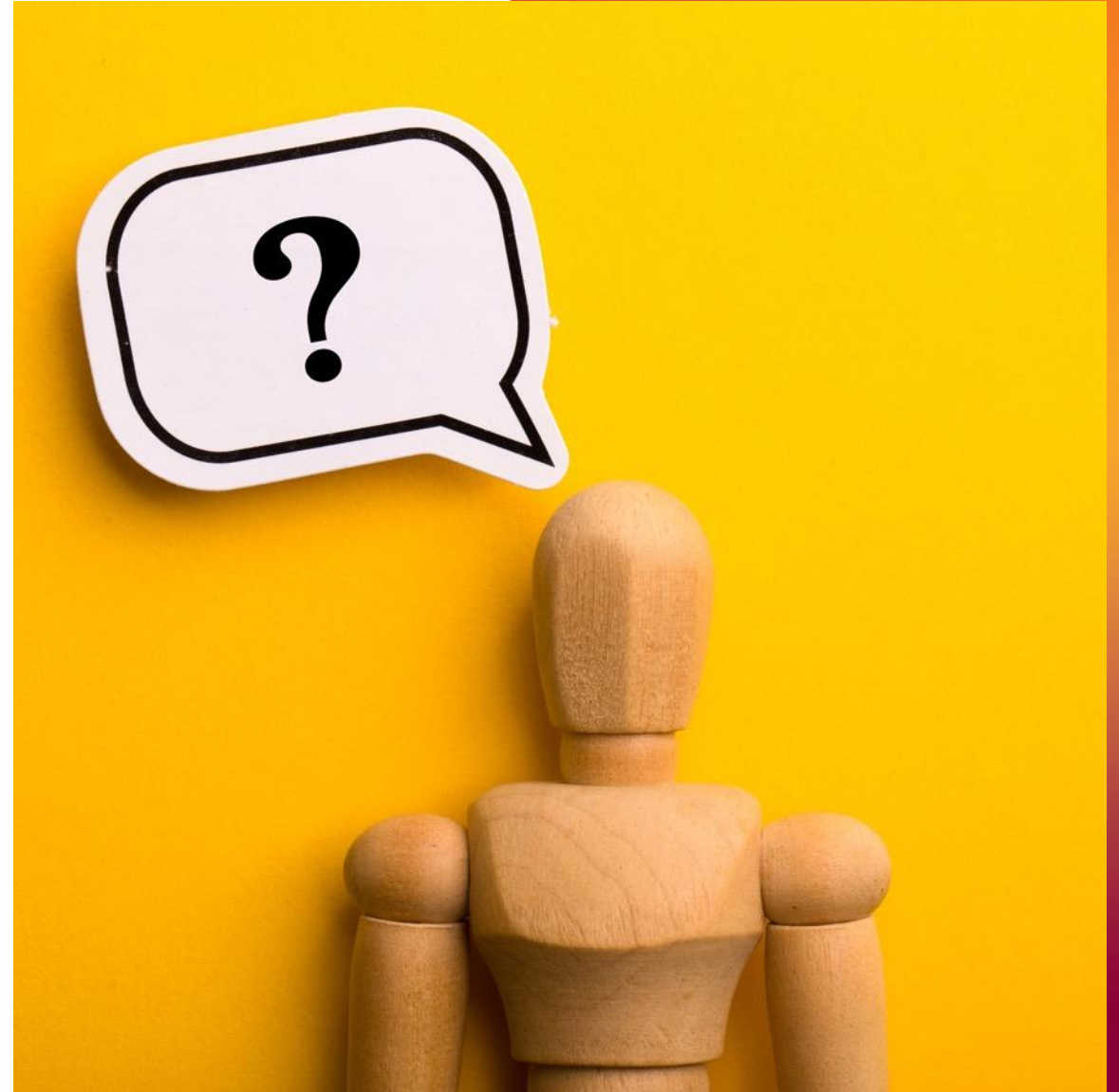
# HR was struggling to keep up with the times



## With all that in mind...

How do we bring the benefits employees are searching for?

- What did our solution look like?
- How did we get employer buy in for benefits AND improved enrollment technologies?
- How did we maximize participation with such a small group size?





## Communicating the need

- Client was aware for the growing need for long-term care and believed in our Trustmark Universal LifeEvents solution
- Addressed the value of education and communication
  - Offered on-site enrollment support for all employees

# Employer support

## Buy-in was critical for success

- Established early discussions with client's President to gain buy-in for 3 initial products: Universal LifeEvents (ULE), Critical HealthEvents (CHE), and Accident (ACC)
- Planned to add gross up benefit for their executives
- Made aspects of enrollment period mandatory to increase participation



# Initial enrollment & execution

# How we responded

## Developed mandatory requirements

- Client made it a requirement that employees:
  - Attend on-site group meeting, led by Ted and enrollment firm
  - All employees follow up 1x1 with a counselor to complete enrollment or waiver in benefit
  - Must fill out an employee evaluation to better understand enrollment process



# How we responded

## Benefits interest form

- We told employees that we would only discuss interests during 1x1 meetings
- Allowed employees to maximize education about the benefits most important to them
- 80% of employees completed the interest form before their 1x1

**Trustmark Voluntary Benefits  
"Interest Form"**

Dear Valued Employee:

In our continuing effort to offer quality benefit programs to our employees, we are asking you to complete this interest form after the group presentation. The purpose of this form is to find out your level of interest in any of the Trustmark products listed below. Please print your name and check any product(s) that you have an interest in. This will be helpful in scheduling a benefit counselor to meet with you, answer any of your personal questions, and help you to enroll in the voluntary-payroll deduction programs you desire.

Finally, if you have no interest in these plans during this open enrollment period, just write your name in the blank, and at the bottom of the sheet, please sign and date the "Waiver" line.

\*\*\*\*\*

Please print

EMPLOYEE NAME: \_\_\_\_\_

Department: \_\_\_\_\_ Cell Phone Number: \_\_\_\_\_

\_\_\_\_ Hospital Indemnity – "Hospital StayPay"

\_\_\_\_ Disability – "Paycheck Protect"

\_\_\_\_ 24-Hour Accident

\_\_\_\_ Critical Health Events w/Cancer

\_\_\_\_ Universal Life w/Long-Term Care

\_\_\_\_\_ WAIVER\*

\*I have been offered the opportunity to participate in these new voluntary benefit insurance plans and I have declined. I understand that if I should later desire to apply, evidence of insurability (additional medical questions regarding my health history) may be required by Trustmark to receive approval for these plan options.

Signature \_\_\_\_\_ DATE \_\_\_\_\_

Please return this interest form prior to your individual session. Thank you.

For any questions, please contact Ted Van Dorn by phone at 630-548-3500 or by email at tvd@fairwaybenefits.com.



## How we responded

### 1 day to execute client requirements

- Conducted onsite group meeting with Ted & enrollment partner
- Conducted 1x1 follow ups
- In-person employee evaluations after each 1x1



# How we responded

## The results

- 100% of employees attended the onsite meeting
- 90%+ conducted 1x1 with enrollment partners
- 30%+ participations across ULE/CHE/ACC
- \$80K+ enrolled premium
- 5-star reviews: loved the value of benefits being offered & opportunity to meet 1x1 for education



# Building a multi-year strategy: Commitment to education



# Building a multi-year strategy

## Same support, new products

- Fairway & enrollment partner provided the same support for Year 2 re-enrollment
- Introduced Paycheck Protect as a solution for lack of short-term disability
- New benefit saw 30%+ participation

# Building a multi-year strategy

## Commitment to education

- Educating employees was critical in development of this strategy
- Helps enrollees make decisions that align with their needs
- Built greater trust and transparency – employees know they're cared for



# Building a multi-year strategy

## Solving for new needs

- Fairway & enrollment partner continuing same support for year 3 re-enrollment
- Introducing Hospital StayPay® as a way to round out benefits package



# Year over year survey results

- Highly satisfied employees
- Commitment to employee education
- Positive enrollment experience
- Company culture

“**The opportunity to meet 1x1 helped me make the right decision when choosing a benefits pack”**

# Success in the numbers

## Year 1 Enrollment:

- Introduced Trustmark Universal LifeEvents®, Accident, and Trustmark Critical HealthEvents®
- Held mandatory meeting and 1x1s to support employee education

**\$80K**

## Year 3 Enrollment:

- Introduced Trustmark Hospital StayPay®, re-enrolled ULE, ACC, CHE, and Paycheck Protect
- Held mandatory meeting and 1x1s again to support employee education on previous and new benefits

**\$40K**

## Year 2 Enrollment:

- Introduced Trustmark Paycheck Protect® & re-enrolled ULE, ACC, and CHE
- Held mandatory meeting and 1x1s again to support employee education on previous and new benefits

**\$45K**

## Year 4 Enrollment:

- Planning to introduce medical benefits
- Planning to hold similar mandatory meeting employees have now comes to expect to improve benefit education

**\$165K in newly enrolled premium in 3 years**

# Success in the numbers

## Small case, big outcome

- \$133K in-force premium built in first 3 years



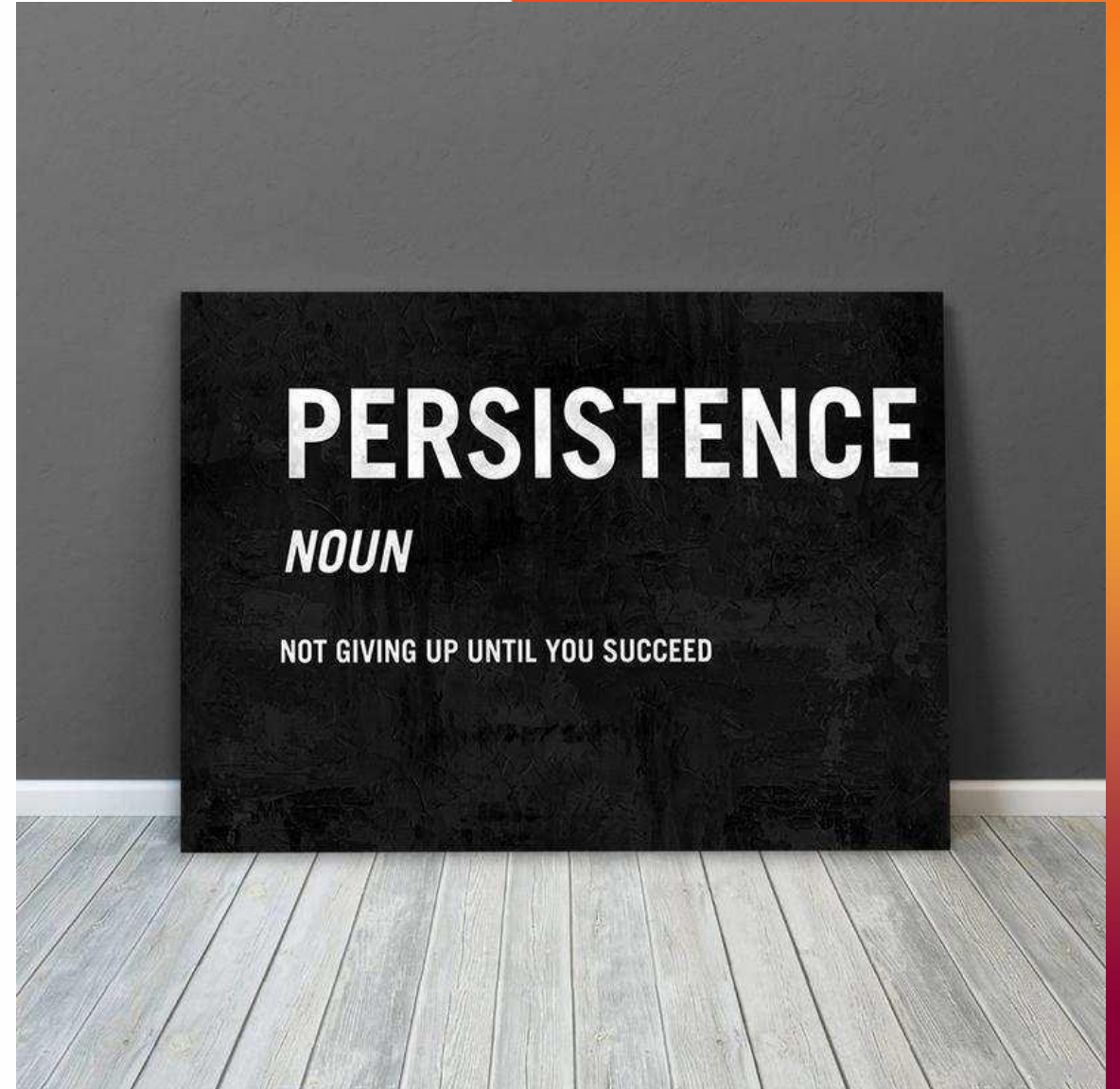


*How many phone calls do you think it took to get to an initial meeting?*



## Persistency pays big

- First cold call was in 2012
- Didn't set a meeting until 2017
- 47 voicemails within a 5-year period
- Didn't hold another meeting until 2022
- After another 29 voicemails... the rest is history!



# Key takeaways

- **Make value known:** Executive leadership buy-in is critical when offering benefits to employees
- **Consultative approach:** Extra support to fit employees' unique needs can have high payoffs
- **Maintain expectations:** Employers can have high-performing re-enrollments when they better understand the process

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**Thank You!**