

PC26

Trustmark
Producer Conference
Nashville • February 1-4, 2026

AMPLIFY

Trustmark 

Standing Out in the Crowd: Trustmark's Group Health Products

(Product 101)



Michael Mazzeo

Regional Sales Director, Empire Region
Trustmark



Joe Hayre

Senior Director, Product & Innovation
Trustmark

Agenda

1. Why Offer Group Health Products?
2. An Overview of Trustmark's Group Health Products
 - a. Critical HealthEvents®
 - b. Hospital StayPay®
 - c. Accident
3. Maximizing Value With Bundling and Customization



Why Is Offering Voluntary Group Health Solutions Important?

To Employees:

- **67%** of all bankruptcies are due to medical debt
- **45 years old** is the average age of someone experiencing medical bankruptcy
- **\$4,533** is the average cost of a deductible under a high-deductible family health plan

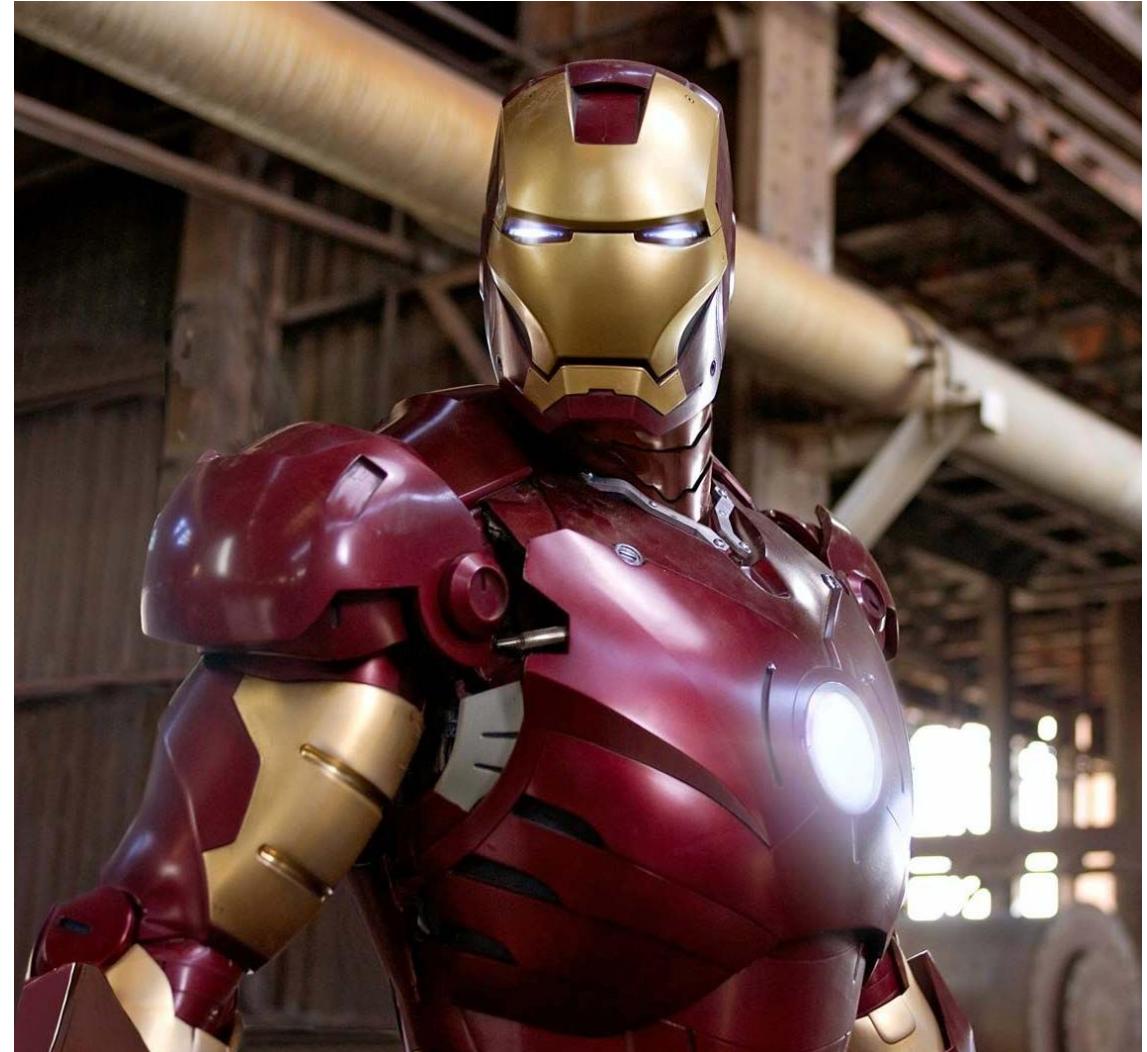
To Employers:

- Employee demand
- Compliment medical insurance
- Maintain financial wellbeing
- Provide affordable plan designs
- Recruiting/retention

Group Health Products – The Iron Man of Voluntary Benefits

What Do We Mean?

- You need to offer products designed around the customer, not a spreadsheet
- Flexibility to adapt to client needs



Guiding Principles Across Health Products

- Offer customized plan designs tailored to meet employers' needs
- Provide valuable products that encourage utilization and pay more claims
- Easy enrollment with guaranteed issue products – no underwriting questions
- Products can be built natively on all systems
- Rate flexibility to match inforce plans
 - Issue-age, attained-age or composite rates available



Trustmark Critical HealthEvents®



How Many Americans Suffer a Stroke, a Heart Attack, or Are Diagnosed With Cancer Annually?

1.459 million

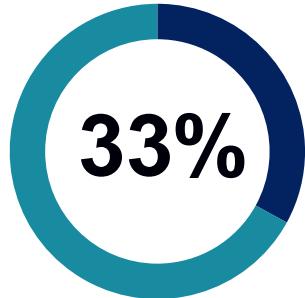
1.275 million

3.459 million

2.335 million



The History of Critical Illness Contracts



33% of worksite claims throughout the industry were being denied



Cancer, heart attack & stroke represent 90% of claims



The Investigation: How Does Trustmark Solve the Critical Illness Problem?

Methodology



3 rounds of nationwide surveys



Focus groups with those affected by a critical illness

Goals



Establish consumer pain points & needs for critical illness



Determine what features, services & conditions were important to consumers



Compare against top competitors

The Trustmark Solution?

Unique Benefits. Value Added.

- Base coverage focused on the **most frequently diagnosed** conditions
 - Cancer
 - Heart attack
 - Stroke
- Flexibility to add over 90+ additional conditions
- Benefits paid in stages
 - **10%** – Early identification
 - **50%** – Early-stage conditions
 - **100%** – Late-stage conditions
- Annually Replenishing Benefit for a Lifetime of Financial Protection

Jan. 1, 2025

Feb. 17, 2025

June 1, 2025

Jan. 1, 2026

Sep. 15, 2026

Policy issued



Initial diagnosis of coronary artery disease/
recommended treatment

\$2,000

*Early identification
10%*

\$10,000

*Early stage
50%*

New year



Heart attack

**Total
payout:
\$32,000**



\$20,000
benefit



\$18,000
remaining



\$8,000
remaining

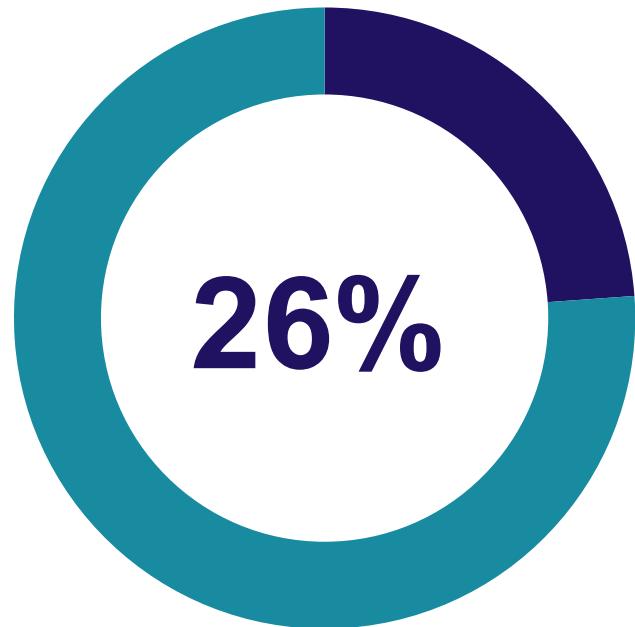


\$20,000
benefit

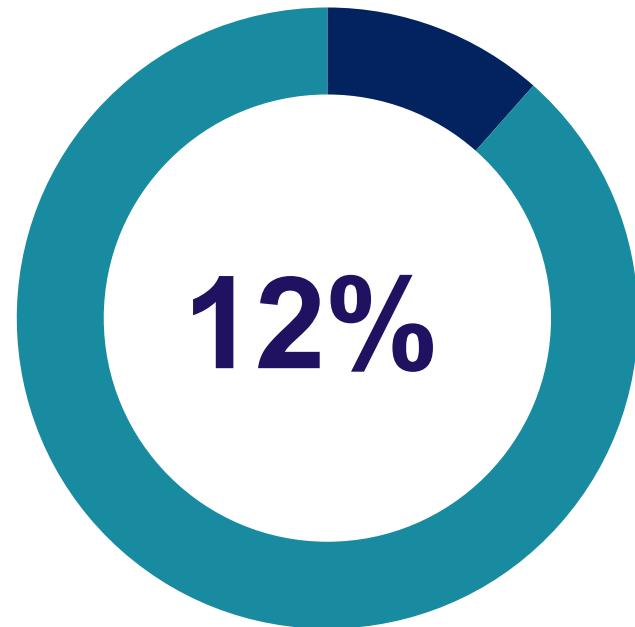


\$0
remaining

The Proof Is in Claim Denial Rates



Industry claim
denial rate



Trustmark claim denial rate over
the last 4 years

What Percentage of CHE Claims Are Paid for Early Identification and Early-Stage Conditions?

20%

45%

60%

75%



Most Critical Illness plans exclude early identification conditions

Flexibility to Expand Coverage With ~90 Additional Covered Conditions

- Specified illness
- Pediatric illness
- Rare illness/ Infectious disease
- Mental Health Coverage



What Percent of Employees Want Their Employers To Offer Mental Health Benefits in the Workplace?

17%

24%

48%

67%



61% of Gen Z employees would consider switching employers for better mental health benefits

Unique Benefits. More Value.

Supporting a More Caring Workplace With Mental Health Benefits

- Mental health conditions
 - Severe Depressive Disorder: **50%**
 - Bipolar 1 Disorder: **50%**
 - OCD: **50%**
 - Schizophrenia: **50%**
- Dementia including Alzheimer's: **50%**
- PTSD: **10%**

21 million American adults are diagnosed with severe depression every year¹

110 out of 100,000 people will be diagnosed with early onset Alzheimer's disease²

¹Mental Health America. Depression. 2024.

²Mayo Clinic. Young-onset Alzheimer's: When symptoms begin before age 65. 2024.

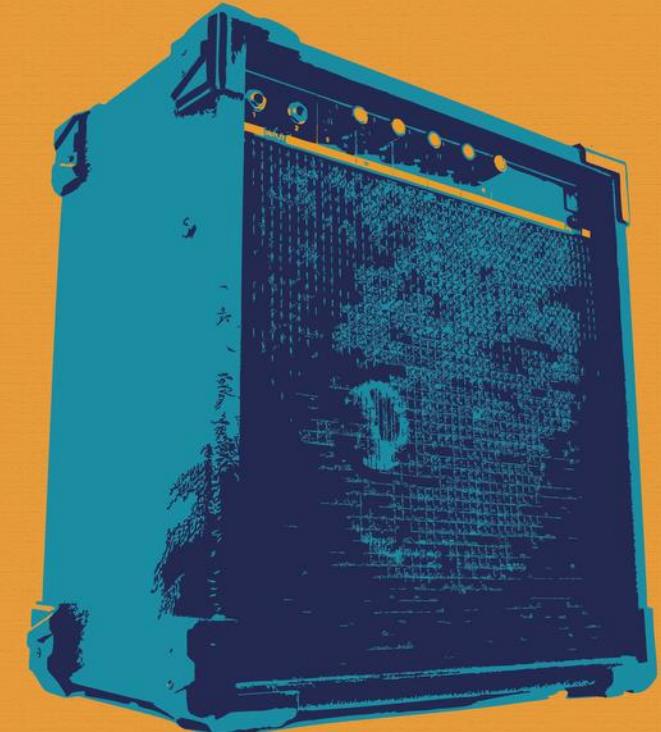
What Does This Unique Product Do for Policyholders?

- Supports proactive treatment
 - Benefits for early identification means fewer claim denials and more proactive treatment
- Fewer limitations
 - No separation periods
 - Fewer barriers to benefits
- It's always there for them
 - Annual benefit replenishes each year





Trustmark Hospital StayPay®



Unique Benefits. More Value.

- More flexibility to set benefit amounts and how often benefits pay out
- First Day Admission = 20+ hours of observation
- Claim-Free Return - \$100 every 2 years without a First Day Admission claim
- Stacked benefit payout

DAY 1: Admission	DAY 2: ICU	DAY 3 & 4: Standard hospital stay	TOTAL
\$1000 First Day Admission benefit	\$200 daily benefit	\$200 daily benefit	\$2800
\$1000 ICU Admission benefits	\$200 ICU daily benefit		

What Percentage of Deliveries are C-Sections?

8%

22%

30%

45%



3 Days - Average hospital stay for C-Section

\$3,214 - Average OOP cost of a C-Section

Unique Benefits. More Value.

Expanded Maternity Benefits

- Mother is standardly covered
- Sick or injured baby covered, NICU stay not required
- Available newborn coverage for routine nursery care
- 98% of plans have no waiting period or a waived pre-ex



Unique Benefits. More Value.

Workplace Care Benefit

- 25% benefit boost to employees who get care at facility designated by employer

Workplace Care Benefit Example

Example: Maternity stay for mom and healthy baby

Service	Base Plan Pay Out	With Workplace Care Benefit
First Day Admission	\$1,000	\$1,250
Daily Stay for Mom (\$200/day)	\$400	\$500
First Day for Baby	\$1,000	\$1,250
Daily Stay for Baby	\$200	\$250
Total	\$2,600	\$3,250

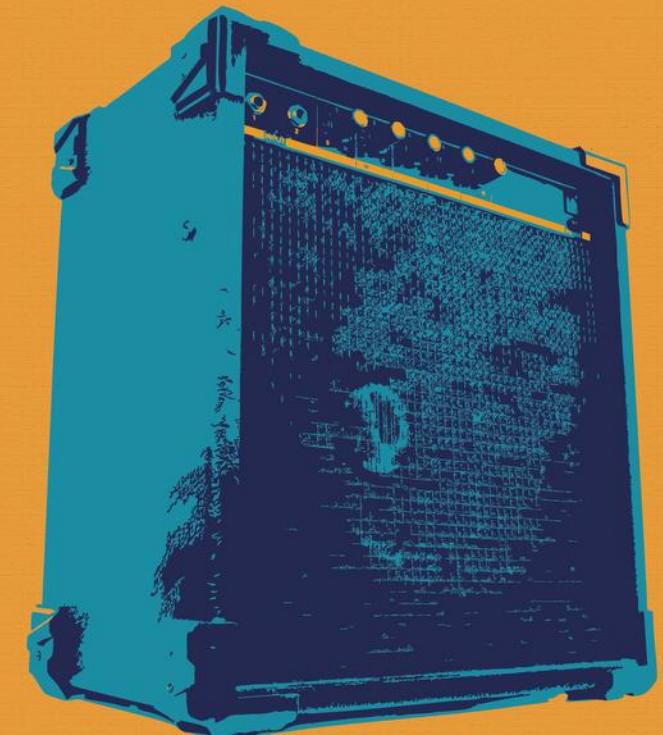
Unique Benefits. More Value.

Mental Health and Substance Abuse Are Treated Like Any Other Covered Illness or Accident

- Must meet the requirement of 20 hours of observation
- Differentiator for forward-thinking employers that want to build a healthy, supportive workplace



Trustmark Accident



Approximately How Many Fractures Occur Annually From Pickleball?

2,600

7,500

5,400

10,600



Unique Benefits. More Value.

- Flexibility to match inforce plans – benefit amounts and durations
- Organized sports benefits
 - 25% increase in benefits for an injury that occurs as part of an organized sport
 - Applies to all covered family members
- Workplace care benefits
 - Identical to benefit offered on Hospital StayPay®
 - 25% benefit boost to employees who get care at facility designated by employer

Example: Spouse fractures her leg playing in a Pickleball league

Injury/Service	Base Plan Pay Out	With Organized Sports Benefit
Leg fracture, closed reduction	\$1,200	\$1,500
Ambulance transportation	\$200	\$250
Emergency room visit	\$200	\$250
X-ray	\$100	\$125
Physical therapy (ten visits)	\$500	\$625
Total	\$2,200	\$2,750

Wellness Options



Flexible Wellness Options



- Flexible amounts: \$25, \$50*, \$75, \$100
- Routine physicals, immunizations, and vision exams
- Wide range of tests and screenings
- Optional genetic test for cancer - \$250 benefit (CHE only)

Bundling and Customization



Bundling and Customization



- Bundling
 - Up to a 10% discount on CHE, HSP and Accident when offering multiple Trustmark products
- Customization
 - Provide side by side benefit comparisons to recommend optimal product design
 - Tailor plan design based on need of employer

Key Takeaways

- Unrivaled product flexibility
 - Easily match inforce plan designs across all products
- Unique benefits
 - Differentiated benefits provide more value for insureds
 - Optional mental health benefits in CHE and HSP
- Critical HealthEvents pays more claims
 - No separation periods between conditions
 - Pays for early identification and early-stage conditions
 - Unique annually replenishing benefit

PC26

Trustmark
Producer Conference
Nashville • February 1-4, 2026

Thank you!

Trustmark



Trustmark®