

PC26 Trustmark
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AMPLIFY

Trustmark 

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

(Product 101)



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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



AMPLIFY

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

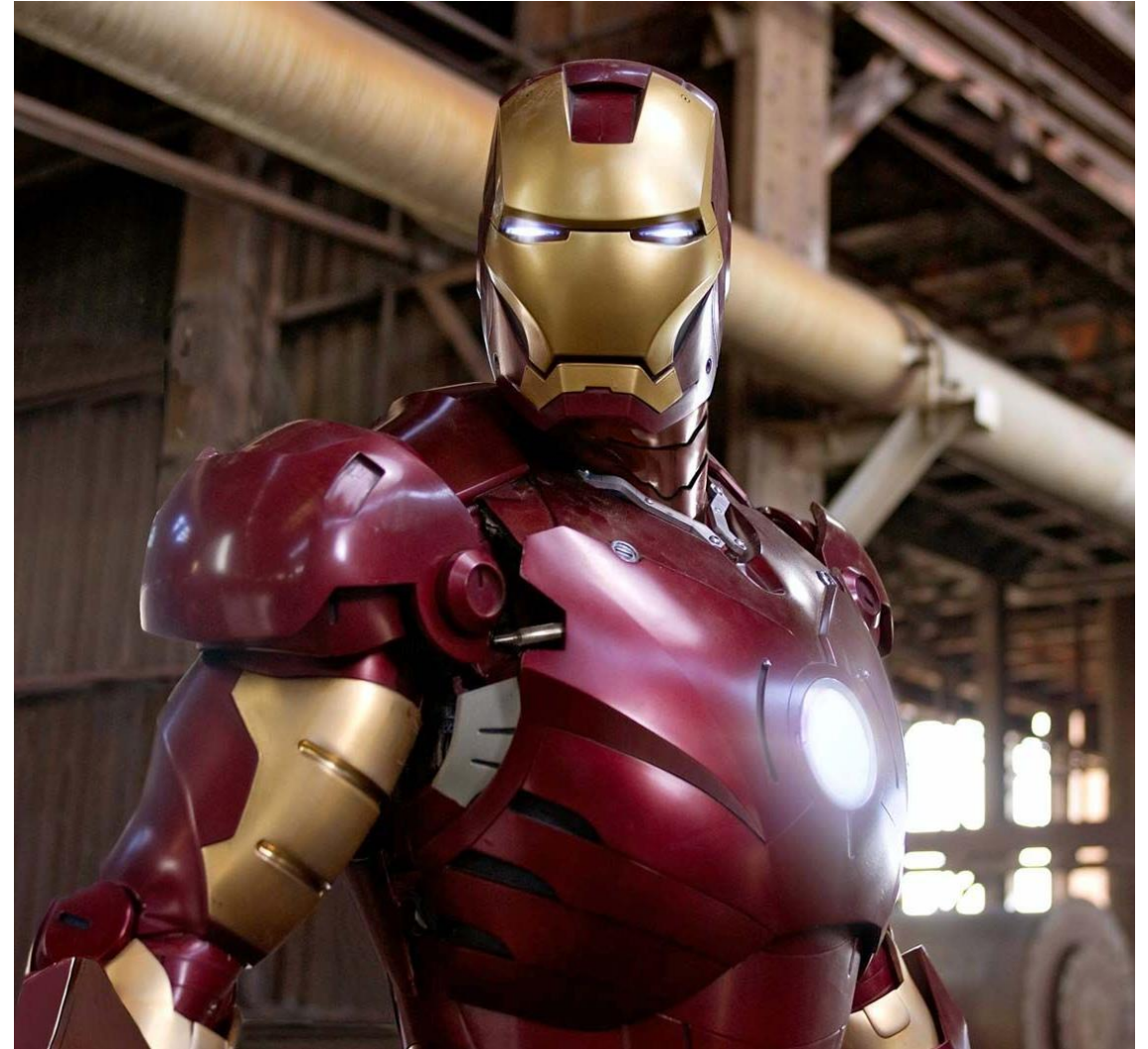
To Employers:

- 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?

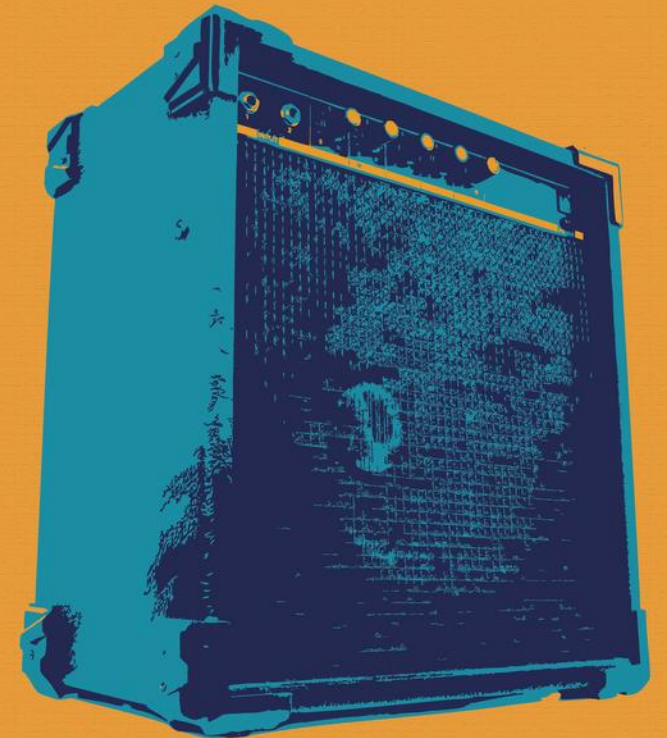
- You need to offer products designed around the customer, not a spreadsheet
- Flexibility to adapt to client needs



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

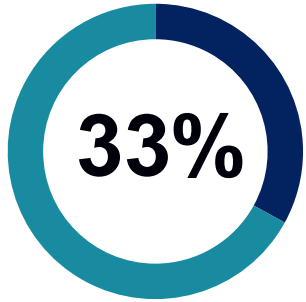
3.459 million



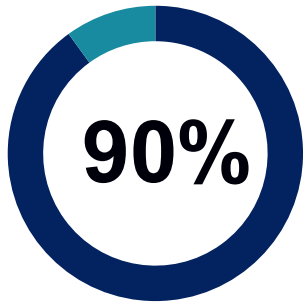
1.275 million

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

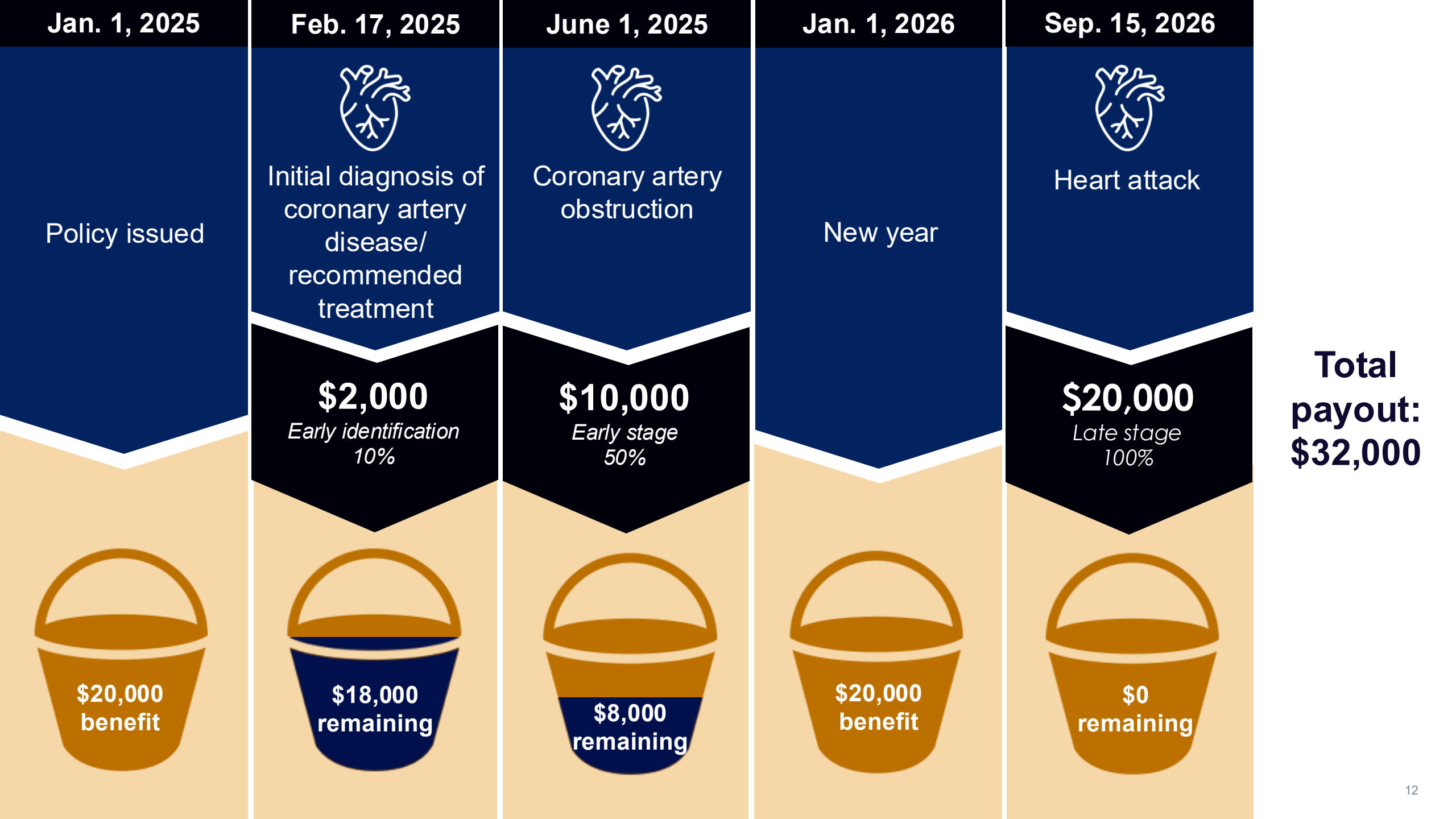


Compare against top competitors

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



Coronary artery
obstruction

New year



Heart attack

\$2,000

Early identification
10%

\$10,000

Early stage
50%

\$20,000

Late stage
100%

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



**\$20,000
benefit**



**\$18,000
remaining**



**\$8,000
remaining**

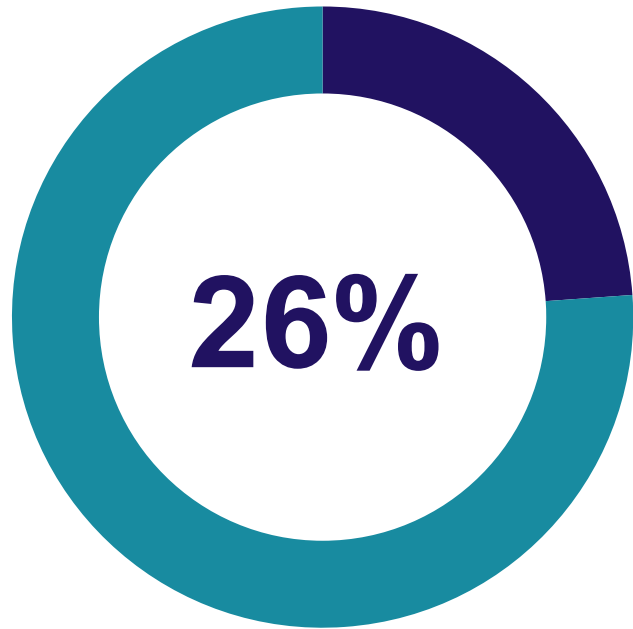


**\$20,000
benefit**

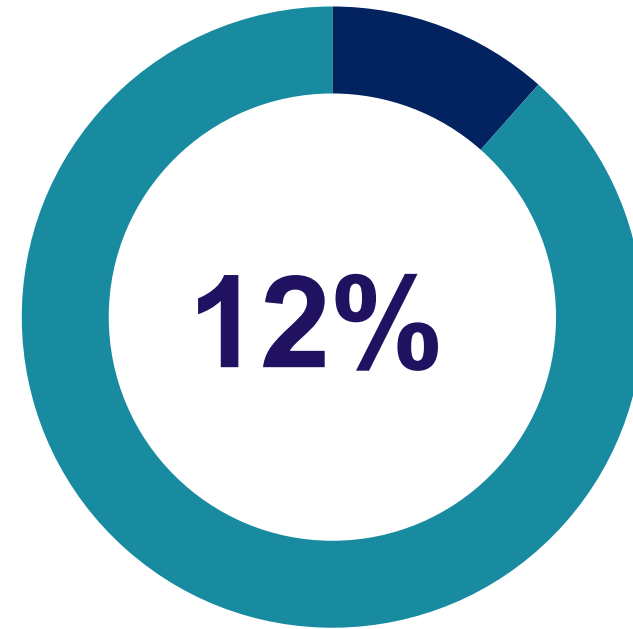


**\$0
remaining**

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



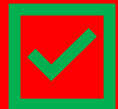
What Percent of Employees Want Their Employers To Offer Mental Health Benefits in the Workplace?

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.

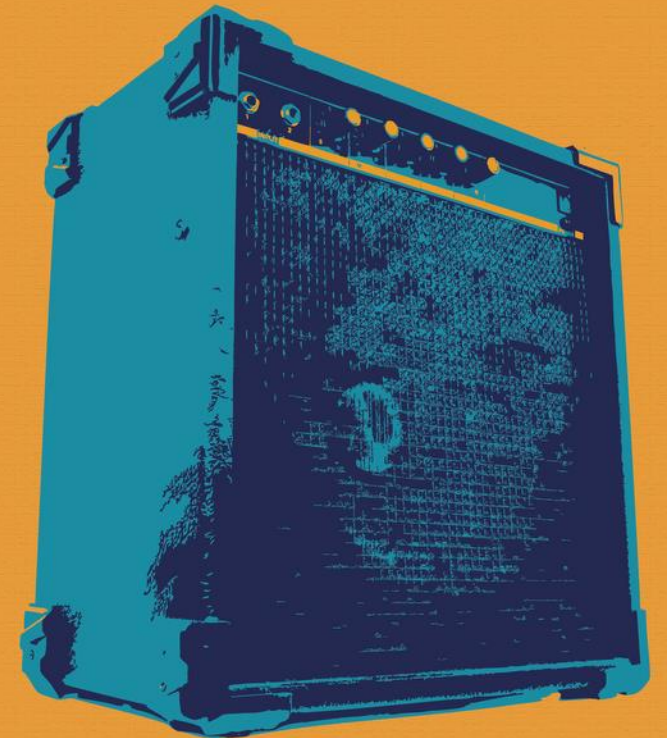
²Mayo Clinic. Young-onset Alzheimer's: When symptoms begin before age 65. 2024.

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

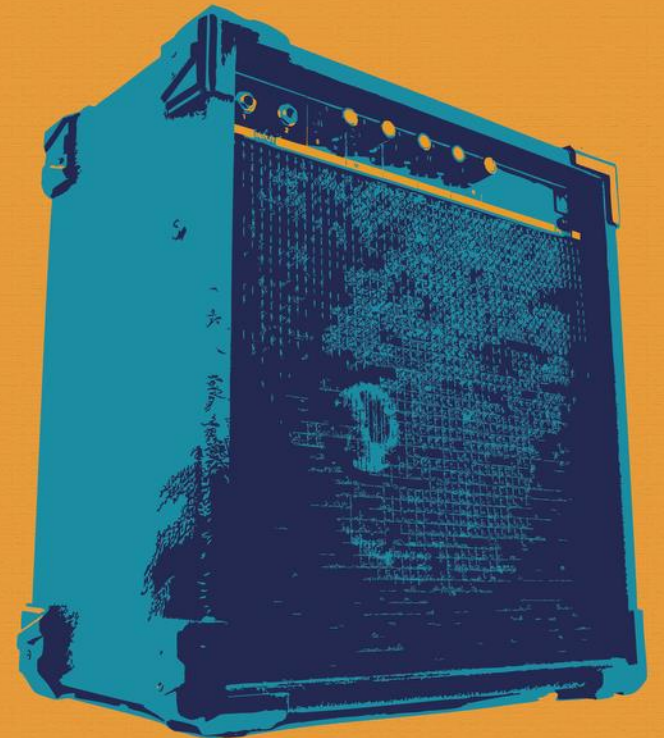
Unique Benefits. More Value.

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

5,400



7,500

10,600

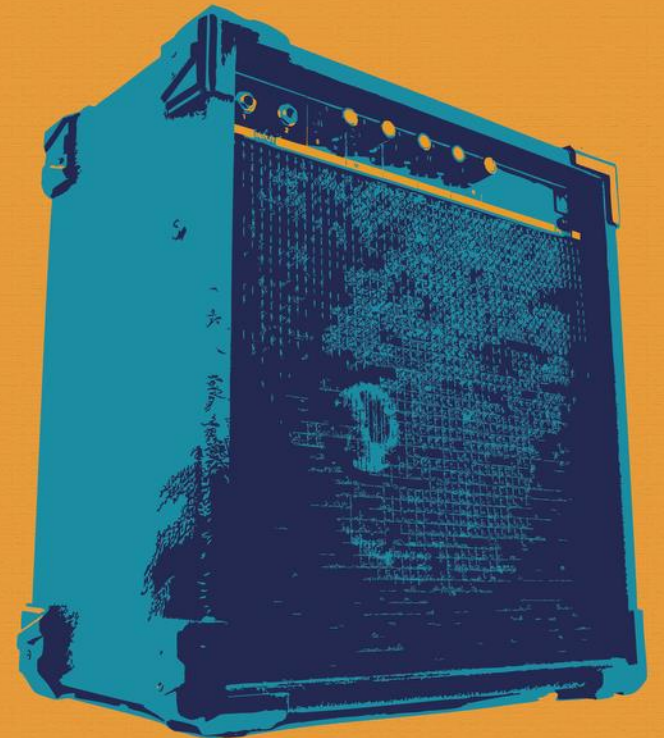
Unique Benefits. More Value.

- 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

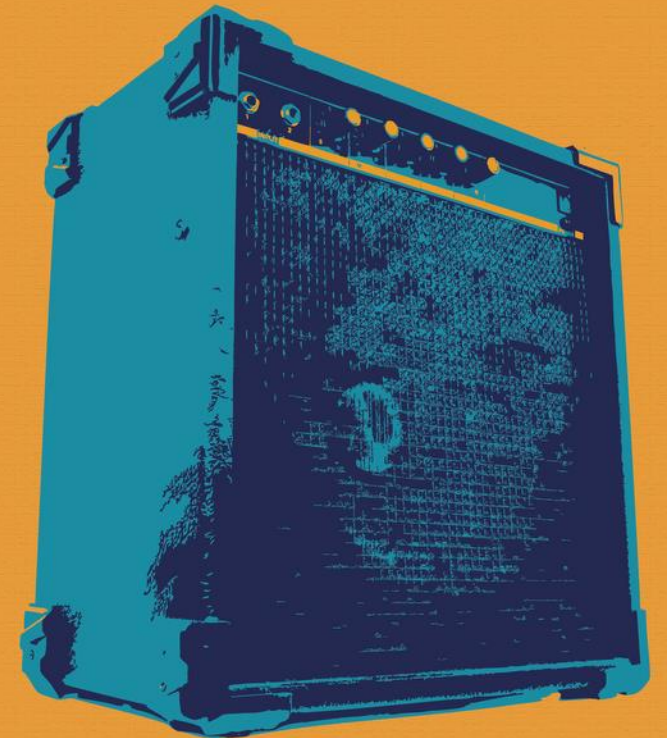


Flexible Wellness Options



- 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

Thank you!

