

PC26

Trustmark
Producer Conference
Nashville • February 1-4, 2026

AMPLIFY

Trustmark 

Earning an Encore: Engaging Employers in Enrollment



Matt Knox
CEO
My Benefits Advice



Ryan Saladino
Regional Sales Director, Central Texas
Trustmark Voluntary Benefits

Question:

What Is a Passive Enrollment?

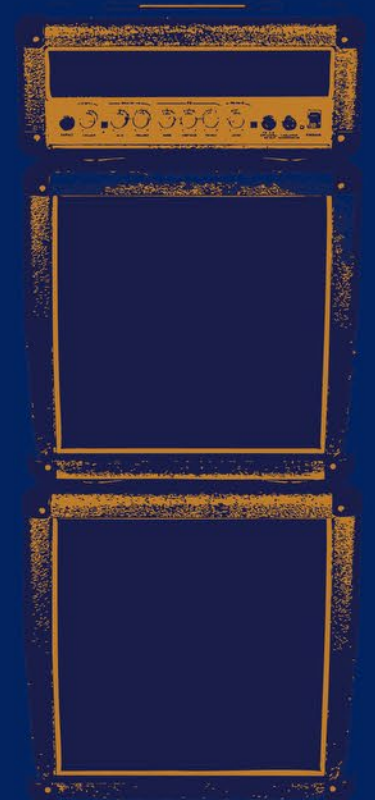
What Is an Engaged (Active) Enrollment?



AMPLIFY

Agenda

1. Passive vs. Engaged (Active) Enrollments
2. Engaged Enrollments – Not One Size Fits All
3. How To Create an Engaged Enrollment
4. Case Studies



Let's Play a Game!

1. Word scramble – Trustmark Voluntary Benefits edition!
2. One side of the room gets a word bank, one doesn't!
 - a. Which team will unscramble all their words first?
 - b. Which team will have more correct answers?

Engaged vs. Passive Enrollments



AMPLIFY

Passive vs. Engaged (Active) Enrollment

Passive Enrollment

- Employees aren't required to make benefit elections for the upcoming year — can roll over benefits
- No assistance for employees to make benefit decisions

Engaged (Active) Enrollment

- Employees must make benefit elections for the upcoming year
- Resources provided for employees to make benefit decisions

Why Passive Enrollments?

Employers

- No plan changes
- System limitations
- Administrative burden
- Perceived employee satisfaction
- Access:
 - Manufacturing working on the line, construction, remote employees, etc...

Brokers

- It's the easy button
 - Challenge: Remember your personal enrollment experience!

Why Engaged (Active) Enrollments?

Employers

- Feel good that they're offering valuable benefits
- More flexible benefit offerings
- Easier administration
- Yields better participation and healthy premium/loss ratios
- Smarter employee benefit utilization
- Increased employee retention and recruitment
- Can use voluntary benefits to help with core enrollment

Brokers

- More satisfied employees and employers
- More \$ in your pocket
- It can be simple and straightforward!

Creating an Engaged (Active) Enrollment

How You Engage Depends On the Client

- Engaged enrollments aren't one-size-fits-all
- How engaged is the employer?
 - Are you doing executive sponsor events? Are you educating HR leaders?
- Employers may want varying levels of support or different tactics
 - Time and place for 1-on-1 mtgs. vs. a 30 min phone call vs. a guided platform



Let's Swap Stories



AMPLIFY

Case Study 1

Non-Engaged Open Enrollment

- 1500 employees
- Tied in with open enrollment
- ACH drafted
- No specific communications around the benefit
- **Results:**
 - Only 2% of all employees engaged
 - Only 15 applications out of 1500 employees



Case Study 2



Engaged Enrollment

- 1300 employees
- Off-cycle engaged enrollment
- Payroll deducted
- 6 total communications
- Engaged leadership
- **Results:**
 - 50% actively engaged
 - 15% of all employees enrolled in the benefit

Case Study 3

Engaged Enrollment via My Benefits Advice

- 8,000 employees
- Client needs:
 - Simpler solutions for communication and enrollment
 - More accessibility for self-service
- Prior year enrollment – 100 enrolled via call center
- **Results**
 - MBA model and methodology → ~400 newly enrolled



“Things never go as easily as explained. This time, it actually did. Thank you for making this a great experience for us and our people.” –
Client Testimonial

Key Takeaways

- Engaged enrollments aren't one-size-fits all
- You need to understand the employers' needs and educate them
- Engaged enrollments benefit employees, employers, and you!

Thank you!

