Trustmark Simplink: The answer to enrollment technology challenges

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A couple questions for you…

- How many of you have been challenged by data feeds?

- How about the inability to work with an employer's platform?

Frequently asked questions

- Do you work with "X" system?

- What do you think of that system?

- What can we do to offer your products?

- Any ideas on how to increase participation on self-directed cases?

- Questions concerning security, data ownership, and data processing

- What is Trustmark doing with API and AI?

A look at the voluntary benefits market

Expectations

- Carriers to work with their clients' ben admin/HRIS platform
- A plug and play solution
- It works and the policies are issued in a timely fashion

Issues

- Find a carrier that can fit system, but not offer best products (perm life products)
- Toggling between systems for enrollment
- Poor user experience and employer headaches
- Keeping data in sync

What's our goal?

To offer our products on the platforms you want, the way you want it with no headaches.

PC25 Trustmark
Producer Conference

API
Application Programming Interface

Allows two applications to talk to each other for easier data sharing, processes and overall function
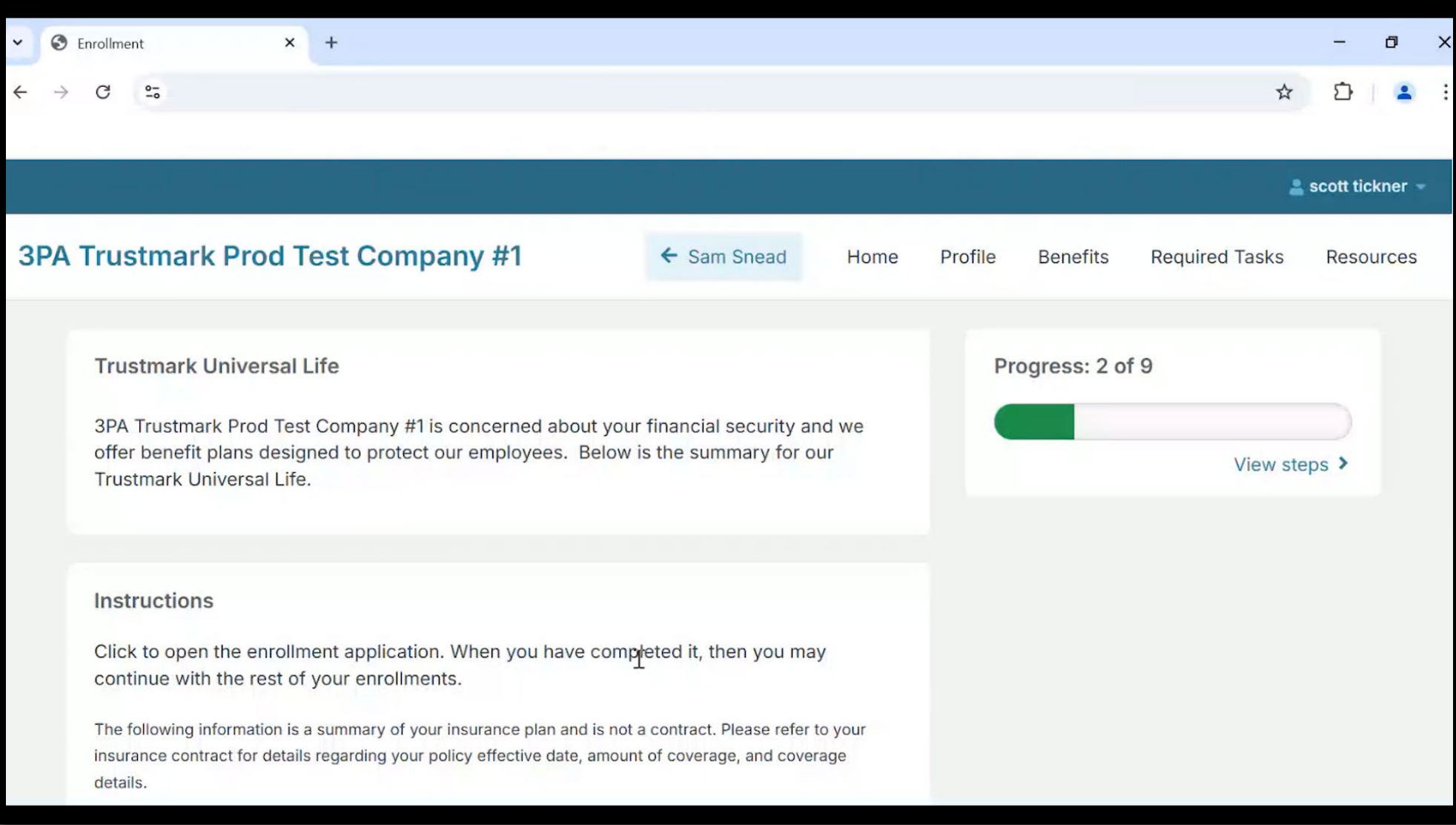
eAPI
Embedded Application Programming Interface

Offers the same function as API, but the screen flow is already built in and allows for simpler implementation

- Quicker integration
- Faster case setup
- Content control

System demo

Simplink integrations

- Accordware
- Added Benefits
- BenTek
- BenefitConnector
- BenefitFirst
- BenefitBridge
- BenefitsConnector
- BenXpress
- Bswift
- Corestream
- Employee Navigator

- EnrollVB
- FBMC
- HRally
- IES
- My Benefits Advice
- Optavise
- Paycor
- Paylocity
- Pisteos
- Secova

- Trustmark Enroll For Life
- Unity
- Verko
- WeCare
- Willis Towers Watson
- Workforce Junction
- WorxHR

7 years ago, 98% of our business was on one platform

What does Simplink offer?

- Allows us to work with more systems
  - May help with persistency
  - Larger footprint for sales – clients and brokers have their favorite systems

- Takes on look and feel of the source system

- Better enrollment experience

- Fewer challenges
  - Cleaner data
  - Eliminates EDI feeds
  - Part of implementation

Current initiatives (2024/2025)

- Investing in our API infrastructure

- Building headless API work

- More native build

- Improving on file exchange capabilities

- Enhancing the user experience related to enrollment

- Selerix enrollment user experience enhancements

Investing in API infrastructure

- LIMRA Ldex
  - Post-enrollment API – get enrollment info
  - Case building
- Enhancing our support model APIs
- Documentation, test environment, support

Building headless API work

- Maintaining the customer experience if a platform isn't compatible with Simplink

- Rating

- Questions

- Rules

Technology enhancements

- As security becomes stricter, our technology stays up to date

- UX update that removes reliance on session cookies
  - Eliminates browser challenges, clearing of cache

- Enhanced API functionality

- Continuous employee experience updates and improvements based on feedback
  - New release every 2 weeks based on voice of customers

- ACH capabilities

What's to come

- Re-designed enrollment flow
- Real time options to keep systems in sync post-enrollment

More native builds

- Finding creative ways to work with more platforms
  - Group products
  - Trustmark Life + Care
  - Universal Life/Universal LifeEvents®
- Make native builds more re-buildable (APIs)
- We don't want tech to be a reason we say no

Hosting life products on native platforms

- Depending on the platform's capabilities, we will allow our life product to be hosted natively

- Developing APIs to handle the complicated pieces

  - Rating - *In progress*

  - Questions API - *Complete*

- Exploring options on how to work with more platforms

  - Pilot on major platforms

  - Simplification of complicated aspects of product

Native build process

- Assessment of platform's capability to host a Trustmark product

- Provide a playbook

  - Takes approximately 1 week

- Conduct a walk-through

- Lead time for build depends on the timeframe required by the vendor

Platforms we've built on natively

- ADP- Health (piloted Life)
- Workday- Health (piloted Life)
- UKG- Health
- Alight- Life
- U2X- Life

Widgets work

Enrollment expansion through Simplink

$56 million in premium
since its inception in 2020

$18 million in premium in 2024

Native build expansion:
- 2023 – 2 native builds
- 2024 – 84 native builds

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ACH functionality

- ACH functionality within Simplink

- ACH accounts for 10% of our book of business today – 3 years ago, it was less than 1%

Key takeaways

- Simplink is SIMPLE
- Technology is important and we're here to provide solutions
  - Improve Simplink and Selerix technologies
- We're continually improving our Simplink technology based on your needs
- Listening to the voice of the customer is part of our exemplary service – technology is no exception