

**PC26** Trustmark  
Producer Conference  
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**AMPLIFY**

Trustmark 



# Enroll For Life: Setting the Stage for Smarter Enrollments



**Adam Halick**

Regional Sales Director, Upper Midwest  
Trustmark Voluntary Benefits

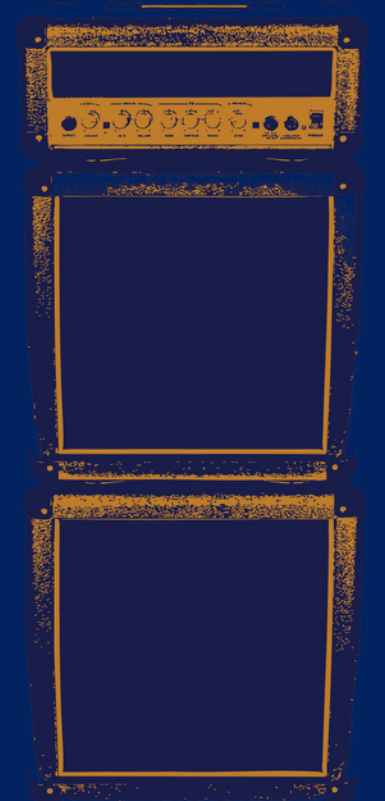


**Tom Smith**

Vice President, Enrollment Services  
Trustmark Voluntary Benefits

# Agenda

1. What is Enroll For Life?
2. Who is the Target Audience?
3. A Look at EnrollForLife.com
4. Steps for Implementation
5. Case Studies: Enroll For Life Enrollment Participation Results

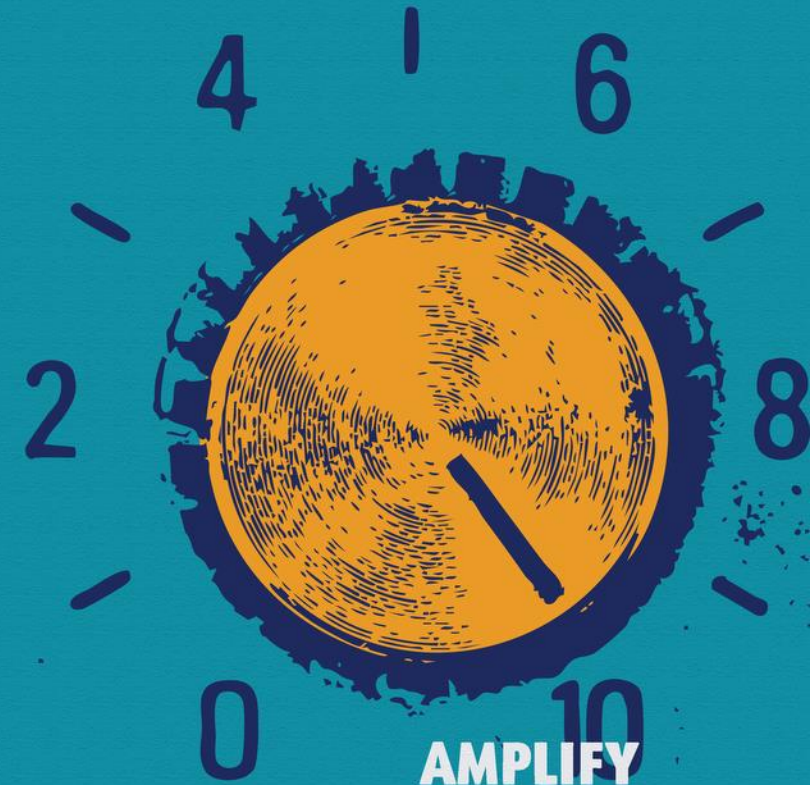


**AMPLIFY**

# Enroll For Life

What Is It?

Who Is It For?





# What Is Enroll For Life?

- A self-service benefits enrollment platform delivering Trustmark's permanent life with long-term care solutions
- Available for cases under 1,000 lives
- Designed to help brokers and employers:
  - Engage employees
  - Streamline administration
  - Boost benefits participation



# Key Features

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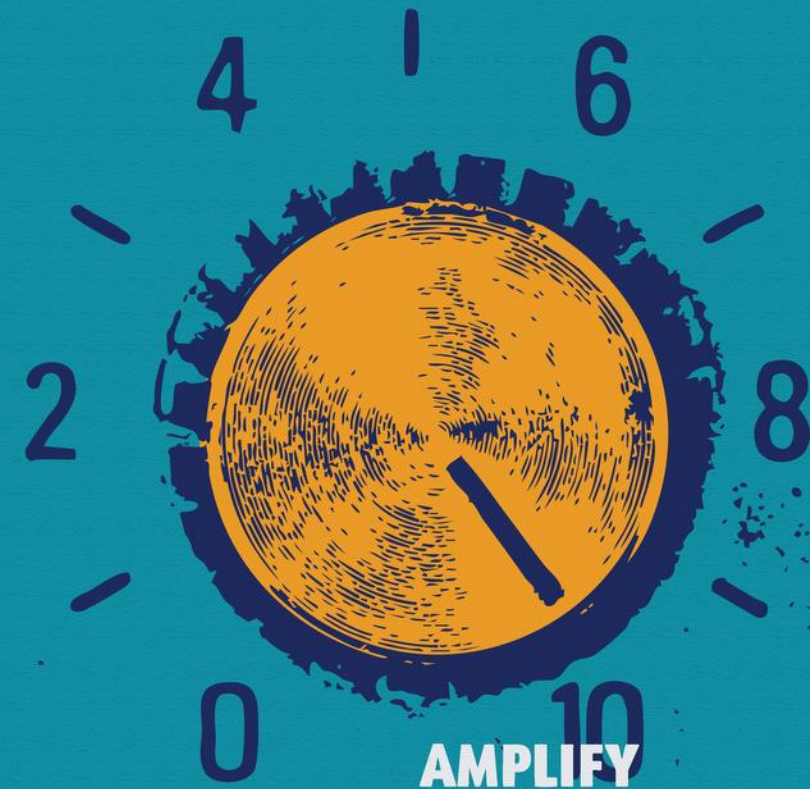
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Split based on active response rate	Max of 70%/ Min of 30%

# Enroll For Life Target Audience



- Employers looking to offer life/LTC benefits through a turnkey, self-directed platform with modern messaging
- Employers who have avoided permanent life due to core benefit platform limitations
  - Enrolling an issue age benefit without underwriting
- Clients open to off-cycle/best practices to generate active self-directed enrollment conditions

# Enroll For Life Enhancements





# What's New With Enroll For Life?

- Revamped branding
- Enhanced video accessibility
- Refined messaging



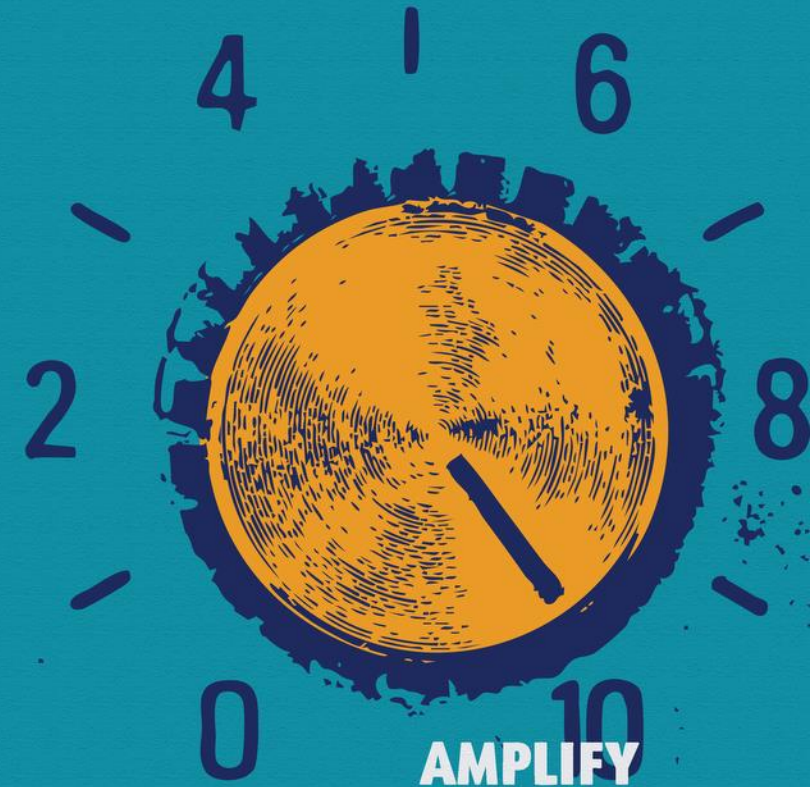
# Coming in 2026



- Add tracking capabilities
  - Mobile vs. PC
  - Video clicks
- Carve-out and buy-up on employer-paid
- Add enrollment capabilities for group products



# Case Studies





# Case Study: Private School

**75.81%**

Active Response Rate

**277**

All Eligible Employee Applications

**56**

Opt-In/Up

**154**

Opt-Out

**20.22%**

Plan Participation Rate

**26.67%**

Action Response Participation Rate

**\$93,653.52**

Premium

**~59k or Level ~~13K for 10 years**

1<sup>st</sup> Year Heaped/Level Broker Revenue

**\$18,000**

Enrollment Commission Projection

# Case Study: Symphony

**54.27%**

Active Response Rate

**164**

All Eligible Employee Applications

**26**

Opt-In/Up

**63**

Opt-Out

**15.85%**

Plan Participation Rate

**29.21%**

Action Response Participation Rate

**\$40,909.80**

Premium

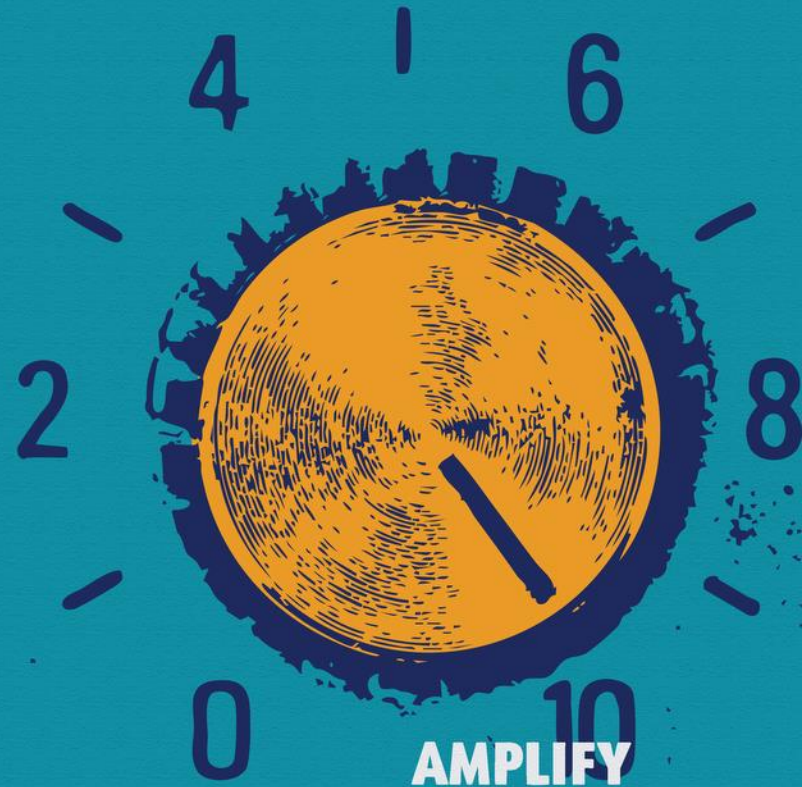
**~22k or Level ~4,860**

1<sup>st</sup> Year Heaped/Level Broker Revenue

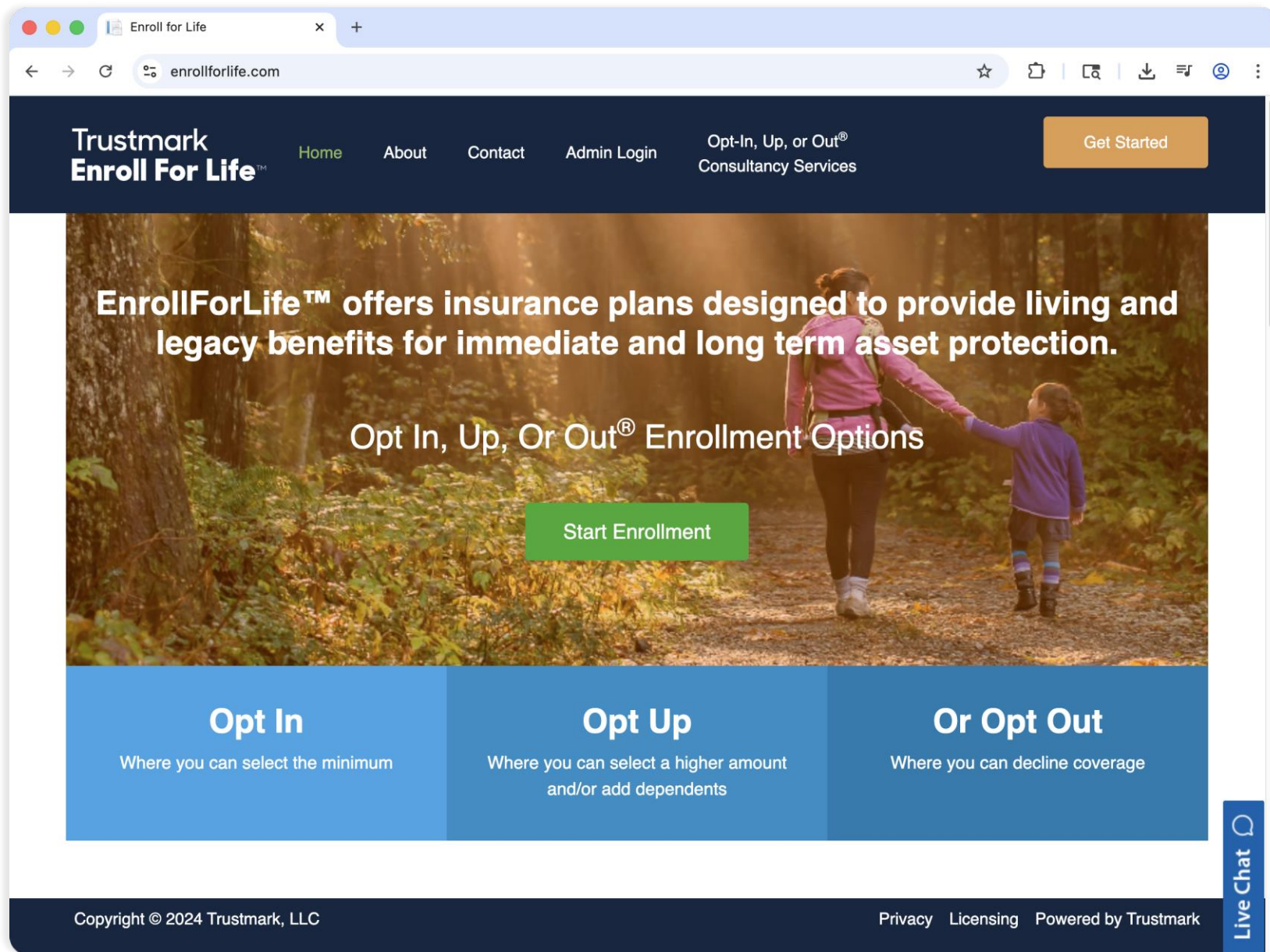
**\$12,000**

Enrollment Commission Projection

# EnrollForLife.com







If you are an employee and have questions or difficulty with the online systems, please call:

**The Benefit Enrollment Inquiry Line:**

1-888-369-7049

**Hours:**

Monday – Friday  
8:00AM – 4:30PM CST

Index

enrollforlife.com/Benefits

☆

Trustmark  
Enroll For Life™

Home

About

Contact

Demographics ▾

Hello jtest70!

Log off

My Benefits

Welcome Tom Smith

Benefit	Deduction Per pay period	Status
Trustmark Life + Care Insurance		NonStarted - <div>Get Started</div>

Video

Video

Video

Brochure

\*Spouse and dependent children must be entered prior to starting enrollment in order to see rates for them.

Opt In

Where you can select the minimum

Opt Up

Where you can select a higher amount and/or add dependents

Or Opt Out

Where you can decline coverage

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Live Chat

9:41

Enroll For Life™  
Opt In. Up. Or Out.

My Benefits

Welcome Tom Smith

Benefit

Deduction  
Per pay period  
Status

Trustmark Life + Care Insurance

LONG-TERM CARE

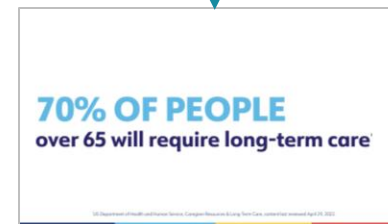
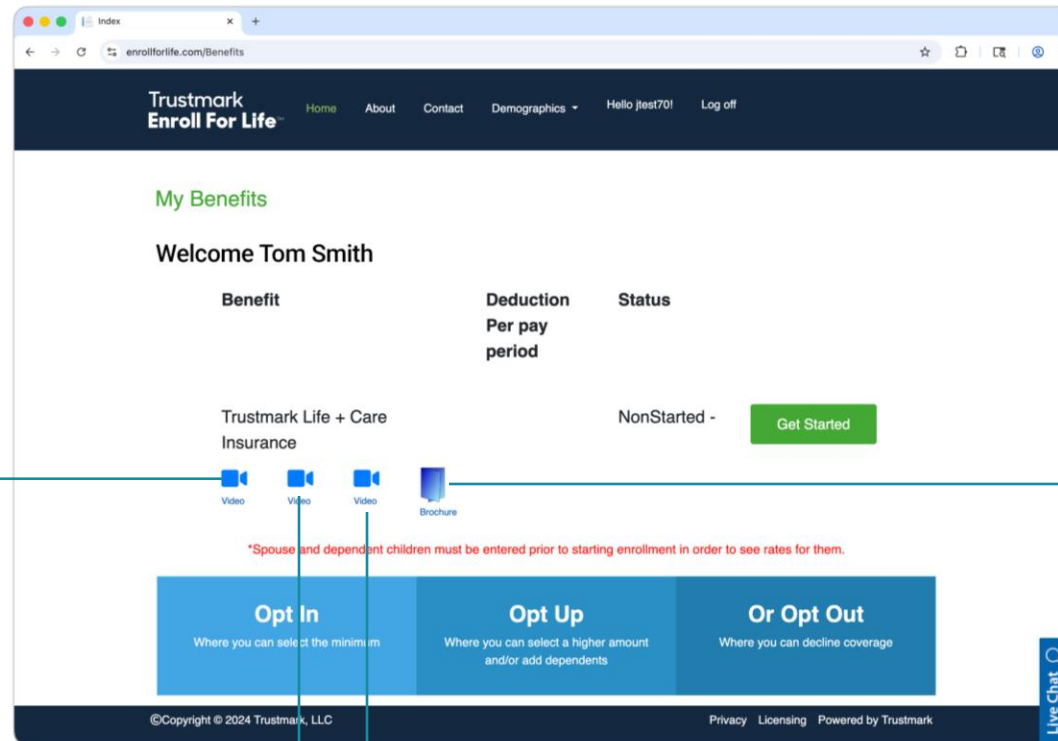
NonStarted -

Get Started

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# Non-Response Report Shows Employee's Name With Encrypted Email & Phone Number

Location

Employee Filter Group

All EE's

Generate Report

FirstName	LastName	Location	Email	Phone1	Date of Hire
TESTsvnfifty	TESTC-svnfifty		toXXXXX.com	+1 (XXX) - XXX - 0670	07/12/2015

Send SMS

Send Email

Send Report to HR

Admin user can create and send emails, text and downloadable reports from the portal



# Pre-Approved Communication

## REMINDER TO COMPLETE ENROLLMENT Inbox x



**ABC Company HR** <ABCCompanyHR@iopt.io>  
to Tom Smith

Yesterday, 3:26PM

Our records indicate that you have not accepted or declined coverage. Please complete enrollment by XX/XX/XXXX.

It's Easy to Enroll at [www.EnrollForLife.com](http://www.EnrollForLife.com)

As an employee, you are being offered the opportunity to participate in Universal Life with Long-Term Care insurance. This plan is a voluntary benefit and offers you the convenience of the premium being payroll-deducted from your pay check.

**Life with Long Term care provides the following features:**

- Premiums – your rate locks in based on enrollment age
- Long-Term Care (LTC) Benefits – your death benefit can be advanced if needed for long-term care services
- Both the Long-Term benefit and the death benefit can be paid
- Family coverage
- Medical questions are waived during this enrollment for active at work employees – based on all employees or declining coverage
- At a minimum – login and Opt Out – it will take less than two minutes

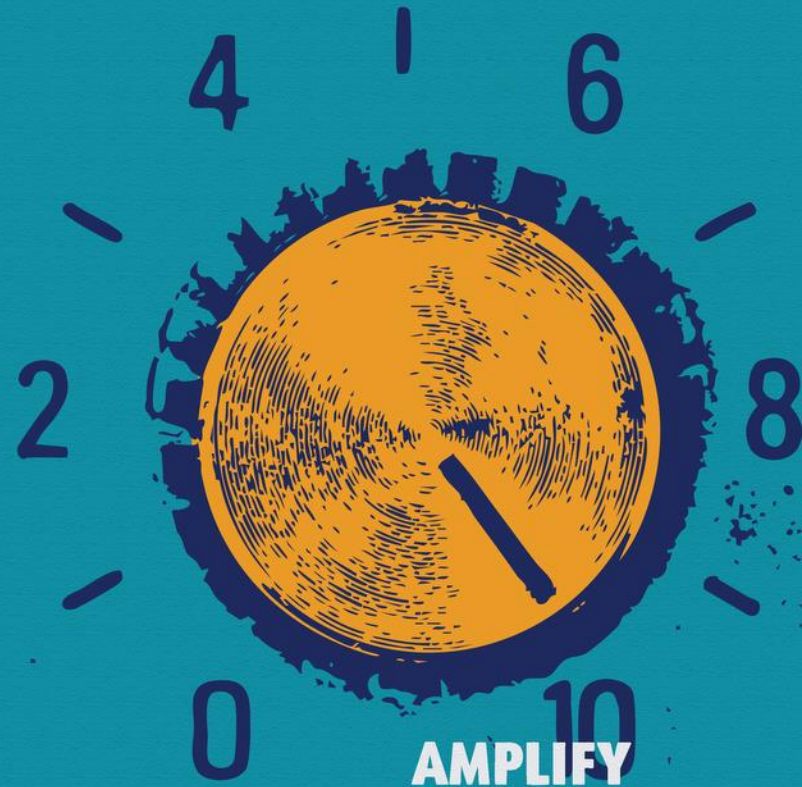
This can be done online at [www.EnrollForLife.com](http://www.EnrollForLife.com) by entering the login information below. After logging on you will be presented custom rates based on your age. There are also videos and brochures posted online for your review.

Deadline to enroll XX/XX/XXXX

**Login Credentials:**

ABC HR: We noticed you have not completed your benefit enrollment. Please login to [www.EnrollForLife.com](http://www.EnrollForLife.com) and accept or decline by May 1st. Reply STOP to end

# Best Practices



# Getting Employers On Board



- Discuss the benefits of off cycle enrollment with Enroll For Life:
  - As LTC needs grow and standalone options shrink, employers and employees need solutions
  - A solution that can be presented regardless of effective date
  - Time and focus to educate around a 2-in-1 product
  - Simple implementation process



# Implementation Steps

- Sign telecommunications agreement
- Send census
- Approve communication schedule
- Trustmark billing call
- Enrollment occurs  
(annual off cycle without perpetual)
- Deductions sent for payroll upload





# Key Takeaways

- Off cycle enrollments with Enroll For Life are an effective and simple way to offer permanent life and long-term care solutions
- Enroll For Life can help improve employee engagement, streamline administration and boost benefits participation
- We continue to enhance the Enroll For Life platform for a seamless enrollment experience with Trustmark
- Enroll For Life presents revenue opportunity for any given effective date all year long

**Thank you!**

