

PC25

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

TRAILBLAZING

Trustmark 

Enroll For Life: Trustmark's new enrollment capability



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Trustmark Enroll For Life™



Agenda

- What is Enroll For Life?
- Why now for Enroll For Life?
- Who is the target audience?
- Today's enrollment options
- Keys to a successful life and LTC enrollment
- Case studies: Enroll For Life enrollment participation results

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 500 lives
- Designed to help brokers and employers:
 - Engage employees
 - Streamline administration
 - Boost benefits participation





EnrollForLife™ offers insurance plans designed to provide living and legacy benefits for immediate and long term asset protection.

Opt In, Up, Or Out® Enrollment Options

[Start Enrollment](#)

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

Key features

Why now?

- Organic growth opportunity for Trustmark's life and long-term care product
- Benefit admin systems are hosting supplemental medical but have limitations with permanent life
- Self-service prompts a passive enrollment
- Employers are looking to provide an LTC solution (WA Cares)
- Non-objectionable product:
 - Post retirement death benefit compliments current plan
 - Conversion cost of group term
 - Increasing premiums and the death benefit reduction of supplemental term

Who is the target audience?

- Employers who have avoided permanent life due to core benefit platform limitations
 - Enrolling an issue age benefit without underwriting
- Small and medium employers uninterested in restricting the offering to a few face amounts, GI limits, and employees only



Today's options

- Selerix
- Simplink
- Native builds
- Outsourcing enrollment



Keys to a successful Life + LTC enrollment

- Allow sufficient time to advertise enrollment
- Prepare the audience with pre-enrollment communication
- Tailored marketing resources
 - EnrollForLife.com
 - QR code
 - Email - whitelisting
 - Text
 - Product videos
 - Brochure
 - Promoting live chat
 - Call center support
- Employer agrees to communication schedule and engagement strategy

Case study 1 – Using Enroll For Life

Healthcare client	
Active response rate	80%
All eligible employee applications	105
Opt-In/Up	20
Opt-Out	64
Plan participation rate	19.05%
Active response participation rate	23.81%
Premium	\$29,934.12

We generated nearly \$30,000 from a 100-life case! Broker split was 70% of \$30,000 (X 70 = \$21,000)

Case study 2

Unsupported, self-enroll case

Publishing company

- 325 eligible employees
- Simplink integration case for off-cycle enrollment
- Focus on Universal Life with Long-term Care
- Self-directed and call center appointments
- Excellent support from HR for personal email messaging, webinars, and call center scheduling
- Active decision making **NOT** required

Results

- 11 seen
- 3 employee applications
- Decline to issue

Key takeaways

Interested in learning more?

Contact your sales representative
for next steps:

- Schedule a demo
- Access Enroll For Life marketing materials



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Thank You!