

PC26

Trustmark
Producer Conference
Nashville • February 1-4, 2026

AMPLIFY

Trustmark 

Trustmark Tech: Amplifying Access, Simplifying Enrollment



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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?

Agenda

1. Technology Expectations in the Voluntary Benefits Market
2. Trustmark Simplink in Context
 - a. What Is It?
 - b. Where We Were
 - c. Current Initiatives
 - d. What's on the Horizon
3. System Demo
4. Trustmark Technology Solutions



A Look at the Voluntary Benefits Market

Expectations

- Carriers to work with their clients' benefit 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 Are Our Goals?

- To offer our products on the platforms you want, the way you want it with no headaches
- Increase employee participation and understanding
- Increasing participation
 - Finding more ways to support you by evolving internally to boost enrollment results



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The Answer to Your Client's Enrollment Technology Challenges

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

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

Where Did We Start?



- Only able to enroll on Selerix
- Face-to-face enrollment was primary enrollment method

Current Initiatives

- Investing in our API infrastructure
- Building headless API
- More native builds
- Improving on file exchange capabilities
- Enhancing the user experience related to enrollment
- Selerix enrollment user experience enhancements



Simplink Integrations

- Accordware
- Added Benefits
- BenTek
- BenefitConnector
- BenefitFirst
- BenefitBridge
- BenefitsConnector
- BenXpress
- Bswift
- ClickEnroll
- Corestream
- Employee Navigator
- EnrollVB
- HRally
- IES
- My Benefits Advice
- Paycor
- Paylocity
- Secova
- Trustmark Enroll For Life
- Unity
- Verko
- WeCare
- Willis Towers Watson
- Workforce Junction
- WorxHR

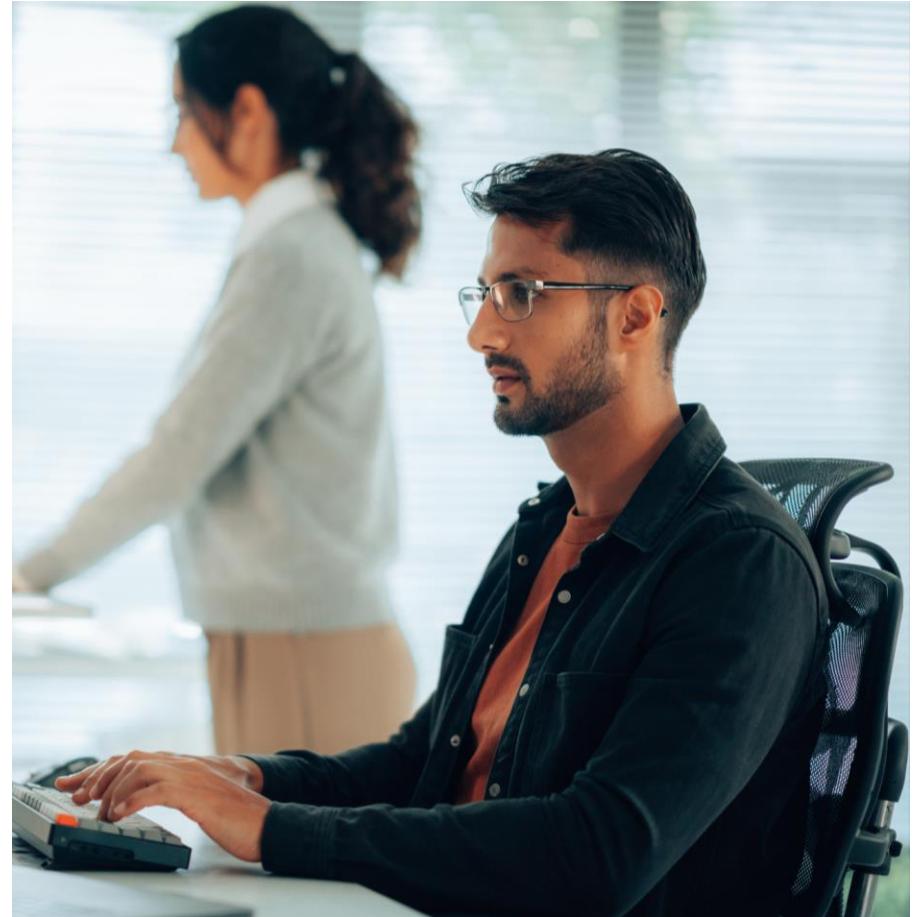
How Our Platforms Have Changed

~10 years ago

- 98% of our business existed on one platform

Today

- Our business exists on...
 - 60% Selerix
 - 20% Native Builds
 - 20% Simplink/Enroll For Life



What's to Come?

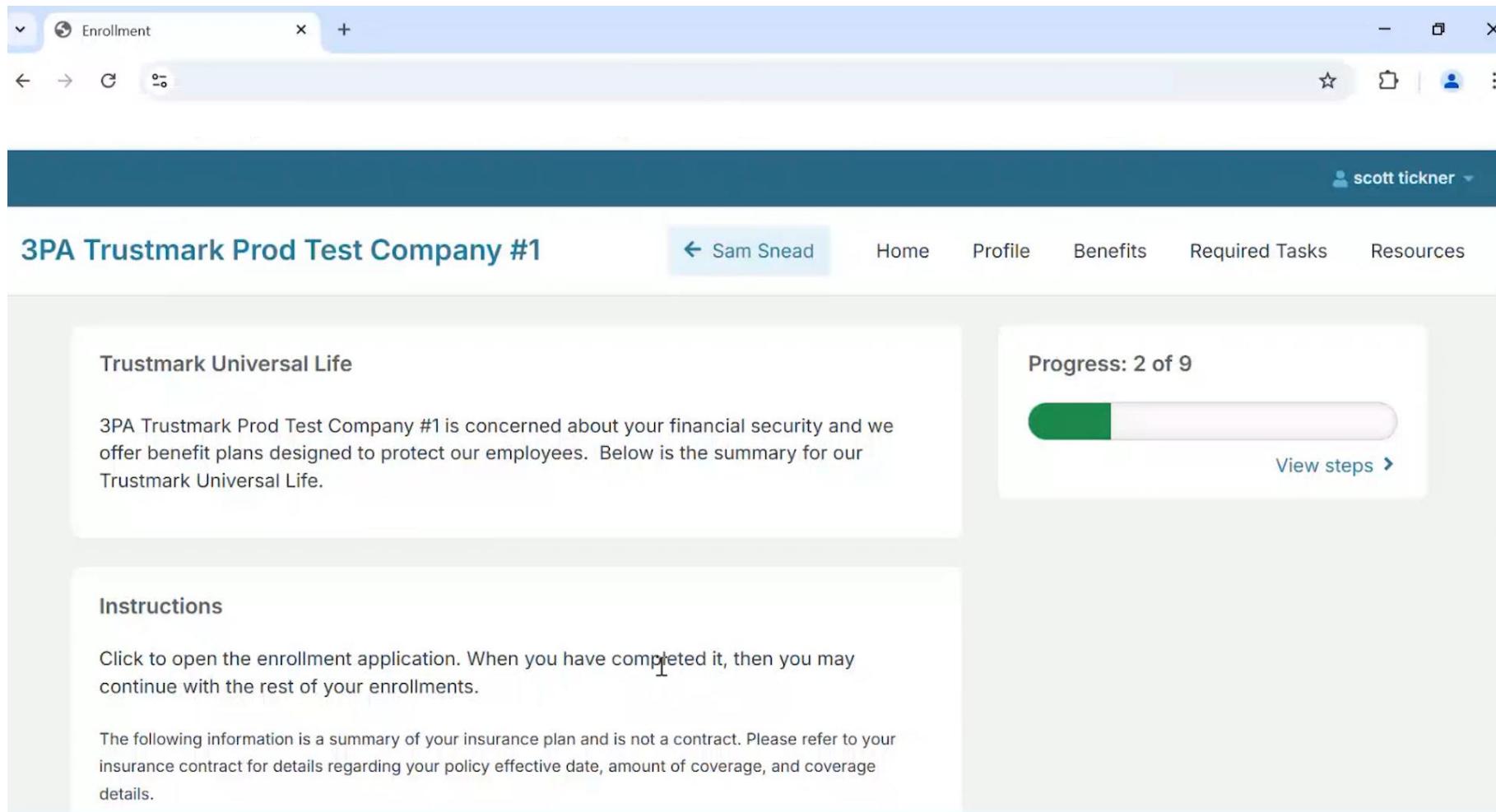


- Enrollment is a big focus in 2026
 - Hiring platforms
- Re-designed enrollment flow
- Real time options to keep systems in sync post-enrollment

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Let's Dive Deeper

System Demo



Enrollment

scott tickner

3PA Trustmark Prod Test Company #1

Sam Snead Home Profile Benefits Required Tasks Resources

Trustmark Universal Life

3PA Trustmark Prod Test Company #1 is concerned about your financial security and we offer benefit plans designed to protect our employees. Below is the summary for our Trustmark Universal Life.

Progress: 2 of 9

View steps >

Instructions

Click to open the enrollment application. When you have completed it, then you may continue with the rest of your enrollments.

The following information is a summary of your insurance plan and is not a contract. Please refer to your insurance contract for details regarding your policy effective date, amount of coverage, and coverage details.

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

- Maintaining the customer experience if a platform isn't compatible with Simplink
- Rating
- Questions
- Rules
- Plan configurations

Technology Enhancements

- As security becomes more strict, 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

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

Platforms We've Built On Natively



- ADP
- Workday
- UKG
- Alight
- U2X
- BusinessSolver
- PlanSource
- Various producer partner platforms
(AGIS, EFP, My Benefits Advice)

Widgets Work

Enrollment Expansion Through Simplink

\$73 million in premium

since its inception in 2020 with 700+ cases enrolled

\$25 million in premium

in 2025

Native Build Expansion:

2023

2 native builds

2024

84 native builds

2025

90 native builds

ACH Functionality

- ACH functionality within Simplink
- ACH accounts for 15% of our book of business today – 3 years ago, it was less than 1%



Key Takeaways

- Simplink is SIMPLE
- We are investing in enrollment technology to increase participation
- 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
- We're expanding native build opportunities

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Thank you!

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